

**To: Cardholders**

**Subject: New Chip-Enabled Cards Coming from J.P. Morgan Chase!**

**Note:** This is the first of several communications you will receive about the upcoming change to the University’s card program.

Next month, our Commercial Card provider, J.P. Morgan Chase, is moving our program to a new card transaction processing system, which will help improve servicing of our program and increase card security. You will notice very few changes; however, the biggest change is that we will be moving to the new chip-enabled technology, which many cardholders have been requesting!

This conversion will be finalized on March 20, 2017.

**What does this mean to you?**

- You will receive a new J.P. Morgan Commercial Card to replace your existing card.
- The table below shows when you can expect to receive your new replacement card, if you need to activate it, and when you should begin using it based on the type of card you have and when it expires, as follows:

As of December 27, 2016 if you had a...	You will receive a...	Start using your new card...	Does card require activation?
Magnetic stripe card	New replacement chip card from May through September 2017	As soon as you receive it	Yes
Magnetic stripe card that <i>expires in February or March 2017</i>	Reissued card with updated expiration date to use until you receive your new replacement chip card any time from March 20 through September 2017	As soon as you receive it	Yes
Magnetic stripe card that <i>expires in April 2017</i>	New replacement chip card between March 20 and March 31, 2017	As soon as you receive it	Yes
Magnetic stripe card that <i>expires between May and September 2017</i>	New replacement chip card about one month before your current card expires	As soon as you receive it	Yes

**For new cardholders with cards issued after December 27, 2016:** You will receive your card from May through September 2017.

**What’s staying the same?**

- Your account number and your PIN - if you have set one.

**What's changing?**

- Your expiration date will be revised to expire one year later than your original expiration date.
- Your Customer Verification Value (the three-digit code on the back of the card) will be new.
- If you have your card on file with any suppliers, you need to update this information.
- The design of the card may be updated based on the version you currently have. See attachment.

**How long can I use my old card?**

- If you receive your new replacement card **on or before March 3**, your old card will remain active for 45 days (until May 5) or until you use your new replacement card for the first time.
- If you receive your new replacement card any time **after March 3**, your old card will remain active for 45 days from the date your replacement card was mailed or until you activate your replacement card.
- *Note: You cannot use both your old card and your new replacement card simultaneously.*

**What happens if my current card is lost or stolen leading up to the conversion - from December 28, 2016 through March 20, 2017?**

- Please contact J.P. Morgan to close your account and allow them to send a new card with an updated account number.
- You will need to destroy any cards with your old account number, which may include the replacement card you were sent for use beginning on March 20, 2017.
- You will then receive a new replacement card with your updated account number between March 20 and March 31, 2017.
- You should continue to use the card sent previously until your new replacement card arrives.
- *Note: Cardholders with lost or stolen cards may receive multiple replacement cards (see scenarios in attachment). Please be sure to keep your card safe and secure.*

As we get closer to our transition date, more information will be provided.

Thanks in advance for your support as we go through this transition. Please contact me if you have any questions or concerns.

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**Commercial Card Design Updates:**

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All Commercial Card designs are being updated to promote consistency and improve security with an embedded microchip.

In addition, the following changes will apply to all Commercial Card account types:

- Department accounts will receive a card with a magnetic stripe, micro chip and printed Customer Verification Value (CVV) code. Note: The magnetic stripe on the new department replacement cards will be “live” so they can be used at the point of sale. Please secure these cards to guard against potential misuse.
- The expiration date format will change from “Valid From” and “Good Thru” to “Valid Dates.”
- The bank identification number (BIN) will not appear under the first four digits of the account number.

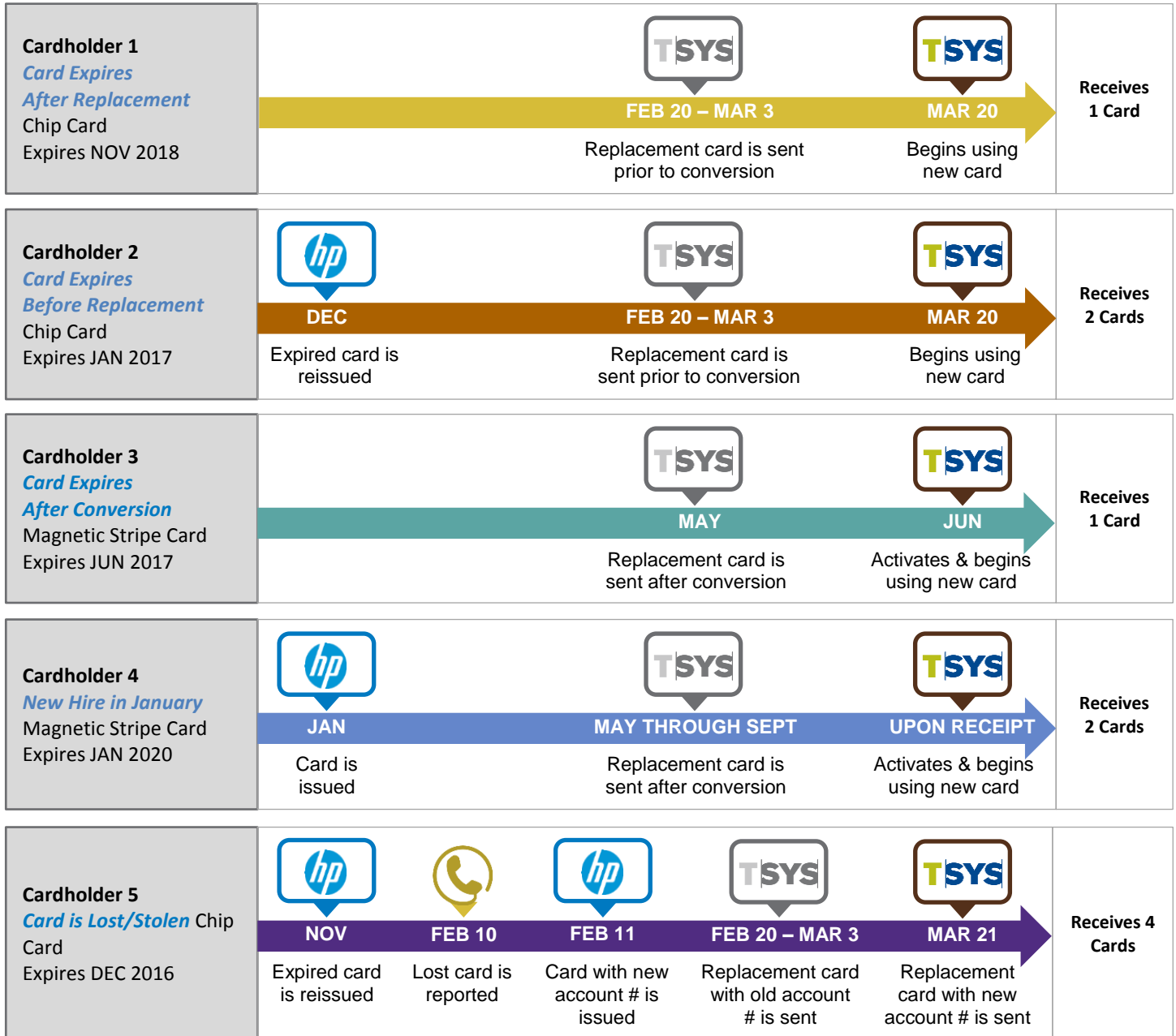
**New Designs**






*These examples are illustrative only.*

**Card Issuance Scenarios:**

Depending on your card's expiration date, if you are newly hired or if your card is lost/stolen, you may receive multiple replacement cards. Regardless of your experience, **please be assured J.P. Morgan's cardholder servicing teams are prepared to guide you confidently through the Commercial Card replacement process.**



 Existing HP Card In Use    
  Inactive TSYS Card    
  Active TSYS Card