

Chip & Pin Technology

Moving forward, all new and renewing Procurement Cards will be issued with Chip and PIN technology. This type of card is very common in many other countries, and is rapidly being introduced in the United States as well.

Once you receive your PIN in the mail, be advised that Procurement will be contacting you with a pick up date and time for your renewal card. This will take place after the physical card has been received from the Bank. All Chip and PIN cards will also have magnetic stripes, so they can be used both in the United States and abroad.

Tips for Protecting Your Card

- Memorize your PIN.
- Do not write your PIN anywhere.
- Do not provide your PIN to anyone.
- Bank of America and P-Card Services will never ask you for your PIN via email or through a website. If you are asked to provide your PIN, decline and call us.
- Cover the keypad when entering your PIN into the point of sale terminal

****** FAQs ******

What is a chip card?

A chip card is a standard-size credit card plastic with both an embedded chip and a traditional magnetic stripe. If your card is lost or stolen, the embedded microchip makes the card extremely difficult to counterfeit or copy. You'll enjoy greater acceptance in over 130 countries around the world including Canada, Mexico and the United Kingdom, where chip cards are standard.

How do I use the new card?

When making purchases with vendors who have not upgraded to the new technology, simply swipe the magnetic stripe and proceed as normal.

When making purchases at locations equipped with Chip and PIN terminals, you will rarely hand your card to the merchant. Often, Chip and PIN terminals are brought to you, through handheld devices or a keypad at point of sale. When using a Chip Terminal:

- Enter the card into the point of sale terminal.
- The screen will display the total sum of your purchase. You may add gratuity to the total.
- The screen will prompt you for your PIN.
- The terminal will prompt you to remove the card and will produce a receipt as normal.

What if I get my PIN wrong?

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You have four consecutive attempts to enter the PIN correctly. On the fourth failed attempt, the Chip and PIN function of card will be disabled (although the magnetic stripe will continue to work) and you will need to request a new Chip and PIN card.

What if I forget my PIN?

You can retrieve a forgotten PIN online at any time by visiting the secure PIN Check website: www.baml.com/PINCheck.

To log in to the website for the first time, you will need:

- Full 16 digit card number
- Name on Card
- Expiration Date
- Security Code – This is the 3 digit number found on the back of the card.
- Verification ID – This nine digit ID number is simply your last four digits of your department number with five 0's (zero's) added to the beginning.
- You will also be prompted to set up some security questions. Choose ones that you will remember easily as you will be required to answer one of them each time to access the site.

If you do not have access to the internet or need help logging in to the website, call the customer service number on the back of your card (1.888.449.2273). They can guide you through the login process or request a PIN reminder mailer. The bank cannot provide your PIN over the telephone.

What information is stored on the chip?

The embedded chip stores information required to authenticate, authorize, and process transactions. This is the same type of information that is stored on the magnetic stripe. No personal information about your account is stored on the chip.

Will I be able to use the PIN to get cash?

University P-Cards may not be used to obtain cash advances. The PIN issued for this card will not work in an ATM or debit terminal for cash back.

Can I select a custom PIN?

At this time, Bank of America cannot customize PINs.