About Elan Global Card

Does your organization have employees who travel internationally on a routine basis? Have they started reporting problems using their corporate travel card while on business travel? Help is on the way!

The Elan Global Card is designed for U.S. commercial cardholders traveling abroad where chip-and-PIN technology is the preferred payment method. The Elan Global Card complements the Elan One Card and Elan Corporate Travel Card and is issued as a companion to your commercial card program. The Elan Global Card offers the same features and functionality while meeting the needs of cardholders who travel abroad where EMV cards are the norm.

Benefits

For employees who travel internationally, especially in many countries in Europe, Asia and Latin America that have already shifted to EMV technology, the Elan Global Card makes it easier for cardholders to transact, delivering greater convenience and compatibility with overseas merchants. Additional benefits include:

- Ability to transact with merchants that are located in regions where chip cards are commonplace and more accustomed to processing EMV transactions
- Utilize at locations, such as train stations, petrol stations and parking lots, where agents are not always available to process transactions
- Access to enhanced security abroad by leveraging unique cardholder verification with the PIN option

The Elan Global Card also supports magnetic stripe technology so cardholders can continue to use their cards in the U.S. and other markets where EMV technology is less prevalent.

How it Works

The Elan Global Card includes an embedded microprocessor (“chip”) with both chip-and-signature and chip-and-PIN authentication options. To ensure the Elan Card continues to be accepted everywhere, the card contains a magnetic strip in addition to the chip. Therefore, your cardholders can expect to experience different types of transactions with the new card.

Elan delivers commercial card solutions that ensure wherever your employees travel, they can quickly and easily pay for travel & entertainment expenses.
**Magnetic Strip Validation**

In the U.S. and countries that have not adopted EMV Chip technology, the card will work like a regular magnetic strip card. When a cardholder makes a transaction at a non-chip enabled terminal with the Elan Global Card, the magnetic strip on the card will be swiped and the receipt signed.

**EMV Chip Validation**

In countries that accept EMV Chip technology, special point-of-sale (POS) machines have been developed into which the cardholder “dips” the card.

- The card is inserted and remains in the terminal as the cardholder completes the transaction
- There are two ways in which a transaction can be authenticated, either through a PIN or a signature:
  - With the signature-based validation method, cardholders will be prompted to sign for the transaction
  - With PIN-based validation, cardholders will be prompted to enter a PIN in lieu of a signature

Where no PIN is required, cardholders are able to sign for their purchases, which provides the smoothest way to introduce EMV technology and help cardholders spend as they travel.

Plus, with the option to use a PIN, your international travelers have the advantage of enhanced security and trouble-free use at unattended terminals while traveling abroad.

In markets such as the U.S., where the POS infrastructure has not been upgraded to support EMV technology, there are no additional security or acceptance advantages associated with issuing EMV cards at this time. Elan continues to stay abreast of developments in this space and will broaden our EMV issuing capability as market adoption within the U.S. increases. Rest assured that all transactions are just as secure as ever.

---

**For More Information**

For more information, contact your Elan Relationship Manager.