**PNC COMMERCIAL CARD SERVICES:**
*Chip Card Update*

**PNC is transitioning to an all chip card portfolio**

PNC will be replacing all cards with EMV chip-enabled cards in 2015:

- The new card will have a small micro-chip on the front.
- The card can be used to transact at chip-enabled, point-of-sale terminals and is encrypted to provide stronger security and protection against fraud.
- Chip cards also have a magnetic stripe on the back that can be used with merchants who are not capable of processing chip-enabled cards.

**Background:**

Although magnetic stripe, signature-based transactions continue to be the most common type of transaction in the United States, many countries have been using chip technology for several years. Throughout 2015, merchants in the United States will begin to deploy point-of-sale terminals capable of processing chip-enabled cards.

PNC’s cardholders will receive a “Chip and Signature” card. When using the chip feature of their new card, cardholders will insert the card into the chip reader, often located at the base of the terminal, and will be prompted for their signature to authorize a transaction.

For more information on Chip and Signature cards visit the [PNC Chip and Signature Card Web Page](http://www.pnc.com).

**PLEASE NOTE:** PNC also offers chip cards with a PIN option. These cards provide an extra level of security and are sometimes required when transacting outside of the United States. If you have cardholders with extensive international travel, they may be better served with a “Chip and PIN” card. This type of card will require the cardholder to enter a 4-digit PIN when transacting at the point-of-sale. If you believe your cardholders will need a Chip and PIN card, contact [commercialchipcard@pnc.com](mailto:commercialchipcard@pnc.com).

For more information on Chip and PIN cards visit the [PNC Chip and PIN Card Web Page](http://www.pnc.com).
Details about your program migration:

- Your cardholders will receive a new card with the same account number as their current card but with a new expiration date.
- To maintain our security standards, the new card will require activation before it can be used.
- Activation will be required within 60 days of the card’s issuance.
  - The old card will remain active for 60 days or until the new card is activated. After 60 days, even if the new card has not been activated, the old card will no longer work.

For more information visit the PNC Chip Card Web Page.

Using your PNC Chip and Signature Card is Easy!

1. Insert your card into the chip reader with the chip facing up.
2. Leave your card in the terminal and follow any prompts on the screen.
3. Remove card when prompted, and take your receipt. You may also be asked to provide a signature.

Your chip transaction is complete!

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