



UNITED STATES

EMV
MIGRATION

Recommended Communications Best Practices

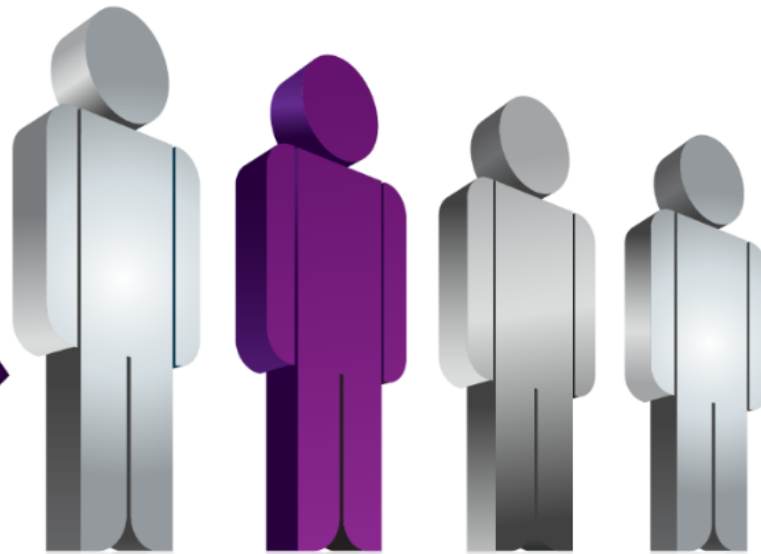


About

As the U.S. market migration to chip cards gains momentum, it is important to consider the cardholder experience.

These Communications Best Practices have been developed and recommended by the Communications & Education Working Committee of the EMV Migration Forum to assist chip card migration communications planning for financial card issuers and merchants.

Key elements within the guidelines detail the various stages of the migration in relation to the cardholder experience and take into consideration three key phases of card issuance: before, during and after chip card issuance.



Issuers

- 1 Your New Chip Card Is Coming
- 2 Security Benefits
- 3 What's Different?

Focus initial communications on **awareness** and **notification** that a change is coming

1

Prior to card issuance

- 1 Activation
- 2 Utilization
- 3 Security Benefits

After the cardholder receives the chip card, focus on **activation**, **security benefits** and advice on **how to use** the new chip card

2

At the time the card is issued

- 1 Activation
- 2 Security Benefits
- 3 Education & Security Benefits

On an ongoing basis, provide **continual education** about what to expect at the POS

3

Ongoing

1

Your New
Chip Card
Is Coming

2

Security
Benefits

3

What's
Different?

Focus initial communications
on **awareness** and
notification that a change is
coming

1

Prior to card issuance

1

Activation

2

Utilization

3

Security
Benefits

After the cardholder receives the chip card, focus on **activation, security benefits** and advice on **how to use** the new chip card

2

At the time the card is issued

1

Activation

2

Security
Benefits

3

Education
&
Security
Benefits

On an ongoing basis, provide
continual education about what to
expect at the POS

3

Ongoing



Statements

1

Prior to card issuance

- Before mailing the new chip card, start statement messaging letting the cardholder know to look for a new card in the mail
- At this initial stage, consider providing a visual of the new chip card highlighting the physical chip and key security benefits
- Refer to the EMV Migration Forum Standardization of Terminology for best practice terms to use

2

At the time the card is issued

- Focus on activation, utilization and security benefits
- Keep messaging simple and use consistent terminology
- Provide clear messaging on the card carrier to direct cardholders to the issuer's website for more information
- Explain what to look for at the POS (a slot to insert the chip card)
- Explain use of PIN at different terminals
- Add advice about not removing the card too quickly
- Ask cardholder to discard old magnetic stripe card and start using the chip card as soon as possible

3

Ongoing

- Focus on activation messaging and reinforcement of key security benefits
- Continue to provide guidance on how to use the chip card
 - Follow the terminal prompts for insertion
 - Leave the card in the reader until prompted to remove it



ATM & Branches

1

Prior to card issuance

- Display chip information on the ATM, providing location for cardholder to go to for more information if needed
- Utilize signage in the branch to display chip card information
- Consider having a sample POS terminal on site so the cardholder can get familiar with using it

2

At the time the card is issued

- Provide guidance on how to use the chip card. For example:
 - Follow the terminal prompts for insertion
 - Leave the card in the reader until prompted to remove it

3

Ongoing

- Focus on utilization for continuous education
- Continue to provide guidance on how to use the chip card



Call Center

1

Prior to card issuance

- Educate customer service advisors regarding EMV acceptance procedures and related issues
- Provide customer service advisors with responses for when cardholders call in to inquire about chip cards
- Provide a menu option in the interactive voice response (IVR) system for the cardholder to select to hear general information about chip cards
- Refer to the EMV Migration Forum Standardization of Terminology for best practice terms to use

2

At the time the card is issued

- Provide menu option for PIN changes (if needed and available)
- Advisor will know how to instruct the cardholder on making chip card purchases
- Advisor will be able to troubleshoot chip card specific issues

3

Ongoing

- Continue cardholder awareness messaging
- Continue to use IVR as a primary education and service channel



Internet

1

Prior to card issuance

- It is possible that, within an issuer, different card products will be upgraded to chip at a different pace / timeline. Post that information in the cardholder's online banking session.
- If online banking is offered, include a splash page with information on the new chip card
- Include a link to your website (internal or public) that provides additional information
- Offer FAQs
- Refer to the EMV Migration Forum Standardization of Terminology for best practice terms to use

2

At the time the card is issued

- Consider proactively sending emails/alerts to cardholders that they will soon be receiving a new and more secure chip card

3

Ongoing

- Continue providing information to cardholders, re-enforcing security benefits



Advertising

1

Prior to card issuance

- Focus advertising on the chip itself, noting benefits and changes
- Incorporate chip card images in advertising. If an actor is portrayed conducting a transaction, the transaction uses a chip card
- Refer to the EMV Migration Forum Standardization of Terminology for best practice terms to use

2

At the time the card is issued

- Highlight that the chip card has a "new look" - a silver, gold or black contact on the card
- Advise cardholders why they are getting the new chip card, stating the security benefits
- Let cardholders know what remains the same (zero liability, Internet purchases)
- Let cardholders know what might change (recurring payments, card number)
- Inform the cardholder that the new chip card can still be swiped if the merchant does not have a chip-capable terminal

3

Ongoing

- Move into "business as usual;" however some heightened focus will still be maintained during the migration period



Social Media & Email

1

Prior to card issuance

- Consider a social media campaign highlighting the new chip card and the benefits it will provide
- Utilize email campaigns for continuous messaging
- Refer to the EMV Migration Forum Standardization of Terminology for best practice terms to use

2

At the time the card is issued

- Continue to utilize social media channels as your chip card issuance program gains momentum
- Consider broadcast emails as a continued part of educating the cardholder on the security benefits of the chip card
- Provide guidance on how to use the chip card. For example:
 - Follow the terminal prompts for insertion
 - Leave the card in the reader until prompted to remove it

3

Ongoing

- Utilize social media channels and email as primary messaging opportunities to reinforce cardholder benefits
- Utilize opportunities to update cardholders on market developments and status of the POS Infrastructure



Direct Mail

1

Prior to card issuance

- Consider sending a separate communication proactively to cardholders letting them know that you are going to issue a more secure payment card; This will drive further awareness and activation

2

At the time the card is issued

- Welcome packs provide another opportunity to communicate with the the cardholder and should be considered as part of the re-issuance program to help reinforce the change
- Provide guidance on how to use the chip card. For example:
 - Follow the terminal prompts for insertion
 - Leave the card in the reader until prompted to remove it

3

Ongoing

- Move into "business as usual" cardholder communication strategy



STATEMENT



Summary of Account Activity	
Previous Balance	999.99
Payments	999.99
Other Credits	999.99
Purchases	999.99
Fees Charged	999.99
Interest Charged	999.99
New Balance	999.99
Credit Limit	99,999
Available credit	99,999
Statement date	00/00/00
Days in cycle	30

Favorite Cardholder
123 Main Street

Anywhere, USA 12345

Account Number
123456789

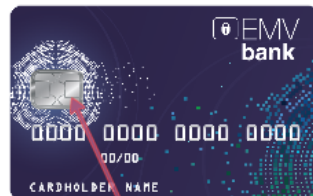
Payment Due Date
00/00/0000

EXAMPLE OF PRE-ISSUANCE MESSAGING VIA MONTHLY STATEMENT INCORPORATING BEST PRACTICE TERMINOLOGY

Transactions			
Ref Number	Trans Date	Description of Transaction or Credit	Amount
A123XY	00/00	Store #1	\$999.00
B456XY	00/00	Store #2	\$999.00
C789XY	00/00	Payment – thank you!	\$999.00

SAMPLE MESSAGING

Look for your new chip card to arrive in the mail soon!



Your new card will contain an embedded micro chip for added security

Your new chip card will be:

A more secure way to make purchases at home and worldwide when you travel.

What you need to know about your new chip card:

Your card number may change and you may have to update automatic payment accounts if applicable

Your existing card will expire 60 days after receiving your chip card

Continue using your existing card for now and follow the card activation steps when your new card arrives.

Visit www.emvbank.com to learn more about your chip card and all of its benefits.



Your card is enclosed.

Recipient Name
Address
Address #2
Address #3
City, State, ZIP

Amount
\$xx.xx

Expires
00/00/00

Account Number
XXXX XXXX XXXX XXXXX

EXAMPLE OF CARD CARRIER MESSAGING INCORPORATING BEST PRACTICE TERMINOLOGY



**It's arrived!
Your new chip card**

Your chip card is enclosed.

Start enjoying your new chip card today!

To activate your card online, logon to
emvbank.com/activate
Prefer to call? 1-800-555-5555



What you need to know:

Your account number has changed
Your cards expiration date and three digit security on the back of your card have changed
Your new card has an embedded chip for added security and worldwide acceptance

Your account pricing, terms and your card's features and benefits did not change

What you should do:

Activate your new chip card by calling 1-800-446-5036 or by visiting www.emvbank.com/activate
Destroy your current card or return to EMV bank using the self-addressed envelope included with your new card
Your current card will expire and not be available for use in 60 days
Update all of your automatic bill pay merchants with your new account information

Your new chip card will be:

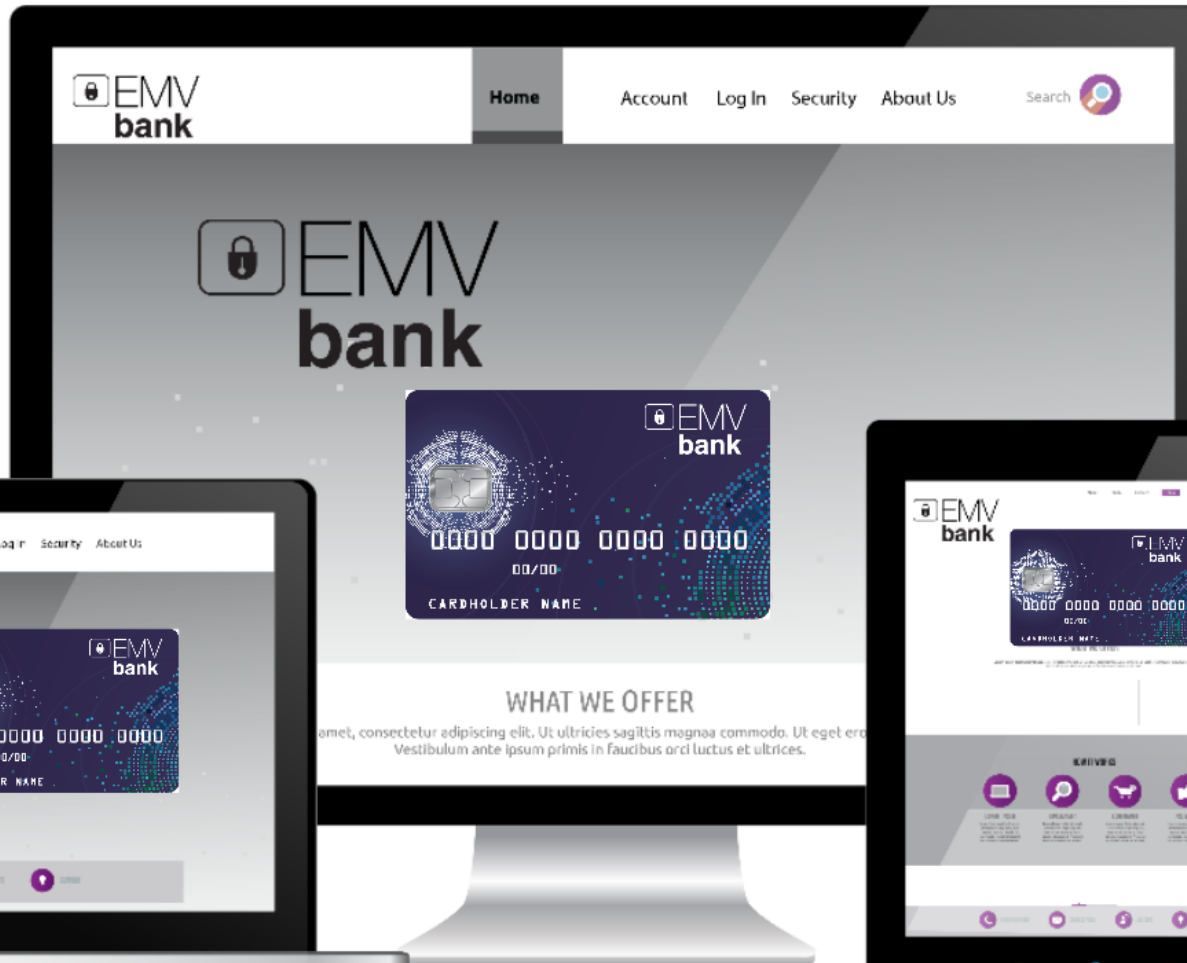
A more secure way to make purchases at home and worldwide when you travel

Using your new chip card:

Use your new chip card with your personal unique PIN for increased security during point of sale transactions. When using your chip card, if the merchant has a chip-enabled terminal, simply insert your chip card into the terminal in order for the chip to be read. If the merchant does not have an EMV chip-enabled terminal, simply swipe your card as you typically would

By activating this card, you are acknowledging receipt and agree to the issuer's terms and conditions.
Visit www.emvbank.com to learn more about your chip card and all of its benefits

Apply consistent messaging across all customer touch points





Merchants

TERMINAL UPGRADES

1

FOCUS ON :
TRAINING

Before Upgrade

2

FOCUS ON :
THE CUSTOMER EXPERIENCE

During Upgrade

3

FOCUS ON:
THE CUSTOMER EXPERIENCE

After Upgrade



Receipts

1

Before Upgrade

- Prior to implementing chip card acceptance, consider messaging cardholders at the POS to let them know you will soon be able to accept chip cards and their payment routine will be changing after their bank has issued new cards containing a chip
- Consider POS collateral as well as receipt messaging
- Refer to the EMV Migration Forum Standardization of Terminology for best practice terms to use

2

During Upgrade

- Indicate to cardholders that chip cards are now accepted (once staff at store is properly trained to respond to questions)

3

After Upgrade

- Continue with messaging to indicate to cardholders that chip cards are now accepted since not all cardholders will convert to chip cards at the same time

CHANNEL
COMMUNICATION OPPORTUNITIES



Cashiers

1

Before Upgrade

- Train cashiers on:
 - Response to cardholder questions about when chip cards will be accepted and what it means for magnetic stripe card acceptance
 - Chip card acceptance, difference from magnetic stripe cards and cardholder situations such as: unknown PIN; incorrect chip card insertion; premature card removal; forgetting chip card; card or terminal failures
 - CVM preference and options for their store and whether a PIN prompt is likely
 - Advising customers to following the terminal prompts for inserting and removing the card
- Provide staff with quick reference guide or FAQ
- Build-in/update new staff training

2

During Upgrade

- Continue training and provide updates to staff when necessary
- Create feedback loop for cashiers to inform managers of new training needs
- Have sales staff advise customers on following the terminal prompts for insertion and removal of card

3

After Upgrade

- Continue training and provide updates to staff when necessary
- Create feedback loop for cashiers to update managers of new training needs

CHANNEL
COMMUNICATION OPPORTUNITIES



Call Center

1

Before Upgrade

- Educate call center agents with responses for cardholder inquiries about using chip cards at their merchant
- Inform the cardholder that there is no change to their Internet shopping experience
- Consider if there is potentially a difference in responses for cardholder disputes/claims with chip cards

2

During Upgrade

- Continue to provide call center agents with further training and education as needed
- Establish a feedback loop for situations that arise that are new to incorporate into future training

3

After Upgrade

- Maintain information that assists call center agents with responses for when cardholders call in to inquire about using chip cards at their merchant

CHANNEL
COMMUNICATION OPPORTUNITIES



Internet

1

Before Upgrade

- Create a page on your website that provides information on what a payment with a chip card will look like at the POS. On it, you might include:
 - A visual of your in-store card reader highlighting the slot in which the cardholder inserts the chip card (there are many card readers available in market, so you may want it to be specific to yours)
 - Explain benefits to the cardholder on the new method of payment
 - Include link to website (internal or public) for additional information
- Inform cardholders that there is no change to their Internet shopping experience with your website

2

During Upgrade

- Although chip readers at the POS will generally guide the cardholder through the transaction, you might still provide updates to the existing web page to include any common issues that your customers are experiencing in your store such as: taking the chip card out too soon or forgetting their PIN

3

After Upgrade

- Continue to update existing web page to include any common issues that cardholders are experiencing in your store such as: taking the card out too soon or forgetting their PIN



Advertising

1

Before Upgrade

- Some merchants may want to incorporate a message about the coming change with in-store payment methods into brand marketing messages (if so, keep consistency with industry terminology)
- The EMV Migration Forum has developed a Standardization of Terminology best practice guide (The guide can be found at www.emv-connection.com)

2

During Upgrade

- Once the terminal upgrade process is underway, some merchants may consider promoting the fact they are now able to accept chip cards (if so, keep consistency with industry terminology)
- The EMV Migration Forum has developed a Standardization of Terminology best practice guide (The guide can be found at www.emv-connection.com)

3

After Upgrade

- Once the terminal upgrade process is complete, some merchants may consider promoting the fact they are now able to accept chip cards (if so, keep consistency with industry terminology)
- The EMV Migration Forum has developed a Standardization of Terminology best practice guide (The guide can be found at www.emv-connection.com)

CHANNEL
COMMUNICATION OPPORTUNITIES



Social Media & Email

1

**Before
Upgrade**

- Consider a social media campaign highlighting the new chip card and the benefits it will provide

2

**During
Upgrade**

- Continue to utilize social media channels to reinforce messaging as your terminal upgrade program progresses
- Consider broadcast emails as a continued part of educating your customers on chip cards

3

**After
Upgrade**

- Utilize social media channels and email as primary messaging opportunities to reinforce cardholder benefits

CHANNEL
COMMUNICATION OPPORTUNITIES



Direct Mail

1

Before Upgrade

- Consider sending a separate communication proactively to your customer mailing list (or store cardholders) letting them know that you are upgrading your POS terminals to accept chip cards

2

During Upgrade

- You may consider further communication via direct mail; however email communication may be the more appropriate, cost-effective channel

3

After Upgrade

- Move into "business as usual" cardholder communication strategy

CHANNEL
COMMUNICATION OPPORTUNITIES

Standardization of Terminology

- This document defines a set of standard terms related to chip cards and chip card acceptance that can be used to help enable clear recognition and understanding of information for industry stakeholders, including cardholders
- The document includes recommendations for common chip card and EMV migration terms. While all U.S. market stakeholder groups were considered in the development of the terms included, technical terms are limited to those that would most typically be used in educational and marketing communications
- If you have any questions on terms or the document, you can contact the EMV Migration Forum at: info@emv-connection.com

<http://www.emv-connection.com/standardization-of-terminology>

Help and Resources



American Express
network.americanexpress.com/en/globalnetwork/emv/

Discover
www.discovernetwork.com/emv/

MasterCard
www.mastercard.us/mchip-emv.html

Visa
www.visachip.com



About the EMV Migration Forum

The EMV Migration Forum is a cross-industry body focused on supporting the EMV implementation steps required for global and regional payment networks, issuers, processors, merchants, and consumers to help ensure a successful introduction of more secure EMV chip technology in the United States. The focus of the Forum is to address topics that require some level of industry cooperation and/or coordination to migrate successfully to EMV technology in the United States. For more information on the EMV Migration Forum, please visit <http://www.emv-connection.com/emv-migration-forum/>.

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