



# Chip and **PIN**

The Meritor 5/3<sup>rd</sup> Corp. MasterCards are true Chip & PIN cards, which are different from most US Consumer Credit Cards. A personal PIN, set and required upon initial activation of a new card, carries over to your replacement cards. The PIN can be re-set as necessary, requiring that you contact the number on the back of the card, or contact Meritor's Concur Help Desk [concur.help@meritor.com](mailto:concur.help@meritor.com) 248-435-1966. After a re-set, upon initial use, the PIN may need to be entered 3 times before it will be accepted. *(You may wish to use the last 4 digits of your Meritor office phone number as a PIN).*

**US Merchants**, with Chip Enabled Terminals, will require a PIN to complete a purchase using your 5/3<sup>rd</sup> Corporate MasterCard. The card can be swiped using the mag-strip on older terminals and those without Chip reading enabled.

**International Merchants**, manned or unmanned terminals, will accept these cards, using a PIN to confirm payment. Always pay in Local Currency, to avoid Merchant imposed conversion fees, as your Corporate Card does not impose conversion fees.

**If a Foreign Terminal displays "USD" **DECLINE**** the transaction to approve in Local Currency, thus avoiding unnecessary fees.