

What you need to know about your new bp EMV Chip and PIN card

| Question | Response |
|--|---|
| What is changing? | bp Plus and bp Plus Bunker cards will be moving to EMV chip cards. |
| What is EMV? | EMV stands for "Europay, Mastercard, and Visa", the three companies that created the standard, and is a payment method based on a technical standard for payment terminals and smart payment cards. Essentially, the EMV standard is about the increased security of payment card transactions through the use of a chip embedded in credit, debit, and prepaid cards. |
| Why is bp introducing EMV Chip cards? | The biggest benefit of EMV is the reduction in card-present card fraud resulting from counterfeit, lost and stolen cards. EMV also provides interoperability with the global payments infrastructure – consumers with EMV chip payment cards can use their card on any EMV-compatible payment terminal. EMV technology also supports enhanced cardholder verification methods. |
| Why are EMV credit and debit cards and EMV chip payment transactions secure? | <p>EMV secures the payment transaction with enhanced functionality in three areas:</p> <p>Card authentication, protecting against counterfeit cards. The card is authenticated during the payment transaction, protecting against counterfeit cards. Transactions require an authentic card validated online by the issuer using a dynamic cryptogram. EMV transactions also create unique transaction data, so that any captured data cannot be used to execute new transactions.</p> <p>Cardholder verification, authenticating the cardholder and protecting against lost and stolen cards. Cardholder verification ensures that the person attempting to make the transaction is the person to whom the card belongs.</p> <p>Transaction authorisation, using issuer-defined rules to authorise transactions. The transaction is authorised online as it is today in the UK with magnetic stripe cards. The transaction information is sent to the issuer, along with a transaction-specific cryptogram, and the issuer either authorises or declines the transaction. EMV cards store payment information in a secure chip rather than on a magnetic stripe and the personalisation of EMV cards is done using issuer-specific keys. Unlike a magnetic stripe card, it is virtually impossible to create a counterfeit EMV card that can be used to conduct an EMV payment transaction successfully.</p> |
| How does EMV address payments fraud? | <p>First, the EMV chip card includes a secure microprocessor chip that can store information securely and perform cryptographic processing during a payment transaction. Chip cards carry security credentials that are encoded by the card issuer at personalisation. These credentials, or keys, are stored securely in the EMV card's chip and are impervious to access by unauthorised parties. These credentials therefore help to prevent card skimming and card cloning, one of the common ways magnetic stripe cards are compromised and used for fraudulent activity.</p> <p>Second, in an EMV chip transaction, the card is authenticated as being genuine, the cardholder is verified, and the transaction includes dynamic data and is authorised online or offline, according to issuer-determined risk parameters. As described above, each of these transaction security features helps to prevent fraudulent transactions.</p> <p>Third, even if fraudsters are able to steal account data from chip transactions, this data cannot be used to create a fraudulent transaction in an EMV chip or magnetic stripe environment, since every EMV transaction carries dynamic data.</p> |
| How are transactions authorised with EMV chip cards? | EMV transactions at bp sites are running through online authorisation. To use the card, the PIN still has to be entered for ALL transactions. |
| How does contactless technology relate to EMV? | <p>Issuers are now issuing EMV cards that support contact and/or contactless EMV transactions. Contactless EMV transactions use the ISO/IEC 14443 protocol for communication, with EMVCo defining the EMV Contactless Communication Protocol Specification that is common for all payment networks. EMVCo has also published specifications for contactless POS readers that work with the payment networks' contactless applications.</p> <p>The EMV specifications provide a basis for contactless EMV payments, but do not specify all payment application functionality. Payment networks can implement contactless payment for EMV transactions to function in both offline and online transaction environments and to leverage the EMV cryptogram security function to validate the authenticity of the card and the transaction.</p> |
| What will change for me when I use my EMV card at a bp site? | <p>An EMV card user will have access to 3 ways of transacting on their EMV card:</p> <ol style="list-style-type: none"> 1. Swiping the card/via the mag strip 2. Dipping the card/via the Chip 3. via Contactless/via tapping the card <p>Note. Contactless on bp cards does not work in the same way as Contactless on credit or debit cards. PIN verification is still required on ALL transactions.</p> |

| | |
|--|--|
| Do I still have to enter a PIN for my fuel card transactions? | Yes, PIN entry is still needed for all transactions. |
| If I want to use my EMV chip card at a retailer that doesn't support EMV technology yet, will it work? | Yes. As not all acceptance partners are offering contactless usage yet, the card still has a magnetic stripe which can be used instead of the chip. EMV cards are equipped with both chip and magnetic-stripe functions so consumer spending is not disrupted. |
| Why have you replaced my card? | We replaced your card to bring bp in line with the competitive landscape, to drive a positive customer experience and to ensure compliance and security. |
| Is contactless enabled on my EMV chip card? | Yes, the chip on the card enables contactless functionality which can only be used at bp sites. At non-bp sites where the card is accepted, the magstripe on the back of the card needs to be used as before |
| Do I need to order the new EMV chip card? | No. The migration will commence from 3rd April 2023, based on card expiration date and/or new card ordering due to enviromental reasons. Fuel & Charge cards will not be replaced at the moment, but at a later stage. |
| Will the card ordering process change? | No. The new chip card <i>will not</i> change existing processes. |
| Can I request a new card earlier? | No. The migration will commence from 3rd April 2023, based on card expiration date and/or new card ordering due to enviromental reasons. Fuel & Charge cards will not be replaced at all at the moment, but at a later stage. |
| Do I need to pay more for the new EMV chip bp fuel card? | No. bp is exploring ways to improve its current offering and enhance its business model. This may include ways to add fees to products at a point in the future, but not now. |
| I have a Fuel & Charge card, will this be replaced with an EMV card? | No. Fuel & Charge cards will not be issued as EMV cards at this stage. |