

Frequently Asked Questions: Chip & PIN, Self-Select PIN

- **What is the self-select PIN enhancement?**

A: The ability for Cardholders to customize their own 4-digit PIN. This enhancement has been integrated into existing Cardholder processes. As part of the standard card activation process, cardholders will now be able to activate their new or reissued chip card and select their own PIN through an automated menu.

- **After the initial activation and self-select PIN process, will a Cardholder be able to change or re-set their PIN in the future?**

A: Yes. Going forward, after a cardholder has been sent a new chip card, they will be able to change or re-set their PIN at any time they need to by simply calling the Global Card Services number listed on the back of their card and following the menu option to change their PIN.

- **What should a cardholder receiving a new card expect once this enhancement is in place?**

A: In general, Cardholders should expect a very similar experience to what they are accustomed to today. A new card will be sent to the cardholder via the default delivery method we have on file. The card carrier will provide specific instructions on how to call and activate their new chip card. As part of that activation process, they will now have the option of keeping their existing PIN or selecting a new PIN of their choice.

- **What information will Cardholders need when using the card activation and PIN Management line?**

A: Similar to today, Cardholders will need to provide specific account information during the activation call in order for us to confirm their identity and allow them to activate their card and/or set their 4-digit PIN. Key account information includes:

* Verification ID * phone number on file for their account * zip code on their billing statement

Cardholders who do not know the information required to verify their account are some of our most frequent service calls. While our Global Card Services team is able to walk your cardholders through the required steps, we definitely recommend that you take the time to remind your cardholders of that information.

- **Will BofAML continue to send PIN mailers to Cardholders?**

A: No. Because this enhancement will allow cardholders to set their own PIN as well as change it in the future should they need to, there is no need to send a paper PIN mailer. Additionally, Cardholders will continue to have access to view their PIN at anytime through the Global Card Access website at www.BofAML.com/globalcardaccess

- **Will there be any difference in using the chip card after a cardholder self-selects their PIN?**

A: In general, cardholders will use their new chip card to conduct business transactions exactly like they did before. For in-person transactions (card present), they should follow the instructions on the credit card terminal. If it is a chip-enabled terminal, they will insert their chip card and, in most cases, be prompted to enter their 4-digit PIN.

Occasionally, during the first use of the chip card after the cardholder has set or changed their PIN, the terminal may prompt them to enter their new PIN multiple times. This is a normal condition which occurs based on the way some merchants have configured their terminals. Your cardholder should follow the prompts, always using their new / re-set PIN. This will allow the PIN they just set within the system to accurately sync with the chip located on the physical plastic.

- **What if the new PIN does not work for the Cardholder? What should they do?**

A: As noted above, the Cardholder may be prompted to enter their new PIN multiple times the first time they use their card after they have set or re-set their PIN.

If they did that and it still did not work, the best step to take is to have them contact our Global Card Services team using the number on the back of their card (888.449.2273). A Representative will be able to help look into and resolve the issue.

- **What about an existing Cardholder that has not yet been sent a new / replacement chip card?**

A: In order to ensure that the overall cardholder experience is optimal, this enhanced self-select PIN functionality will only be available to cardholders once they are sent a new card; however, existing cardholders should be able to continue to use their existing PIN without issue. They also are able to view their current PIN through the Global Card Access website at www.BofAML.com/globalcardaccess

- **Is there a physical difference on the self-select PIN enabled card? Meaning by looking at the card can I tell which can be customized and which ones cannot? Do they look different side by side?**

A: No, there is no physical difference; the cards will look identical to the way they look today.

- **Will cards be provided with a PIN number they can use if they elect not to customize their PIN?**

A: For brand new Cardholders, the process is structured to try and ensure they always set a PIN. Existing Cardholders will have the option to keep their current PIN or to change it to something new.

In all cases, Cardholders will continue to have the ability to go to Global Card Access at www.BofAML.com/globalcardaccess to view their PIN at anytime and from any online device they choose.

- **What if your organization prefers to activate chip cards on your employees' behalf?**

A: Program Administrators will continue to have the ability to activate multiple cards on behalf of your employees through our Platform; however, it is very important to provide enough information to those employees as you distribute the cards to them so that they know what their PIN is.

- a. For brand new Cardholders: they need to be advised to call the card activation number as shown on the materials within their card mailer in order to select their PIN [or] they need to be directed to the Global Card Access site to register and then view their PIN.
- b. For existing cardholders receiving a new card: their existing PIN will remain in place, but we advise they be given the flexibility to call the activation line as well to change their PIN should they want to. Global Card Access is also available for ongoing reference.

- **How many times can a cardholder change their PIN?**

A: Cardholders will have the flexibility to change their PIN as often as they need to. The first opportunity will be after the Cardholder is sent a new Chip & PIN card. They will have the chance to customize their PIN during the card activation process. From that point forward, the Cardholder will have the ability to call into the standard Global Card Services number on the back of their card and select the PIN Change menu option

- **How should a Program Administrator communicate this benefit across their organization if all cardholders are not immediately eligible to customize their PIN?**

A: A broad communication to your entire organization should not be necessary. As each employee receives a new card, the fulfillment materials will include all of the steps they need to follow to customize their PIN. It is very beneficial, however, to continue to remind your employees the importance of knowing their Verification ID as that will help them across a number of tasks such as card activation, registration on for Global Card Access and other Cardholder Servicing requests, including self-select PIN functionality.