[Month Date, Year]

**YOUR CHIP DUAL INTERFACE TEST/Training CARDS ARE HERE!­­**

Dear [Merchant Manager],

MasterCard has been leading the migration to chip technology around the world for the past decade. The U.S. migration is underway—[YOUR COMPANY’S NAME] and MasterCard are focused on ensuring that the transition is made as simple and smooth as possible for our customers and all other industry participants.

Part of the migration requires that merchants integrate the new chip transaction processes at their check out. The enclosed cards are dual interface (contact and contactless chips) cards that can be used to test your terminals and learn the new processes required to handle a chip transaction.

Please see your specific instructions below for the terminal tests that you will perform.

**The Chip test cards have the following features:**

* Non-reloadable gift cards
* Dual interface (contact and contactless chip)
* On-line PIN only
* Includes U.S. Debit (Maestro) Common AID (Application Identifier)
* No hologram, magstripe, or signature panel
* Non-refundable & No Chargeback rights
* No cross border transactions & No ATM Cash out
* The PIN is the last four digits of the card (unique to each card)
* While these cards are called ‘test’ cards they are in fact ‘production’ cards that you can use for training purposes & testing your terminal device functions.
* Pre-loaded with [Amount] on each card

**To test your terminals, please do the following [for both contact and contactless chip transactions]:**

* [Insert instructions]
* [Insert instructions]
* [Insert instructions]
* [Insert instructions]

Should you have any questions, please contact [Name] at [email@address.com] or call [XXX-XXX-XXXX].

Sincerely,

[Name]  
[Title]  
[Company Name]