

Commercial Card Best Practices: International Travel

Planning ahead is important before any travel, but especially if you are traveling outside of the U.S. Before you get the next stamp on your passport, review this information to help prepare for a smooth travel experience and minimize card declines.



Have you notified us of your travel plans?

As part of our fraud prevention measures, we closely monitor card usage for unusual activity. If you plan to travel internationally, call the number on the back of your card to notify us of your travel dates and destination(s).

When calling, you will need to validate your account. Check with your program administrator if you do not know your account validators. Some examples include, employee ID, date of birth, zip code and social security number; however, the validators are unique to your organization.



Do we have your current contact information?

When you call to notify us of your travel plans, ensure that your mobile number is current. If necessary, this will allow us to get a hold of you during your travels.



Is your card valid through the return leg of your trip?

If not, call the number on the back of your card to request a new card.



Do you know your online security question answers?

If you plan to access your commercial card account online during your trip, ensure that you know the answers to your online security challenge question(s). If you log on from a computer you have not previously used, you will be required to validate your identity by answering your challenge questions.



If you do not have a chip card:

While several international markets are predominantly chip and personal identification number (PIN)-enabled, you should be able to use your magnetic stripe card at international merchants if prompted to swipe your card. A signature may be requested in lieu of a PIN, and you will likely be asked for proof of identity, such as a passport or drivers license. Always follow the prompts on the card terminal, as instructions may vary.

When using a magnetic stripe-only card, avoid unattended kiosks and terminals in train stations, self-serve gas stations, toll booths, etc., that are chip-only where an attendant is not available to assist in completing your transaction.



If you have a chip card:

Do you remember your PIN?

When you received your chip card, you were prompted to set your PIN as part of your activation. While you may not be required to use your PIN during transactions made in the U.S., a PIN may be requested for transactions completed outside of the U.S., that are predominantly chip and PIN-enabled.

If you forgot your PIN:

You can reset or confirm your PIN by calling the number on the back of your card and following the prompts. After resetting your PIN, when trying to use your card for the first time at a chip reader, you may need to enter your PIN multiple times in order for the readers to recognize the PIN. As always, follow the prompts on the readers when using your card. See 'Ensure your PIN has synched' for additional details.

Ensure your PIN has synched:

To ensure that your PIN has properly synched to your chip card, complete at least two transactions at chip readers with attendants or at an ATM. After that, you should be able to use your chip card at unattended kiosks in the U.S. or abroad. If you have not done this, you may have to enter your PIN multiple times for your first PIN transaction to go through.

Memorize your PIN by the numbers:

U.S. keypads do not always align the numbers to letters (i.e. 2= A, B, C; 3= D, E, F; etc.) the same way as foreign keypads, so it is important to know your PIN by the numbers and not by the letters.

If you forget your PIN while traveling:

If you use your chip card and are prompted for a PIN but do not remember it, you may be able to select 'Enter', 'Continue' or 'Cancel' to bypass the PIN prompt. Associations are working with merchants to upgrade all unattended kiosks and terminals (train stations, self-serve gas stations, toll booths, etc.) so they can accept chip cards without requiring a PIN. If the terminal will not accept your card without a PIN, there may be a cashier or other staff nearby that can assist.

Have a safe trip, and remember if you need assistance or an emergency replacement card while traveling outside of the U.S., the first call you make should be to the 'outside U.S.' phone number on the back of your card. Our customer service representatives are **available 24-hours a day, 365 days a year** to provide immediate assistance for your commercial card needs.

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