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.
Welcome to Chip and PIN

Chip and PIN technology supplements the magnetic stripe card currently in use. As you travel globally, you will find that some countries use Chip and PIN terminals instead of the magnetic stripe you are used to at home. As a result, you will have to enter a PIN rather than providing a signature. Remember your PIN and don’t share with others as this is more secure.

How Do I Get Started?

You will receive a 4 digit PIN (Personal Identification Number) which you must memorize.

At present, you cannot change this PIN, so it is important that you remember it. Entering the wrong PIN four consecutive times at a merchant will block the card from that transaction and all subsequent attempts.

You will need your PIN when using your card at points of sale overseas, especially in European countries.

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

What’s Next?

Once you receive your PIN in the mail, your new Chip and PIN card will follow soon after. All Chip and PIN cards will have magnetic stripes so they can be used both in the United States and abroad.

Destroy your old card and begin using the new Chip and PIN card for future transactions.

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 card will be permanently blocked (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?

Call the customer service 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.