



Citi® Chip and PIN for Department of Defense Government Travel Charge Cards (GTCC) APCs & DTAs

Frequently Asked Questions

On October 17, 2014, President Obama issued an Executive Order requiring federal agencies to upgrade payment cards and systems to employ enhanced security features, to include Chip and PIN technology. Department of Defense (DoD) Government Travel Charge Card (GTCC) holders will begin migrating to Chip and PIN cards beginning in January 2015 and throughout the course of 2015.

To ensure maximum support of the DoD mission, the Citi® Chip and PIN card will incorporate both the current magnetic stripe technology as well as new Chip technology, equipping cardholders with a versatile payment solution.

Below are some frequently asked questions and answers to help you understand the transition from magnetic stripe cards to Chip and PIN cards.

What is Chip and PIN technology?

Chip and PIN is the next generation of payment card technology and is being introduced as another tool to help DoD cardholders combat potential fraud. Chip and PIN cards contain a microprocessor that requires cardholder authentication, via a 4-digit PIN input, at point-of-sale. The microprocessor chip also encrypts the transaction data, protecting the cardholders' personally identifiable information (PII) and the Government's sensitive financial information. If the card is lost or stolen, the embedded microchip makes the card extremely difficult to counterfeit.

What are the benefits of Chip and PIN Technology?

There are many benefits to Chip and PIN technology including:

- Enhanced security – the cards are yet another tool to combat potential fraud. By working together with chip-enabled terminals, they help ensure a more secure transaction by validating both the card and cardholder. Additionally, Citi's Chip and PIN cards do not use Radio Frequency functionality and are strictly contact-only cards. Therefore, they are not susceptible to the skimming issue encountered by Radio Frequency Identification (RFID) cards.
- Improved convenience – the cards can be more readily used in regions where Chip technology is dominant. It is expected that in the coming year, U.S. merchants will be adopting Chip technology more widely.

When will cardholders receive their Chip and PIN cards?

Citi will replace all magnetic stripe cards with Chip and PIN cards through a phased approach beginning in January 2015. Between January and June 2015, Chip and PIN-enabled cards will be issued to new cardholder applicants, those with cards that are scheduled to expire (as of February 2015 or later), or those that require a replacement card. From July through October 31, 2015, cards will be reissued to all remaining active DoD accounts. Chip and PIN cards will be issued to cardholders with inactive accounts in good standing (those accounts with no activity within the last 18 months) as cards expire.

What should cardholders do to prepare for the transition?

Cardholders should log into [CitiManager®](#) and review/update their mailing address, email address and other contact information under My Card Account/Card Maintenance. If your cardholders don't have a CitiManager account, instruct them to set up their account. They may go to [CitiManager®](#) then choose the "Self Registration for Cardholders" link on the sign in screen.

If a cardholder is going on long-term TDY or in the middle of a PCS move, can they have their card mailed to an alternate address?

Yes. All cardholder materials to include statements, letters and re-issued plastics will be mailed to the address on file. They can update their address at any point through CitiManager or by calling the number on the back of their card; however, changes should be made at least 60 days prior to the expiration date of their current GTCC in order to ensure the replacement card is sent to the new address.

If a cardholder is going on TDY overseas before their Chip and Pin card is issued, can they get it early?

The new card will be mailed according to the reissue terms of their current GTCC. If their current card will expire while on TDY, they should update their address at least 60 days prior to the expiration date of their current GTCC to ensure delivery of the replacement card to the new address. If the cardholder's card is not expiring while they are scheduled to be on travel but feel they need the chip card issued early, the cardholder should contact his/her next level APC or Component Program Manager. As a reminder, merchants in those regions where Chip and PIN technology is prevalent are required to accept/process magnetic stripe cards from U.S. cardholders.

What actions should cardholders take after receiving their Chip and PIN cards?

After receiving their Chip and PIN cards, cardholders must:

1. Sign the back of the new card.
2. Confirm receipt of the card by calling the toll-free number on the activation sticker on the face of the plastic (not the number on the back of card) or go online to the URL on the activation sticker. Select a PIN by following the prompts in the Voice Response Unit (VRU). Once the new card is activated, the old card is no longer usable.
3. Destroy the old card by cutting it in half.
4. Update their DTS profiles with the card's new expiration date. For instructions, click [here](#).

The Chip and PIN card can be used immediately at a manned Chip and PIN terminal for the first time (see next question), after the cardholder activates the card and selects their PIN.

What should the cardholder do the first time they use their Chip and PIN card at a chip-enabled terminal?

Cardholders should go to a Point-of-Sale (POS) terminal staffed by a person (not self-service) and insert the card chip first, into the card-reading terminal without removing it until the transaction is complete. Then, they should confirm the purchase amount and sign the transaction receipt. Until cardholders complete their first Chip transaction at a staffed terminal, the newly selected PIN will not be recognized at chip-enabled self-service terminals.

Will cardholders retain the same account number?

Yes, cardholders will retain the same account number with Chip and PIN cards.

Will cardholders retain the same expiration date?

No, the expiration date and the 3-digit security code on the back of the card will change with the new Chip and PIN card. Cardholders must update their DTS profile; for instructions, go to: http://www.defensetravel.dod.mil/Docs/GTCC_Profile_Update.pdf. They should also notify and request all retailers who process recurring, preauthorized payments on their behalf to update their records with the new security code.

Will cardholders still be able to use their Chip and PIN card at merchant locations that have not yet adopted Chip and PIN Technology?

Yes, all Citi Chip and PIN cards will continue to have a magnetic stripe, enabling cardholders to use their Citi Chip and PIN cards at merchants who have not yet adopted Chip and PIN technology.

When will U.S. merchants acquire the technology to use Chip and PIN cards?

Chip and PIN is the next generation of payment card technology, and merchants in the United States are expected to begin rapidly adopting Chip and PIN technology during the course of 2015 and into 2016. Prior to the Executive Order, DoD began piloting Chip and PIN technology for overseas travelers in February 2014 which puts DoD in a good position to roll out these new cards to travelers.

Will these Chip and PIN cards look the same as the current card?

The new cards will be issued on the quasi-generic grey plastic and will contain a chip. If cardholders still have a card with the original blue background, the general look of the card will be different.

How should cardholders use their cards for subsequent transactions at chip-enabled terminals?

Subsequent transactions at chip-enabled terminals will prompt for a PIN. Cardholders should enter their PIN on the keypad, making sure nobody else can see what they are entering, just as they would at an ATM.

Will the current magnetic stripe cards work until the Chip and PIN cards are received?	Yes, cardholders can continue to use their magnetic stripe cards until the Chip and PIN cards are received and until you activate your new card.
Will the existing magnetic stripe PIN transfer to the Chip and PIN card if the cardholder has cash access on the account?	No, cardholders will need to contact Citi Customer Service via the online website or at the toll-free number provided on the activation sticker on the face of the plastic. The cardholder will then be prompted to select a PIN during the activation process. A single PIN is used for both point-of-sale purchases and cash access at an ATM.
How is the Chip and PIN card used at an ATM?	If the ATM is chip-enabled, the cardholder will be instructed to insert the card into the terminal and use the same PIN number they selected for transactions to access cash, provided that cash is available on their card.
Will the PIN Expire?	No, the PIN selected does not expire. However, if a cardholder is issued a new account number (if card is lost or stolen) they will be required to select a new PIN.
Will cardholders be required to give their PIN over the phone or on the Internet?	No, cardholders should NEVER disclose their PIN to anyone. Purchases made over the phone and on the Internet do not require a PIN.
What if a cardholder enters his PIN incorrectly three or more times in a row?	If a cardholder enters an invalid PIN three or more times, their PIN will be blocked and they will need to select a new PIN by contacting Citi Customer Service toll-free or collect at the phone number listed on the back of their card. Until cardholders complete a transaction at a staffed terminal their new PIN will not be recognized at a chip-enabled self-service terminal.
What if a cardholder forgets or wants to change their PIN?	The cardholder can have the PIN reset by contacting Citi Customer Service toll-free or collect at the phone number listed on the back of the card. Please be aware that during the cardholder's next transaction at a chip-enabled terminal, they may be required to enter the new PIN three or more times before the terminal will recognize it and complete the transaction.
Will the PIN created for new Chip and PIN cards transfer to a re-issued Chip and PIN card?	Yes, if a Chip and PIN card is reissued and the account number on the card remains the same, then the previous PIN will apply to the re-issued card.

Will there be an impact to DTS or my Commercial Travel Office (CTO)?	Yes, re-issued Chip and PIN cards will have a new expiration date and 3-digit security code on the back of the card. Cardholders will need to update their DTS profiles with the new expiration date to prevent declines when making travel reservations. For instructions, click here . If making a reservation directly with a Commercial Travel Office, cardholders should provide the new expiration date to the agent, as the cardholder account number and associated expiration date are held on file.
Do I need to make internal system changes to support Chip and PIN cards?	No, changes to client systems are not required to support Chip and PIN cards.
Will client reports be impacted?	No, client reports will not be impacted.
Will billing statements be impacted?	No, billing statements will not be impacted.