

# Chip and PIN Technology

Moving forward, all new and renewing P-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.

Once you receive your PIN in the mail, your new Chip and PIN card will be issued to you by your Program Administrator. All Chip and PIN cards will 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 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 and PIN Card?

A Chip and PIN credit card that contains an embedded microchip as well as the traditional magnetic stripe. The chip encrypts information to increase data security when making transactions at a chip-enabled terminal.

- The term "PIN" simply refers to how you will authorize the transaction – by entering a PIN. When using your LaCarte chip credit card, you'll be prompted for a PIN to complete the transaction. Should this occur, just enter the credit card PIN assigned to your card.
- The enhanced security against counterfeiting is contained within the chip itself. The chip makes the transaction more secure by encrypting information when completing a transaction at a chip-enabled terminal. As a result, Chip & PIN transactions offer enhanced security against counterfeiting.

### When can I expect to receive a Chip and PIN card?

If you don't have a credit card with chip technology today, you'll receive one when your old card expires or needs to be reissued. Until then, use your standard card with the magnetic stripe.

### 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?

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. (see "What if I forget my PIN?")

### 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).

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 – Contact your Program Administrator for the verification ID assigned to your card.
- 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.

The magnetic stripe will still work without the PIN. You can use it the same as you would a standard card.

### 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.

### Can I select a custom PIN?

At this time, Bank of America cannot customize PINs.