

Union College welcomes Chip and PIN Technology!

As banks move forward to provide safer and more secure use of credit cards, Chip and PIN technology has been created to help with credit card fraud protection.

Chip and PIN technology supplements the magnetic stripe credit card you are currently using. Chip and PIN technology has been used globally for a few years and in the past, only our international travelers have had this type of credit card.

Chip and PIN technology is now available to all our Union College cardholders and a Chip and PIN card will replace the credit card you are currently using, regardless of expiration date.

Your card will still have a magnetic stripe on the back of it but it will also have a microchip just under our Union College logo. At Chip and PIN terminals you will need to enter a PIN number rather than providing a signature. This technology is new to the United States and not all cash registers or credit card terminals will have this feature. *Don't worry; your magnetic stripe will still work as always.*



A credit card protective sleeve will be provided to you when you receive your card. Please keep your credit card in the sleeve at all times. This will assure that the Micro Chip and the Magnetic Stripe are always protected from potential damage.

How Do I Get Started?

To help facilitate this process, your new chip and PIN card and PIN are available for pick up at times and locations outlined on the Card Program website.

Please visit the Card Program website for times and locations.

<http://www.union.edu/offices/finance/card-program/>

Only you can pick up your card unless prior approval and/or alternative arrangements have been made with the Card Program office. At that time, you will receive your new card, a sleeve to keep it in, information on PIN cards, and your PIN #. Your new card will be activated by the Card Program office only after it is picked up.

With your new chip and PIN card, you will receive a 4 digit PIN (Personal Identification Number) which you will need to memorize. The Card Program Office will also have your PIN on file in case you forget it. An informational PIN mailer from the bank will be included with your new card. If you already have a PIN for your current Magstripe card, your PIN will remain the same. Please remember your PIN and don't share it with others.

At present, **you cannot change this PIN**, so it is important that you remember it. Entering the wrong PIN **nine consecutive** times at a merchant will block the card from that transaction and all subsequent attempts. A new card will need to be issued to you.

If you have difficulties remembering your PIN, please contact the Card Program office. X6973 or X6534.

Traveling abroad? You will need your PIN when using your card at points of sale, especially in European countries.

What's next?

- Your new chip and pin card and PIN are available for pick up at locations and times designated on the Card Program web page. Please pick up your card at your earliest convenience. Once picked up, your new card will be activated.
- Create a new user with Bank of America PIN Check by using the following link. Once you set up your account, this link allows you to review your PIN if you ever forget it.
 - <https://cardportal.works.com/PINCheck/>
- Once you receive your new card, please destroy your old card and begin using the new Chip and PIN card for transactions.
- At all times, please keep your new chip and PIN card in the card protective sleeve provided to you.
- Having a PIN does not automatically grant cash access.

How do I use the new card at a Chip and PIN terminal?

- When asked by the merchant, enter the card into the point of sale terminal.
 - The screen will display the total sum (in English) 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.
- ** 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.

Tips for Protecting Your Card

- Memorize your PIN.
- Do not write your PIN in your business planner, on the card sleeve, or leave it in your wallet
- 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 via email or website, decline and call the bank.
- Cover the keypad when entering your PIN into the point of sale terminal.

Frequently Asked Questions

What if I get my PIN wrong?

- You have nine consecutive attempts to enter the PIN correctly. On the ninth failed attempt, the card will be permanently blocked (although the magnetic stripe will continue to work) and you will need to request a new Chip and PIN card.

What if I forget my PIN?

- You can contact the Card Program office via telephone, and your pin number will be provided to you
- Log in to the PIN portal to check your PIN number.
<https://cardportal.works.com/PINCheck/>
- Call the customer service number on the back of your card (1.888.449.2273) and request a PIN reminder mailer. The Bank cannot provide your PIN over the telephone.
- Email requests will not be honored.

Is there a fee for using a PIN card?

- No

Can I access cash on my card using my PIN number?

- No

What if I lose my card?

- Call the customer service number provided on your card sleeve (1.888.449.2273) and/or contact the Card Program office immediately.

Summary:

- New cards will be issued with existing account number and expiration date
- Chip technology allows for easier and faster transactions at Automatic Dispensing Machines (e.g. unmanned machines) when traveling internationally. Automatic Dispensing Machines are used by multiple industries including but not limited to:
 - Train and transit tickets
 - Toll booths
 - Gas stations
 - Parking garages
- Magnetic Stripe will work in the U.S. and the chip will support you globally
 - All Chip & PIN cards will have Magstripe so cards can be used both in the US and abroad
- No FAST card request (e.g. overnight shipping)
 - No rush PIN capability
- PIN will be mailed 3 days prior to card using the address on the individual account
- Cardholders (CH) cannot customize PINs
- If CH forgets PIN, Card Program Support cannot reset PINs
- CH can call client servicing and request PIN mailer reminder
- CH has nine (9) consecutive times to enter PIN before PIN feature is blocked for future transactions
- New card and PIN must be requested by Card Program administrator
- CHs with Magnetic Stripe card with **existing PINs will not need a new PIN if existing account number is maintained**