How to use your Chip and PIN card

Bank of America commercial cards use Chip and PIN technology to enhance fraud protection and increase global acceptance. It is important to memorize your PIN and keep it confidential. You should never provide your PIN to anyone via email, phone or website.

View your PIN on Global Card Access (video tutorial)

1. Log into bankofamerica.com/globalcardaccess to learn your PIN. (If you have not registered for Global Card Access, How to register for Global Card Access has complete instructions and frequently asked questions.)

2. Choose View PIN from the Quick Actions list.

3. Enter the 3-digit security code from the back of your card and select Show my PIN. Your PIN will be displayed one digit at a time.

Making a purchase using your Chip and PIN card

Purchases made at a chip-enabled merchant terminal will require your 4-digit PIN in most cases. Note: Your chip card also has a magnetic stripe, and it will continue to work at merchants who are not yet chip-enabled. Online purchases or phone transactions do not require use of your PIN number.

Frequently asked questions

What if enter my PIN incorrectly?
You have three consecutive attempts to enter your PIN correctly. After the third failed attempt, your card will be blocked. Contact Global Card Services using the number on the back of your card to reset your PIN.

What if I forget my PIN?
Visit Global Card Access and use the View PIN option on the Quick Actions list.