Call Center Scripts to Guide Cardholder Conversations

As our cardholders begin receiving new chip-enabled cards, they may contact us with questions. Ensure a positive customer service experience by using these scripts. They will help anticipate key cardholder questions while successfully guiding the conversations.

General questions:

Q: Why am I receiving a new card?
A: “In an effort to enhance security, your new Jeanne D’Arc Credit Union Visa® Credit Card now includes chip technology. The embedded chip on your card improves fraud protection when you make purchases at chip-activated terminals. It also provides global acceptance.”

Q: Can I still use my old Jeanne D’Arc Credit Union Visa® Credit Card?
A: “Your new chip-enabled Jeanne D’Arc Credit Union Visa Credit Card replaces your existing card. It still provides all the same features and benefits you currently receive, in addition to enhanced security and global acceptance.”

Q: Will I have to pay any fees to use my chip-enabled card?
A: “There are no additional fees to use your new card.”

Q: How can I request a chip-enabled Jeanne D’Arc Credit Union Visa® Credit Card?
A: We will automatically send you a chip-enabled card when your current card expires. If you would like to receive your chip-enabled card before your current card expiration date, you can request one today.

Q: What should I do with my old Jeanne D’Arc Credit Union Visa® Credit Card?
A: Once you activate your new card, please destroy your existing card for security reasons.

Security and acceptance questions:

Q: How does my chip-enabled credit card protect my information?
A: “Every time you use your card at a chip-activated terminal, the embedded chip generates a unique transaction code. This prevents stolen data from being fraudulently used.”

Q: Am I still protected by Visa’s Zero Liability policy?
A: “Yes. If your card is lost or stolen, you are covered by Visa’s Zero Liability policy. This means you are protected against unauthorized use.”

Q: Where can I use my chip-enabled card?
A: “More places than ever now accept Visa credit cards. Whether you check out using chip technology or swipe your card, you can pay with confidence at millions of places worldwide.”

Continued on next page >
Call Center Scripts to Guide Cardholder Conversations

Card functionality questions:

Q: I'm not sure I've seen a chip-activated terminal. Is there anything different about how I pay?
A: “More of the places you like to shop are transitioning to chip-activated terminals every day. The checkout process is only slightly different than usual. First, insert the chip end of your card into the terminal with the chip facing up and follow the prompts on screen. Then, remove your card from the terminal when prompted and take your receipt. You may need to sign for your purchase. At a restaurant, a portable terminal may be brought to your table.”

Q: Why do I need to leave my card in the terminal?
A: “While your card is in the chip-activated terminal, the embedded chip creates a unique transaction code. This prevents stolen data from being fraudulently used. If you remove your card too soon, your transaction will be canceled.”

Q: Can I still swipe my card to pay?
A: “Yes. In addition to the embedded chip, your new card also features a magnetic stripe on the back. So if a merchant is not yet chip-activated, you can still swipe your card to pay.”

Q: Do I need to enter a PIN to pay with a chip-enabled credit card?
A: “No. You will not need to enter a PIN to pay with your Jeanne D’Arc Credit Union Visa Credit Card. However, you may need to sign for certain purchases.”

Q: Can I still access my account at the ATM?
A: “Yes. You can use your chip-enabled credit card at the ATM just like always. Be sure to insert the chip end of your card into the ATM with the chip facing up. Your card will remain in the ATM until your transaction is complete.”

Account-specific questions:

Q: Has my card information changed?
A: “For your convenience, your card number and PIN have not changed. Your card may have a new expiration date, so be sure to update your information with billers that charge your card regularly.”

Q: Does my new card have all the same benefits?
A: “Yes. You can count on the same level of benefits you always have.”

Q: Can I still earn rewards with my new card?
A: “Yes. You can continue receiving the same great rewards you always have.”

Continued on next page >
Call Center Scripts to Guide Cardholder Conversations

In some cases, you can use chip technology to add value in conversations with non-chip cardholders and prospects. For instance, when a cardholder reports a lost or stolen card, you can highlight the fact that their new card will be chip-enabled for enhanced security.

Non-chip cardholders who call to report a lost card or suspicious activity:

Q: I lost my card. Can you help me get a new one?
A: “In an effort to enhance security, your replacement Jeanne D’Arc Credit Union Visa Credit Card features chip technology. Every time you use your card at a chip-activated terminal, the embedded chip generates a unique transaction code. This prevents stolen data from being fraudulently used. Since more places worldwide accept Visa credit cards, you can count on global acceptance, whether you check out using chip technology or swipe your card.”

Q: I’m calling to report suspicious activity on my account. Can you help me resolve this?
A: “In an effort to improve security and prevent future fraud on your account, your replacement Jeanne D’Arc Credit Union Visa Credit Card features chip technology. When you use your card at a chip-activated terminal, the embedded chip protects you by creating a unique code for each transaction. This prevents stolen data from being fraudulently used.”

Non-chip cardholders who have not received a chip-enabled card:

Q: I have not received a chip-enabled card yet. Do I need to apply for one?
A: “As a current Jeanne D’Arc Credit Union Visa Credit Cardholder, you will automatically receive a new chip-enabled card when your current card expires. If you don’t want to wait until your expiration date, I’m happy to assist you with a new card request today.”

Prospects with questions about chip-enabled credit cards:

Q: What’s a chip-enabled credit card?
A: “A chip-enabled credit card is a credit card that contains a small embedded chip. Every time you use your card at a chip-activated terminal, the embedded chip generates a unique transaction code. This prevents stolen data from being fraudulently used.”

Q: How do I apply for a chip-enabled credit card?
A: “You can apply for a chip-enabled Jeanne D’Arc Credit Union Visa Credit Card today. I would be happy to walk you through the process.”