Chip and PIN FAQ

Q: What is “Chip and PIN”
A: There is now a “chip” embedded in your University credit card. When you are at a terminal with this functionality, your chip is read and you enter your assigned PIN (Personal Identification Number) instead of (or in addition to) signing the key pad. It is becoming more common across the U.S., and is already widely found abroad.

Q: How do I know if my card has a chip in it?
A: There is a silver or gold rectangle under the Wake Forest logo on your card. If you do not have the silver or gold rectangle your card is not chip and PIN enabled.

Q: Are all card readers now going to ask me for my PIN?
A: Not necessarily. This technology is widely used abroad and is increasingly being utilized by merchants in the U.S.

Q: If I am at a retailer in the U.S. that requires my PIN and I do not have it what do I do?
A: You can ask the cashier to manually enter your 16-digit number instead of swiping your card, but be aware that some merchants do not allow this practice. You might consider keeping your 4-digit PIN securely stored in your phone. Be careful not to keep your PIN with your University card in your wallet. If your wallet is stolen, someone would have access to both, making it easier to fraudulently use your card.

Q: What if I cannot remember my PIN?
A: The PCard Administrator is not able to retrieve that number for you. It can only be retrieved via the online interface (https://cardportal.works.com/acctservices/), see below for details.

Q: Can I change my PIN number to something I will remember?
A: No, it cannot be changed. Once you retrieve the PIN, please keep it in a safe place, such as stored in your phone.

Q: Can I get cash out with my PIN number?
A: No. Our program does not allow any cash to be withdrawn from these cards.
Global Card Access User’s Guide

You’re never without your PIN.
As you travel, you will find that Chip and PIN terminals are becoming more common and require the use of a Chip and PIN enabled card. To complete a purchase at these terminals, you will need to enter a PIN rather than provide a signature. It is important that you remember your PIN and do not share with others. You can retrieve a forgotten PIN online at any time by visiting: www.bofaml.com/globalcardaccess after a one time registration.
The instructions on the next page will help you get started.
Global Card Access Registration  All users must self-register for access to Global Card Access at: cardportal.works.com/acctservices/.

After registration is complete, users may access other applications within the portal to which they are authorized, such as Online PIN Check and Alerts. Your organization must be configured for an application to view and access the application within Global Card Access.

Once below is completed, click Submit. The New User Registration screen displays.

- **Card Number**: Must be as it appears on the front of the card.
- **Name on Card**: Also on the front of card.
- **Expiration Date**: Last 3 digits on the back of the card.
- **Security Code**: Contact PCard@wfu.edu for WFU Verification ID.
User ID must be a minimum of 7 characters (max 50)

Password must be a minimum of 8 characters and must contain at least one alpha and one numeric character. Passwords are case sensitive.

Select 3 security validation questions. Used to verify identity.

Click **Accept** to acknowledge the Terms and Conditions.
Login to view your pin:

Click CHECK YOUR PIN. Enter the information requested (Security Code located on the back of the card) and Click SUBMIT. If you miss any of the numbers, you can hit the **Back** button to view your PIN again.