



# Your Guide to Chip and PIN Technology

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



## 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

**Bank of America**



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