University Credit Cards - Quick Reference

Chip and PIN Technology

Important! All cardholders must retrieve the PIN associated with their university credit card. Every university credit card is fitted with a computer chip and assigned a PIN (Personal Identification Number). Chip and PIN technology is becoming more widespread in the US in place of the magnetic strip you may be accustomed to using. Many countries outside of the US have already mandated the use of Chip and PIN terminals.

Cash Withdrawal
If your card has been enabled for cash withdrawal, you will also use this PIN to obtain cash at ATMs. Access to withdraw cash must be specifically requested by your department head and supported by a valid business purpose. Contact the Financial Service Center for more information.

Retrieving Your PIN
You cannot change or customize the PIN assigned to your card.

Note: If you have been issued a new card with a new card number, your PIN has also been changed. You must retrieve the new PIN by following the process below.

1. Visit www.baml.com/PINCheck and click "Register New User".
2. You will be prompted to enter your Account Number. This is your 16-digit card number.
3. Your Zip Code is 08544.
4. Your Verification ID (also known as Activation ID) is your PUID number (9 digits).
5. Select your own User ID, Password, and security questions. You will need this information to access your PIN in the future.

Billing Address
The billing address for your university credit card is:
FINANCIAL SERVICE CENTER
7 NEW SOUTH
PRINCETON, New Jersey 08544

Questions? Contact the Financial Service Center by phone (609) 258-3080, or email finance@princeton.edu.
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International Travel
Before traveling internationally, contact the Financial Service Center with your dates of travel and the countries where the card will be used. Call (609) 258-3080 or email your international travel plans to finance@princeton.edu. Financial Service Center staff will alert Bank of America’s fraud department to ensure that card use is not interrupted.

Sales Tax Exemption
Princeton University is exempt from sales tax in many states. Your university credit card is printed with our tax exemption number. Provide this number and, if requested, a sales tax exemption certificate to the merchant at the time of your purchase. Note: hotel/motel occupancy tax is different from sales tax and is a permissible charge.

Contact Information
For assistance with your university credit card during University business hours, contact the Financial Service Center at (609) 258-3080 or email finance@princeton.edu.

If you require assistance with your university credit card outside of business hours, contact Bank of America directly:

Within the US: 888-449-2273
Outside the US (toll-free): 509-353-6656

Transaction Fees
Bank of America may assess low-dollar fees for certain types of credit card activity, including international transactions and ATM withdrawals. These fees may appear in Concur as separate transactions, or added on to your total purchase (ex: withdrawing $200 from a Bank of America ATM may appear in Concur as a $202.50 transaction). Using a non-Bank of America ATM may incur additional fees. Fees must be accounted for and substantiated in Concur along with all other university credit card activity.

Rebates
Rebates are earned on university credit card activity and are allocated annually your department. These rebates are proportionate to the activity performed on the card and can offset transaction fees.