



# U.S. Bank Cardholder Chip Card PIN FAQs

These FAQs are designed to assist cardholders in answering the most common questions about their U.S. Bank chip card and associated personal identification number (PIN). U.S. Bank is replacing conventional magnetic stripe cards with chip cards to offer enhanced security against counterfeit card fraud. While you can rest assured that your new U.S. Bank chip card will be secure and easy to use, there are a few important differences to note — including the role of your PIN with your new card.

## What is a PIN?

A PIN is a 4-digit number used to verify the identity of the cardholder. Most cardholders are familiar with PINs from their experience with personal debit cards and ATMs. With our new chip-enabled cards, a PIN may be required for a few types of point-of-sale transactions that were previously authenticated with a signature.

## Why do I need a PIN?

While most chip card transactions are still verified by cardholder signature, in some circumstances you may need to enter a PIN at the point of sale if prompted by the card reader. PIN prompts are uncommon in the U.S., but may occur more frequently abroad.

You will be required to enter your PIN at an ATM if cash access is enabled on your card. Only your Program Administrator can enable cash access for your account.

## Will I need to use my PIN for online or phone purchases?

No. You will not need your PIN for online or phone purchases.

## How will I get my PIN?

PINs and chip cards are sent separately via the USPS. They typically arrive within 2–3 days of each other. The chip card typically arrives before the PIN mailer; however, there is the possibility that the PIN may arrive prior to your card.

## When will I be prompted to enter a PIN?

In the U.S., it's rare to be prompted to enter a PIN at a merchant card reader — the vast majority of point-of-sale systems require only a signature. However, outside the U.S. you may experience situations where a PIN is required, such as at unattended gas pumps, parking garages, toll booths or train ticket kiosks. Therefore, it's important to retain your PIN, especially when traveling outside the U.S.

## What happens if I forget my PIN?

If you forget your PIN, call the Customer Service number located on the back of your card and request your PIN be mailed to you. Please be aware that Customer Service does not have the ability to provide a PIN over the phone. You can expect to receive your PIN via the USPS 7–10 business days after you request it.

If you are traveling internationally, you may request that your PIN be expedited.

## Can I still use my chip card if I forget my PIN?

Yes. You may still use your card for transactions that are verified by signature while you are waiting for your PIN to arrive.

## How can I change my PIN?

Cardholders may change their PIN by calling Customer Service and following the prompts to PIN Options. Once the PIN is changed, it may take up to two EMV transactions for the PIN to be updated. In order to change their PIN, cardholders will need to enter their current PIN before entering the new PIN. The IVR will prompt the cardholder to enter their current PIN and the new PIN twice in order to validate the entry. If a cardholder cannot remember their current PIN, he or she should request a PIN reminder.

## Will entering a wrong PIN block a card?

If a cardholder enters a wrong PIN 4 times in a row, the card will be blocked and the cardholder will need to call customer service to unblock their PIN. The PIN count will reset once a valid PIN is entered. For example, if a cardholder enters the PIN incorrectly two times today and two times next week, the card will be blocked. However, if the cardholder enters the PIN incorrectly three times today and then enters a valid PIN, the “incorrect PIN” count will reset to zero.

If a cardholder cannot remember the PIN, he or she should contact Customer Service and request a PIN reminder.

## When will my PIN change?

Your PIN will only change if your account number changes.

## Can I get cash with my PIN?

You can only access cash if your Program Administrator has enabled cash access on your account.

## Other questions?

If you have questions about your U.S. Bank EMV chip card and PIN usage, please contact your Program Administrator or Customer Service by calling the telephone number on the back of your card.