

## FREQUENTLY ASKED QUESTIONS

### General Questions

1. [Why does my GEMS card now have a chip?](#)
  - The U.S. is shifting to chip-enabled cards used at chip readers because chip technology has proven successful in reducing fraud in over 130 countries around the world. It's already the standard in Canada, Mexico, South America, Europe and Asia — and it is becoming the industry standard in the U.S.
2. [Where can I use my GEMS chip-enabled card in the U.S.?](#)
  - Since your card has a magnetic stripe and an embedded chip, you can use your card anywhere in the U.S. that accepts Chase cards. You will notice that a growing number of retailers and ATMs will be accepting chip-enabled cards.
3. [Do I still need to sign the back of my card?](#)
  - Yes, you need to sign the back of your card for security purposes.
4. [Can I still use my old GEMS card?](#)
  - No. Your new embedded chip card replaces your old GEMS card, while still providing all the same features and benefits you currently receive. To properly dispose of your old card, you should shred or cut it up.
5. [If I don't want a chip card, can I still get a non-chip card?](#)
  - No. Both the University and Chase is committed to card security, and chip technology is an important, proven tool that helps fight counterfeit fraud. All products – both credit and debit – will transition to chip. In fact, the industry as a whole in the United States is migrating to chip technology.
6. [How do I pay at a card reader that is not chip-enabled?](#)
  - Your card will still have a magnetic stripe on the back, so you can still swipe your card at a traditional card reader — just as you would today.
7. [How does a chip-enabled card work for Internet and telephone transactions?](#)
  - Your Internet and telephone transactions will work just as they do today.
8. [What about recurring payments on my old card?](#)
  - Just like anytime you get a new card, notify the merchants that charge your card, give them your card number, expiration date and the 3-digit security code.

### Security Questions

1. [How does the chip make my GEMS card more secure?](#)
  - The chip alone does not make your GEMS card more secure. A chip transaction adds another layer of security to cards by requiring the chip to produce a single-use code to validate the transaction — further protecting your card from unauthorized use. This process makes your GEMS chip card information more difficult to steal and therefore prevents counterfeit fraud.
2. [Will chip cards prevent the use of card information in third-party data breach?](#)

## FREQUENTLY ASKED QUESTIONS

- No, chip technology does not fully prevent use of information in a data breach. Chip cards are still susceptible to some fraud techniques.
3. [What information is stored on the chip?](#)
    - The chip stores information needed to complete your purchase, such as card number and expiration date.
  4. [Do GEMS chip cards use RFID \(Radio Frequency Identification\)?](#)
    - The GEMS chip card does not have RFID technology and cannot be scanned for RFID payment. For this reason, there is no need for a special sleeve to protect from accidental scanning.
  5. [What should I do if I see suspicious activity on my account?](#)
    - Call the number on the back of your card to report any suspicious activity on your account.
  6. [What should I do if my GEMS card is lost or stolen?](#)
    - Contact Chase 1-800-316-6056 to report your card lost or stolen. (Cardholders are encouraged to program the Chase phone number into your mobile devices so you will have this information immediately available if the card is lost or stolen).

### Using Your GEMS Chip Credit Card

1. [Where can I use my chip-enabled credit card globally?](#)
  - Having a GEMS chip-enabled card allows you to use your card when traveling internationally because chip card readers are already standard in Canada, Mexico, South America, Europe and Asia.
2. [Do the new GEMS chip cards require a Pin number be used?](#)
  - In the U.S. a pin number is not required to process or complete the transaction. However you will be required to setup a pin when activating your new GEMS card.
  - Outside the U.S. a pin number is required to process the transaction.
3. [How do I pay at a chip card reader?](#)
  - Instead of swiping the card at the merchant card reader, you'll insert it into the slot in the front of the chip card reader. Leave the card in the chip card reader until your purchase is complete. If a signature is required, just sign, and always remember to take your card when you're done.
4. [What if I encounter an unattended kiosk while traveling abroad?](#)
  - Internationally, chip has already been adopted as the industry standard. You'll be able to use your chip card anywhere that MasterCard are accepted. Note: As of July 2015, unattended kiosks that accept MasterCard should now accept payment with or without PIN according to their new guidelines. If a merchant/kiosk asks you for a PIN, first verify that MasterCard is accepted. If so, you may be able to select one of the following to bypass the PIN prompt: "Cancel," "Enter" or "Continue." If the card reader still will not accept your card without a PIN code, there may be staff in the area to assist you.
5. [How do I re-set my pin number?](#)
  - Call the number on the back of the card and follow the prompts