



WELCOME TO FIFTH THIRD BANK'S COMMERCIAL CHIP CARD

Important information to help you
activate and use your new Fifth Third
Commercial Chip Card



Important user information!
Please keep in a safe place.

SIMPLIFY

Your purchases are about to become simpler, more convenient, and more secure. With your new Fifth Third Bank Commercial Chip Card, you now have one card that can be used wherever you live, work and travel.

A small computer chip embedded in your new card allows you to make purchases from merchants who use chip-reader terminals. This is especially important when traveling internationally, since chip readers have become the payment method of choice in many countries. The traditional magnetic stripe still exists on the back of your card to facilitate transactions at non-chip-reader terminals, like those currently used throughout the United States. And as chip technology continues to grow throughout the world, your Fifth Third Commercial Chip Card will help provide you with simple, flexible payment options for years to come.

ACTIVATING YOUR FIFTH THIRD COMMERCIAL CHIP CARD

Now that you have your new Chip Card, your first step is to activate it and select a Personal Identification Number (PIN). **It is important to remember that if you use a PIN with an existing Fifth Third Commercial Card, it will NOT carryover to your new Fifth Third Commercial Chip Card.**

Follow these simple steps to activate your Chip Card and select a new PIN:

- 1.** Call the 1-877 number listed on your card's temporary sticker.
- 2.** When prompted, enter the card number, your pre-assigned unique identifier (such as the last four digits of your SSN or the last four digits of your employee ID), and the ZIP Code associated with your account. If your statements are sent to a corporate address, use the ZIP Code for that mailing address.
- 3.** When prompted, select a new secure PIN. This is the number you'll use to make purchases, so it's important not to share your PIN.

USING YOUR NEW CHIP CARD

Your Fifth Third Commercial Chip Card is simple, convenient, and secure. It can be used anywhere MasterCard® is accepted.

Most importantly, your Chip Card offers greater security when you make purchases at chip-enabled terminals. The embedded chip contains important information that helps protect against fraudulent transactions.

And your Chip Card is more flexible.

It allows you to make purchases using chip reader terminals or traditional magnetic stripe terminals. If you travel internationally, your card will provide more convenience in countries that rely on chip technology.

Here are some important tips on how to use your new Fifth Third Commercial Chip Card:

- **Your First Purchase At A Chip Terminal**
 - While you can continue to use your card anywhere, the first transaction at a PIN-enabled chip terminal must be completed at an online terminal, otherwise your purchase will be denied. (Offline terminals are rare; see next page.) This first transaction will require your signature, which means you will not be prompted to enter your PIN.

- **All Other Purchases** – After your first purchase, you will use your PIN for all future transactions at PIN-enabled chip terminals. Be sure to keep your receipts and check them against your statements.
- **Offline Terminals** – Some payment terminals are considered offline terminals. These are often present at subways, train stations, and vending machines. For your protection, transactions at offline terminals will have spending limitations to guard against fraud.
- **Purchases After PIN Changes** – From time to time, you might need to change your PIN. If you make a PIN change, your first transaction at a PIN-enabled chip terminal will require you to enter your PIN THREE TIMES before your purchase is processed. This will only be required during your first transaction following a PIN change (excluding first time use).

MANAGING YOUR PIN

Managing and updating your PIN is simple. Call the Commercial Support Center for assistance at 1-800-375-1747 (within the U.S.) or 513-358-6001 (outside the U.S.).

Here are answers to a few common questions associated with your Chip Card's PIN. You can find more assistance with these or other questions by calling the Commercial Support Center at any time.

Q: I already have a Commercial Card with a PIN for cash access. Will my PIN be the same with a new Chip Card?

A: *No, your PIN will not automatically carryover to the new card. However, you will be prompted to select a PIN at the time of card activation.*

Q: Will my cash access and Chip Card PIN be the same?

A: *Yes. If you have cash access, the PIN you select at the time of card activation (or any subsequent PIN changes) will be the same for cash access at an ATM and for purchases at PIN-enabled chip terminals.*

Q: What happens if I forget my PIN?

A: *Call the customer service number listed on the back of your card. You will be able to change your PIN using the IVR, or a representative can assist you.*

IMPORTANT TIPS WHEN USING YOUR PIN

- Never share your PIN with anyone
- Never let someone use your PIN
- Never provide your PIN when making online or telephone purchases
- Never write down your PIN
- Be aware of your surroundings when using your PIN
- Select a PIN that is difficult to guess. Avoid using your birth date, address, or other commonly known numbers.

QUESTIONS?

Thank you for being a valued Fifth Third Bank customer. We're confident you'll find your Commercial Chip Card to be simple and convenient.

If you have any questions about your Fifth Third Commercial Chip Card, please call the Commercial Support Center for assistance at 1-800-375-1747 (within the U.S.) or 513-358-6001 (outside the U.S.).



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