



WellsOne® Commercial Card

Frequently asked questions about chip and PIN cards

These frequently asked questions are designed to help program administrators and cardholders know what to expect when activating and using their new Wells Fargo Commercial Cards with chip and personal identification number (PIN) technology.

Question	Response
How are the new chip cards different from magnetic stripe cards?	<p>The new Wells Fargo Commercial Cards have a microchip embedded in them to provide enhanced security against credit card fraud and convenience with merchants worldwide. The new cards also include PINs for added protection, and a unique color which makes them easy to identify.</p> <p>When using their cards at chip-enabled terminals, cardholders will insert them with the chip facing up, and follow the prompts to enter their PIN or provide their signature. Cardholders should remember to remove their cards from the terminal at the end of the transaction.</p>
How does the chip card provide enhanced security against credit card fraud?	<p>Chip cards store account information in a secure microchip. Whenever used at chip-enabled terminals, a unique authorization code is generated, preventing the account information from being reused. Cardholders will also benefit from the increased security that comes with choosing their own PINs. Even if their card is lost or stolen, it cannot be used to complete chip-enabled transactions without the PIN.</p>
How is the PIN selected?	<p>Cardholders will be prompted to self-select their four-digit PIN when they call to activate their cards. This benefits cardholders in two ways:</p> <ul style="list-style-type: none">- It allows them to begin using their card right away rather than waiting for a PIN mailer to arrive with an assigned PIN.- Cardholders should have an increased likelihood of remembering a PIN that they selected.
How do cardholders activate their cards?	<p>Cardholders can activate their new cards by calling 800-932-0036, options 2, 1, 1. If calling from outside the United States or Canada, call collect at 612-332-2224.</p>

They will need their unique identification (ID) number to activate their card. Cardholders should contact their program administrator if they do not know their unique ID.

How do cardholders obtain their unique ID number for card activation?

Cardholders should contact their program administrator if they do not know their unique ID. Program administrators can contact the *WellsOne*[®] Service Center at 800-932-0036, 24 hours a day, 7 days a week, for assistance looking up cardholders' unique IDs.

What's the difference between the cardholder's unique ID number and PIN?

The cardholder's unique ID number is assigned by their program administrator and is used when calling to activate the chip card. It's also used to authenticate the cardholder when calling the *WellsOne* Service Center for assistance.

The cardholder's PIN is self-selected and used to complete chip-enabled transactions and cash advances, if the cardholder is authorized to make them.

What do cardholders do if they forget or need to change their PINs?

If cardholders forget or need to change their PINs, they can call the *WellsOne* Service Center at 800-932-0036, options 2, 1, 2. If calling from outside the United States or Canada, call collect at 612-332-2224.

After resetting the PIN, cardholders must initiate it on their card. To do so, cardholders can complete a balance inquiry on the card at a Wells Fargo ATM. Note: Cardholders in Iowa and Nebraska cannot use ATMs to initiate their PINs. Instead, they should complete a chip-enabled transaction, following the credit card terminal prompts.

Can program administrators activate cards on behalf of their cardholders?

No, cardholders must activate their cards themselves in order to benefit from the increased security of self-selecting their PINs.

Can multiple cardholders share the same account number?

No, because the chip on each card is unique, only one account number can be issued per cardholder.

Once the card is activated, will all transactions require the PIN?

No, not all transactions will require the cardholder to enter their PIN. Transactions at magnetic stripe terminals will not require a PIN; instead, cardholders will swipe their card to complete the transaction, just as they do today. The experience at chip-enabled terminals may vary. Cardholders should follow the terminal's prompts after inserting their card. Depending on how the merchant has configured their terminal, they may require the cardholder's PIN or signature to complete the transaction.

How will cardholders know whether to use the magnetic stripe or insert their card to complete their transaction?

Cardholders should look to see whether there is a chip reader at the bottom of the credit card terminal.

- If there is a chip reader, cardholders should attempt to insert their cards with the chip facing up. Terminals that are enabled for chip transactions may prompt cardholders to provide their PIN or signature, and then remove their card at the end of the transaction.
- If a chip-enabled terminal isn't available or isn't enabled for chip-transactions, cardholders can swipe their cards just as they do today.

Why do some chip-enabled terminals require cardholders to provide their signature instead of their PIN to complete the transaction?

Merchants can configure their chip-enabled terminals to require a PIN or signature to complete transactions. Some merchants may not require a PIN or a signature based on the dollar amount of the transaction. Customers should always follow the terminal's prompts to complete their transactions.

What should cardholders do if they've inserted their card, entered their PIN, and the terminal fails to authorize, or declines the transaction?

If the terminal prompts the cardholder to enter their PIN and then fails to authorize, or declines the transaction, the cardholder should remove their card from the terminal when prompted, and then swipe their card as they normally would (assuming that the cardholder is transacting at an approved merchant and within their credit limit). Alternatively, the merchant could manually enter the card number to complete the transaction. If the card continues to decline, the cardholder should contact the *WellsOne* Service Center at 800-932-0036, 24 hours a day, 7 days a week for assistance.

Is there any additional protection for online transactions?

We use Verified by Visa and MasterCard® SecureCode™ to help prevent fraud with purchases made online. These free, online security services require cardholders to enter a self-selected eight-digit password (separate from the chip card PIN) when checking out at participating online merchants. Cardholders will be prompted to complete a one-time registration when shopping with participating online merchants.

Will cardholders' recurring payments be disrupted when they activate their new chip cards?

No, cardholders' recurring payments will not be disrupted since the new chip cards include the same account number. However, cardholders may need to provide merchants with their new expiration date and three-digit security code.

For additional information, please visit gochipcard.com.