Sample Statement and Card Carrier Packet
As the U.S. market migration to chip cards gains momentum, it is important to consider the cardholder experience.

This Sample Statement and Card Carrier Packet was developed by the Communications & Education Working Committee of the EMV Migration Forum to assist chip card migration communications planning for financial card issuers.

This packet provides a sample view of what a card carrier or statement may look like before and during the issuance of chip cards.
### Summary of Account Activity

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Previous Balance</td>
<td>999.99</td>
</tr>
<tr>
<td>Payments</td>
<td>999.99</td>
</tr>
<tr>
<td>Other Credits</td>
<td>999.99</td>
</tr>
<tr>
<td>Purchases</td>
<td>999.99</td>
</tr>
<tr>
<td>Fees Charged</td>
<td>999.99</td>
</tr>
<tr>
<td>Interest Charged</td>
<td>999.99</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>New Balance</td>
<td>999.99</td>
</tr>
<tr>
<td>Credit Limit</td>
<td>99,999</td>
</tr>
<tr>
<td>Available credit</td>
<td>99,999</td>
</tr>
<tr>
<td>Statement date</td>
<td>00/00/00</td>
</tr>
<tr>
<td>Days in cycle</td>
<td>30</td>
</tr>
</tbody>
</table>

### Transactions

<table>
<thead>
<tr>
<th>Ref Number</th>
<th>Trans Date</th>
<th>Description of Transaction or Credit</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>A123XY</td>
<td>00/00</td>
<td>Store #1</td>
<td>$999.00</td>
</tr>
<tr>
<td>B456XY</td>
<td>00/00</td>
<td>Store #2</td>
<td>$999.00</td>
</tr>
<tr>
<td>C789XY</td>
<td>00/00</td>
<td>Payment – thank you!</td>
<td>$999.00</td>
</tr>
</tbody>
</table>

### Account Information

- **Account Number**: 123456789
- **Payment Due Date**: 00/00/0000

### Importance of Pre-Issuance Messaging

**Example of Pre-Issuance Messaging Via Monthly Statement Incorporating Best Practice Terminology**

### Sample Messaging

Look for your new chip card to arrive in the mail soon!

Your new chip card will be:
- A more secure way to make purchases at home and worldwide when you travel.

What you need to know about your new chip card:
- Your chip number may change and you may have to update automatic payment accounts if applicable.
- Your existing card will expire 60 days after receiving your chip card.
- Continue using your existing card for now and follow the card activation steps when your new card arrives.

Visit [www.emvbank.com](http://www.emvbank.com) to learn more about your chip card and all of its benefits.
Your card is enclosed.

Recipient Name
Address
Address #2
Address #3
City, State, ZIP

Amount $xx.xx
Expires 00/00/00

Account Number
XXXX XXXX XXXX XXXX

EXAMPLE OF CARD CARRIER MESSAGING INCORPORATING BEST PRACTICE TERMINOLOGY

It's arrived!
Your new chip card

Your chip card is enclosed.

Start enjoying your new chip card today!

To activate your card online, logon to emvbank.com/activate
Prefer to call? 1-800-555-5555

What you need to know:
Your account number has changed
Your card's expiration date and three digit security on the back of your card have changed
Your new card has an embedded chip for added security and worldwide acceptance

Your account pricing, terms and your card's features and benefits did not change

What you should do:
Activate your new chip card by calling 1-800-555-5555 or by visiting www.emvbank.com/activate
Destroy your current card or return to EMV bank using the self-addressed envelope included with your new card
Your current card will expire and not be available for use in 60 days
Update all of your automatic bill pay merchants with your new account information

Your new chip card will be:
A more secure way to make purchases at home and worldwide when you travel

Using your new chip card:
1. Swipe your card as you normally would. If the terminal is chip-enabled, it will prompt you to insert it instead.
2. Insert card with chip toward terminal, facing up. Do not remove until prompted.
3. Verify your transaction by signing or entering a PIN. Some transactions may not require either.
4. When the terminal says the transaction is complete, remove your card.

By activating this card, you are acknowledging receipt and agree to the issuer's terms and conditions.
Visit www.emvbank.com to learn more about your chip card and all of its benefits.
Help and Resources

EMV® Migration Forum

American Express
network.americanexpress.com/en/globalnetwork/emv/

Discover
www.discovernetwork.com/emv/

MasterCard
www.mastercard.us/mchip-emv.html

Visa
www.visachip.com
About the EMV Migration Forum

The EMV Migration Forum is a cross-industry body focused on supporting the EMV implementation steps required for global and regional payment networks, issuers, processors, merchants, and consumers to help ensure a successful introduction of more secure EMV chip technology in the United States. The focus of the Forum is to address topics that require some level of industry cooperation and/or coordination to migrate successfully to EMV technology in the United States. For more information on the EMV Migration Forum, please visit http://www.emv-connection.com/emv-migration-forum/.

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