



**Your guide to  
Chip and PIN  
technology**

# Your guide to Chip and PIN technology

## Welcome to Chip and PIN

Chip and PIN technology supplements the magnetic stripe on your card. As you travel, you will find that Chip and PIN terminals are becoming more common and require the use of a Chip and PIN enabled card. To complete a purchase, you will enter a PIN rather than provide a signature. This card provides more convenience and greater card acceptance at point of sale terminals across the globe.

## How Do I Get Started?

You recently received a 4 digit PIN (Personal Identification Number) in the mail. Please memorize this PIN as you will need it for all Chip and PIN transactions.

This card also has a magnetic stripe so that it can be used at any terminal when traveling throughout the world.

Destroy your old card and begin using this new card for all future transactions.

## Important PIN Information

It is important to remember your PIN and do not share with others. At present, the PIN cannot be changed. Entering the wrong PIN four consecutive times at a merchant will block completion of the Chip and PIN transaction and all subsequent attempts.

The PIN will not automatically grant cash access if your company policy does not allow it.

## Frequently Asked Questions

### What if I get my PIN wrong?

You have four consecutive attempts to enter the PIN correctly. On the fourth failed attempt, the chip will be blocked (although the magnetic stripe will continue to work) and you will need to contact customer service for assistance.

### 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](http://www.baml.com/PINCheck). One time registration is required.

If you do not have access to the internet, please contact customer service through the number on the back of your card (1.888.449.2273) and request a PIN reminder mailer. We cannot provide your PIN over the telephone.

### What if I lose my card?

Call the customer service number provided on your card carrier (1.888.449.2273). Your card program administrator can also provide you with this number.

### How do I use the new card at a Chip and PIN terminal?

- When asked by the merchant, enter the card into the point of sale terminal.
- The screen will display the total sum (in English) 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. Keep this receipt to check against your statement and use with your expense claim.

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.

### **Tips for Protecting Your Card**

- Memorize your PIN.
- Do not write your PIN anywhere.
- Do not provide your PIN to anyone.
- Bank of America 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.