Frequently Asked Questions

What is the PINCheck website?
The PINCheck website is an online portal from which Bank of America Corporate Card holders have real-time access to their PIN. This portal is available 24/7 and accessible by visiting the website: www.bankofamerica.com/pincheck.

How do I access my PIN via the PINCheck Website?
If it is your first time using the PINCheck website, you will need to register to create a User ID and Password. Registered users can view the PIN for their Bank of America Corporate Card by:

1. Go to www.bankofamerica.com/pincheck and enter the User ID and Password which you had created during the registration process into the relevant fields:

2. You will then be required to provide the answer to one of your secret questions (created during the initial registration) to verify your identity.

3. You will then be asked to enter your card's security code. Also known as the CVV2 number, this is the last 3 digits of the number found on the back of your card near the signature panel.

4. The PIN for your Corporate Card will then be displayed 1 digit at a time, with each digit appearing for 3 seconds from behind each of the four boxes:
What is my username and password for the PINCheck website? How do I register?
Registering on the PINCheck website is simple and can be done by following these steps:

1. Go to [www.bankofamerica.com/pincheck](http://www.bankofamerica.com/pincheck) and click on the “Register New User” link:

2. You will then be asked to enter your 16 digit card number located on the front of your Bank of America Corporate Card:

3. The cardholder is then requested to enter the following details to verify their identity and complete the registration process:
   a. **Card Number** – 16 digit number located on the front of your Bank of America Corporate Card.
   b. **Name on card** – Cardholders name exactly as it appears on the front of their card.
   c. **Credit Limit** – The credit limit approved by your program administrator.
   d. **Security Code** – Also known as the CVV2 number is the last 3 digits of the number found on the back of your card near the signature panel.
   e. **Verification ID** - This is the verification ID which was provided during the implementation process. This is also the same password which you used to activate your card. If you are unsure, please contact your company’s Program Administrator.
   f. **Date of Birth**
4. You will then be asked to create a User ID and Password which will be used each time you wish to log in to the PINCheck website.

**What happens if I exceed my PIN tries at an ATM or payment terminal?**
If you entered the wrong PIN three times in a row, your card will be locked so that fraudsters cannot try to guess your PIN. Unlocking the card is simple - just contact your program administrator for instructions.

**If I return goods for a refund, will I need to enter my PIN to receive the money back?**
Merchant processes for dealing with refunds may vary. In some cases, you may be asked to enter your PIN.

**What kind of point-of-sale transactions will require me to use a PIN?**
Unless conducting certain small ticket purchases that do not require a PIN or signature, or a transaction at unattended terminals such as a vending machine, a PIN will be required at all POS terminals in India for purchases of goods and services, as well as cash-out transactions, if your card supports them.
To find out if your card has cash-out functionality, please contact your program administrator. Also not all merchants support cash-out at POS. Please ensure that you ask your merchant whether or not it supports cash-out at their terminal.

**What happens if I forget my PIN?**
If you type in the wrong PIN three times into the point-of-sale terminal, your card will become locked and you will be unable to complete a point-of-sale transaction. You should contact your program administrator to obtain instructions on how to unlock it.

If you have forgotten your PIN you can simply visit Bank of America PINCheck website anytime anywhere via the internet at [www.bankofamerica.com/pincheck](http://www.bankofamerica.com/pincheck). Detailed instructions on how to log on to the PINCheck website are located above.
What if I forget my PIN when I get to the cash register?
Provided you have not locked your PIN by entering it incorrectly three times, you should tell the cashier, who will advise you what alternatives are available. If no alternatives are available, you will have to use a different card or an alternative payment method.

Do all transactions in India need a PIN?
No, not all transactions at POS will need a PIN. There are a few exemptions from the requirement to use a PIN, for instance international transactions (transactions conducted by cardholders with cards issued by banks outside India)

Will the PIN I use for making purchases be the same as the PIN used for cash withdrawals at the ATM?
Yes. Each new card will have one PIN that can be used for cash withdrawals at ATMs, and purchases at point-of-sale.

Will PINs be used to make card transactions through the Internet or over the telephone?
No. PIN is only applicable when you are physically present at the POS during the purchase or cash-out transaction. You should never share your PIN with anyone if purchasing goods online or via the telephone. For Internet transactions, a One time Password (OTP) will be sent to your mobile device to complete the transaction.

What happens if I still try to sign for a purchase in India?
If the terminal has requested a PIN (likely to see “ENTER PIN” on the screen) then it will not allow you to continue with the transaction unless your PIN is entered. Therefore it is important that you have and use a PIN as soon as possible in order to avoid any issues with processing your payments in the future.

Will I be able to withdraw cash on a card issued by my employer?
The ability to withdraw cash on your Bank of America Corporate Card is dependent on the policy of your employer. For more information it is best for you to contact your employer or program administrator directly to inquire about whether the ability to withdraw cash is enabled for your card.

What happens when I travel overseas?
This will vary from country to country. Whilst many countries still allow for the use of a signature to authorize transactions, the number of countries following this trend towards requiring a PIN to authorize all POS transactions is on the rise.
If you are travelling overseas, it is a good idea to know your PIN before you leave. If you forget your PIN whilst abroad you can view it by accessing the Bank of America PINCheck website.

Is it unsafe to sign for purchases when I go overseas?
Your India issued credit or debit card may or may not support PIN when you travel overseas, depending on your destination. If the equipment at the overseas merchant does not allow you to use PIN, you should still feel safe that you are protected by signature verification. Be sure that you have signed the back of your card, and that the merchant checks the signature for verification.
I am visiting India and my foreign issued card is not PIN enabled - will I be able to use it in shops?
Your card will still be accepted in shops and by other businesses including hotels and restaurants. You will simply be asked to sign, just as before.

My Bank of America corporate card was issued outside of India in a foreign currency; do I require a PIN when using this card in India?
The requirement to use a PIN is mandatory only to cards issued in India. If you have a Bank of America corporate card which was issued overseas in a foreign currency, in most cases, you will not require a PIN for transactions made in India and can continue to use your signature as a means of authorizing these transactions. For example, corporate cards issued in the United States of America do not require you to use your PIN when making purchases in India and as such US card holders may continue to sign to authorize their transactions.

There are however a small number of countries and foreign banks which require their card holders to use their PIN to authorize transactions whilst travelling. If a PIN is required in the country where your card was issued, you will be required to use this PIN when making purchases in India. These requirements are dependent on your issuing country or financial institution. If you are unsure if your card requires a PIN when making purchases, contact your issuing bank for more information before travelling.