



# Your Guide to Chip and PIN Technology

**Bank of America**   
**Merrill Lynch**

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## Welcome to Chip and PIN

Your Bank of America Merrill Lynch card is now Chip & PIN enabled. The embedded microchip provides enhanced fraud protection and increased global acceptance.

## Important PIN information

Your Chip card is issued with a 4-digit PIN (Personal Identification Number) which may be necessary to complete a transaction with chip-enabled merchants. You may access your PIN at any time by visiting the secure Online PIN Check website at [baml.com/PINCheck](http://baml.com/PINCheck).

- One-time registration is required using the following information:
  - Account Number
  - Name on Card (exactly as embossed)
  - Expiration Date
  - Security Code (CVV)
  - Verification ID
- Memorize your PIN and keep it confidential. At this time, your PIN cannot be changed.
- If an email or website asks for your PIN, decline and report the inquiry by calling Global Card Services.
- If you have an existing PIN for cash access, the same PIN will be used for your Chip card transactions.

(Note: the PIN will not automatically grant cash access if your company policy does not allow it.)

## Using Your Chip & PIN Card

**Step 1 – Insert** your card face up in a chip-enabled terminal. Leave the card in place while the transaction is processed.

**Step 2 – Follow** the prompts to complete your purchase. In most cases you'll be asked to enter your 4-digit PIN.

**Step 3 – Remove** your card from the terminal once your transaction is complete.

- Your Chip & PIN card also has a magnetic stripe and will continue to work at merchants that are not yet chip-enabled.
- There is no change to online or phone transactions. Provide your card number and complete the purchase as you do currently.



## Frequently asked questions

### What if I enter my PIN incorrectly?

You have four consecutive attempts to enter your PIN correctly. After the fourth failed attempt, your Chip card will be blocked and you will need to contact Global Card Services for assistance.

### What if I forget my PIN?

Your PIN may be accessed via the secure Online PIN Check website at [baml.com/PINCheck](http://baml.com/PINCheck).

### What if I lose my Chip & PIN card?

Call Global Card Services at 888.449.2273 in the U.S. or 800.300.3084 in Canada. If you are outside the U.S. or Canada, call collect at 1.602.379.8753.



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LC-045547

ARVT33HP

CCI-02-15-0197.F