Welcome to the new Chip and PIN credit card!

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

Questions about your new Chip and PIN credit card?

Q: What is a Chip and PIN card?
A: Your new CHIP and PIN card contains an embedded microchip that holds encrypted information, making it extremely difficult for the card to be copied or counterfeited. In addition to the microchip, your new card still has a magnetic strip on the back allowing you to swipe your card at merchants that have not switched to Chip terminals.

Q: Where can I use my new card?
A: Use your card at the same merchants you do now, by inserting the card into terminals that are Chip enabled and entering your 4 digit PIN number, or swiping your card at merchant locations that have not yet switched to Chip terminals.

Q: Are the Chip cards new?
A: Chip cards have been used in other countries for many years, particularly in Europe. Chip cards are the standard. They are relatively new in the U.S.

Using your Chip and PIN card

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

Step 2 – Follow the prompts to complete your purchase. In most cases you'll be asked to enter your PIN number. You have 4 consecutive attempts to enter your PIN correctly. After a fourth failed attempt, your card will be blocked and you will need to contact Global Card Services for assistance. If you are in the U.S. please call 800-300-3084, if you are outside the U.S. the number is 1-602-379-8753

Step 3 – Remove your card from the terminal once the transaction is complete.
Important PIN Information

- Every Chip card is assigned a 4 digit PIN number. The PIN numbers have been mailed to each cardholder.
- 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 number for cash access, the same PIN number will be used for your Chip card transactions. Please note, the PIN number will not automatically grant cash access if the P-Card group has not assigned the cash option to your card.
- If you’ve forgotten your PIN number, it may be accessed via the secure Online PIN check website at www.baml.com/PINCheck

One-time Registration

- We strongly encourage everyone to register their Chip and PIN card. It’s only a few steps to register- once your login and password have been established, you can log back in anytime to retrieve a forgotten PIN number.
- One-time registration is required using the following information:
  1. Account number
  2. Name on card (exactly as embossed)
  3. Expiration date
  4. Security code
  5. Verification number
     - If your credit card number begins with 54 the verification code is 321456987
     - If your credit card number begins with 55 the verification code is 987456321
  6. Please click on the following link for the one time registration
     www.baml.com/PINCheck

Please contact a P-Card administrator if you have any questions regarding your Chip and PIN card

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