

U.S. Bank Voyager® EMV® Chip Card Frequently Asked Questions

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Here are some frequently asked questions fleet managers have about the replacement of U.S. Bank Voyager Fleet Cards with new EMV chip-enabled cards. This guide can help ensure your organization is prepared for the upcoming changes and that your program continues to function smoothly throughout the transition.

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Explaining chip card technology (EMV)

What are “chip cards”? Are they different than “EMV cards”?

These are two different names for the same technology. Chip-enabled cards feature embedded microprocessor chips that store and protect driver data to prevent certain types of fraud. These new cards are more secure than traditional magnetic stripe cards when used with chip-enabled card readers.

The global standard for chip card payments and acceptance is known as EMV (Europay, Mastercard® and Visa®) technology, but the cards are more commonly described as “chip cards” or “chip-enabled cards.”

Chip cards are highly resistant to counterfeit card fraud when used with chip-enabled point-of-sale systems. U.S. Bank is adopting them because enhanced security and protecting your information is one of our top priorities.

What are the benefits of chip card technology?

Chip cards can help reduce certain types of fraud. The primary benefit of a chip card is a dramatic reduction in counterfeit fraud at chip-enabled point-of-sale systems (also known as “card present fraud”).

For drivers, the chip card provides:

- Enhanced security for in-person (“card present”) transactions when used with chip-card-compatible terminals.
- A stronger verification method that helps protect account information.

Is there a law that mandates chip cards?

No. But in October 2020, the major card networks (Visa®, Mastercard®, American Express and Discover) will shift liability for counterfeit card present fraud to the party that does not support chip cards (either the issuer or the merchant).

Is our company liable for fraud if we do not use chip cards? Are our drivers?

As of October 2020, liability for counterfeit fraud lies with either the issuer or merchant who is least compliant with chip card technology. There may be circumstances where customers have liability for fraud such as on lost or stolen cards which are not reported. Please refer to your contract for specifics. As a general rule:

- If a chip-enabled card is presented to a merchant that has not adopted chip card terminals, the merchant will be liable for any counterfeit card fraud.
- If a counterfeit magnetic stripe card is presented at a chip-certified terminal, the card issuer will be responsible for any counterfeit card fraud.

How chip cards work

How does a chip card work?

The embedded chip stores information required to verify, authorize and process transactions. This is the same type of information that is stored today on the magnetic stripe. Chip cards and chip terminals work together to ensure a highly secure transaction.

Are there different types of chip card technology?

Yes, but we only issue one type — “contact” chip cards that must make contact with a card reader at the point of sale. The other type, variously known as “contactless,” “payWave,” “PayPass” or “NFC,” is more common with consumer-oriented transactions.

What is the difference between chip-and-signature and chip-and-PIN cards?

These refer to methods of verifying a driver — either via “preferred” signature or EMV PIN. The issuer of the card determines which method will be primary, as well as any secondary methods that may be allowed. A chip-and-signature card allows drivers to verify themselves using their signature. **Please note, Voyager Fleet Cards are chip-and-signature cards; however, many merchants will not ask for signatures, especially for pay-at-pump transactions or vehicle cards.**

What is the difference between an EMV PIN and Driver ID/PIN?

Voyager Driver and Vehicle IDs/PINs are six-digit numbers used to validate and track card usage and are different than EMV PINs. EMV PINs are four-digit identification numbers used to validate card users and are mostly used in consumer debit transactions in the U.S. and more broadly internationally. Voyager Fleet Cards will continue to rely on Voyager Driver and Vehicle IDs/PINs to validate and track card usage.

Do I need an EMV PIN?

No. Voyager Fleet Cards will continue to rely on Voyager Driver and Vehicle IDs/PINs to validate and track card usage.

Will pay-at-the-pump transactions be different?

As more pumps are updated, drivers will insert their cards instead of swiping them. Pay-at-the-pump transactions will be authorized as they are today. The driver may be asked to enter a Driver or Vehicle ID, and/or Odometer Reading depending on the account controls.

Does a chip card still have a magnetic stripe on it?

Yes. Your chip card also has a magnetic stripe on it for use when a pump is not chip-enabled. You can swipe a chip card at these terminals just as you would use a conventional magnetic stripe card.

Will a magnet impact the information stored on a chip, similar to the magnetic stripe?

No. A magnet has no impact on the information stored on a chip.

U.S. Bank support for organizations and drivers

What is the timetable for the replacement of current cards with chip cards?

Chip cards will be issued prior to the expiration of existing cards and ahead of the October 2020 liability shift.

What is U.S. Bank doing to support fleet managers during the migration?

U.S. Bank will provide informational resources — such as these FAQs to help educate fleet managers and drivers. Your U.S. Bank Voyager Representative will work with you and keep you informed throughout the process.

Replacement card rollout timing

When will our drivers begin receiving replacement chip-enabled cards?

U.S. Bank will begin issuing the chip-enabled cards as shown below beginning in June 2019 as they expire. Cards will be mailed the month prior to expiration.

2019 Expiration	New Chip Cards Issued	2020 Expiration	New Chip Cards Issued
June 19	May 19	January 20	December 19
July 19	June 19	February 20	January 20
August 19	July 19	March 20	February 20
September 19	August 19	April 20	March 20
October 19	September 19	May 20	April 20
November 19	October 19	June 20	May 20
December 19	November 19	July 20	June 20
		August 20	July 20
		September 20	August 20
		October 20	September 20
		November 20	September 20

What if my card does not expire in 2019 or 2020? When will I receive my new chip card?

If your card does not expire in 2019 or 2020, your new chip card will be rolled into the 2020 schedule prior to October 2020. We will contact you regarding timing for the receipt of your new cards.

Can we request replacement chip cards sooner?

We ask that our clients adhere to the card replacement schedule. However, if there is a specific reason chip cards are required immediately, please discuss this with your U.S. Bank Voyager Representative.

How chip cards affect your organization's card program

Our company logo is on our card. Will the chip interfere with it?

If your card is customized with a logo or custom artwork, your U.S. Bank Representative will contact you directly if any changes are required to accommodate the placement of the chip on the card.

Will our organization need to pay for the new chip cards?

No. U.S. Bank is covering all costs associated with standard card replacement.

Will my card program have both non-chip and chip-based cards?

Until replacement is complete, you may have some accounts with chip cards and some without.

Will inactive or suspended accounts migrate to a chip card?

Possibly — it will depend on how long the account has been inactive or suspended. Please consult your U.S. Bank Representative for specific account inquiries.

Will our chip cards work with Apple Pay or Google Pay?

No, our cards are not accepted on Apple or Google Pay at this time.

How do chip cards work within the Voyager Network Rules?

All parties must adhere to the Voyager Network Rules whether they are using a magnetic stripe or chip-enabled card.

Where are the Voyager Network Rules located?

They are available at usbpayment.com/insights/collateral/voyager-rules.

How to answer common driver questions

Will a chip card look different than a magnetic stripe card?

Yes. A chip card has a visible chip centered on the left side of the card.

In addition, if your card currently has your company's logo hot stamped on the card, the logo will now be in white and will be located above the chip on the left side of the card as shown in the example.



Will the account number change when replaced with a chip card?

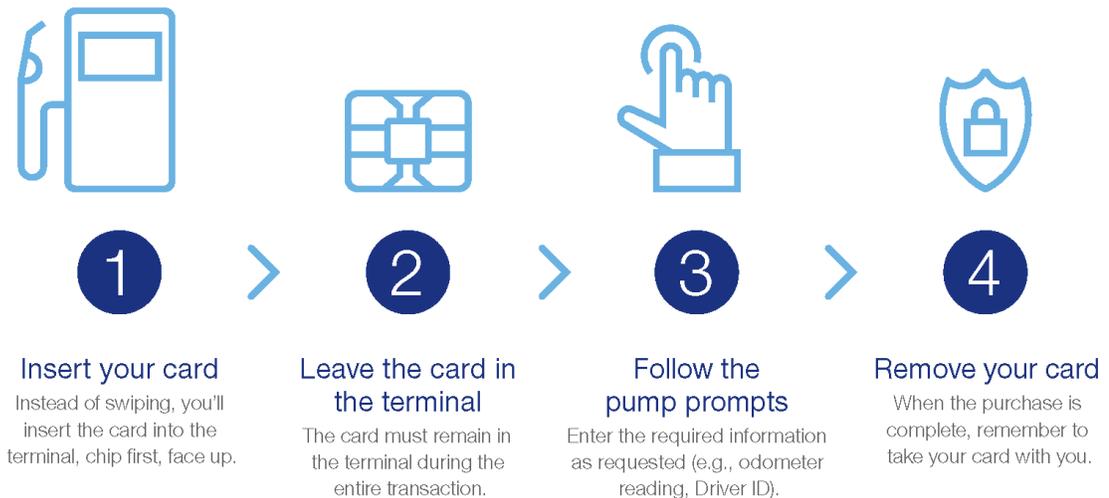
No. When a driver receives a new chip card, it will retain the existing card number.

How should drivers use their new chip card?

Drivers will experience only minor differences when using their chip card. Instead of swiping the card at a merchant's terminal, the driver inserts (or "dips") their card into the slot underneath the keypad until it clicks, leaving it in the reader until they see prompts to remove it.

At merchants without chip card readers, the driver swipes the card in the same way the old magnetic stripe card was used. Over time, more merchants will have chip card readers at the point of sale, so this experience will become more common.

Below is a simple step-by-step graphic that easily explains how drivers should use their new chip cards.



Remember

The card still has a magnetic stripe, just in case you need to use it with a traditional terminal.

How will card readers prompt drivers to use their chip cards?

If a chip card is swiped at a chip-enabled terminal, the driver will be prompted by the terminal to insert it into the card reader instead. The prompt may be text on the point-of-sale display or a beep.

Which merchants in the U.S. have chip-enabled terminals?

Each merchant has its own plan to upgrade both in-station and pump terminals. We expect not all merchants will be upgraded by October 2020.

EMV PIN prompt and questions

When will drivers be prompted to enter an EMV PIN?

If your program requires EMV PINs, drivers will be prompted to enter an EMV PIN at a chip-enabled terminal before additional prompts are made.

How does a driver get an EMV PIN?

Drivers will receive their chip cards and EMV PINs in separate mailings. They typically arrive within 2–3 days of each other. The chip card typically arrives before the EMV PIN mailer; however, there is the possibility that the EMV PIN may arrive prior to the card.

What happens if a driver forgets the EMV PIN?

If a driver forgets the EMV PIN, he or she should contact Voyager Fleet Customer Service and request the EMV PIN be mailed to him or her. Customer Service does not have the ability to provide an EMV PIN over the phone. Drivers should expect to receive their EMV PIN via the USPS in 7–10 business days after it is requested.

More information

Who can I contact if I have questions about my chip card or Voyager Fleet Program?

If you have questions about your U.S. Bank Voyager EMV chip card or Voyager Fleet Program, please contact your U.S. Bank Relationship Manager or call Customer Service at 800.987.6591.

usbpayment.com/VoyagerChip