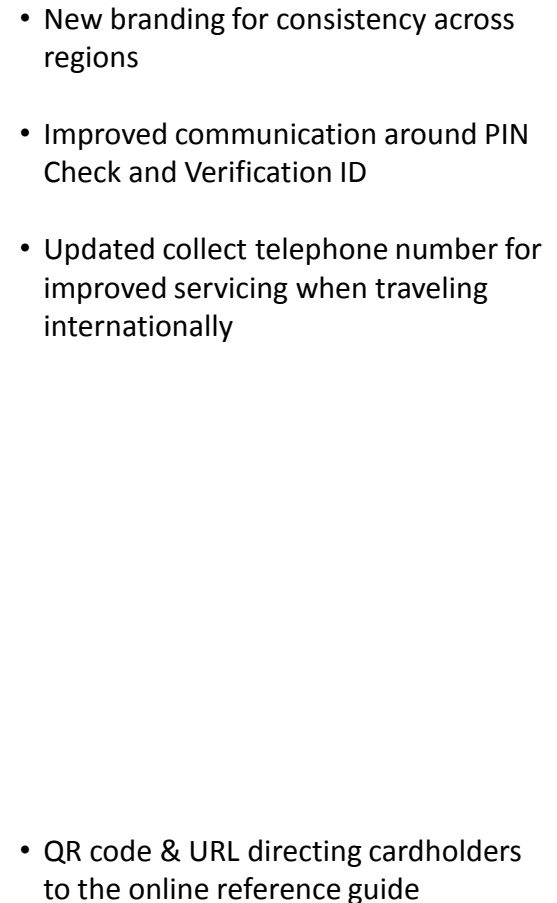


Cardholder Guide to Chip & PIN

Overview



Bank of America
Merrill Lynch



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Rebranded Chip & PIN Collateral – *Included in each Chip & PIN card envelope*

Welcome Buckslip: new addition to all Chip & PIN packages

- Reminds cardholders of the benefits of their card
- Includes the URL and QR Code for the Cardholder Reference Guide

Welcome to Bank of America Merrill Lynch

We appreciate your business as a cardholder! Your new card has Chip & PIN technology and we are pleased to offer you the following product features:

- Worldwide card acceptance
- Enhanced fraud protection when making purchases at chip-enabled terminals
- Comprehensive insurance coverage and benefits¹
- Convenient online access to important product information via our cardholder reference site. Simply visit baml.com/globalcardUS or use your mobile device to scan the QR code at right

Our Global Card Services team is available 24/7 to provide any assistance you may need. Call 888.449.2273 (collect outside the U.S. 1.602.379.8753).

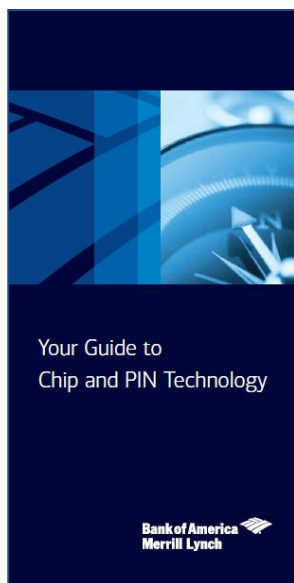
¹Certain Terms and Conditions may apply, reference the cardholder site for details.
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Scan here



Chip & PIN Brochure: updates made to version currently in print

- We will continue to print and insert the chip guide until the U.S. market matures from an EMV standpoint
- Utilizes most current branding elements and provides a more concise direction around Chip terminal usage and registering for OPC



Using Your Chip & PIN Card

Step 1 – Insert your card face up in a chip-enabled terminal. Leave the card in place while the transaction is processed.

Step 2 – Follow the prompts to complete your purchase. In most cases you'll be asked to enter your 4-digit PIN.

Step 3 – Remove your card from the terminal once your transaction is complete.

- Your Chip & PIN card also has a magnetic stripe and will continue to work at merchants that are not yet chip-enabled.
- There is no change to online or phone transactions. Provide your card number and complete the purchase as you do currently.

Frequently asked questions

What if I enter my PIN incorrectly?
You have four consecutive attempts to enter your PIN correctly. After the fourth failed attempt, your Chip card will be blocked and you will need to contact Global Card Services for assistance.

What if I forget my PIN?
Your PIN may be accessed via the secure Online PIN Check website at baml.com/PINCheck.

What if I lose my Chip & PIN card?
Call Global Card Services at 888.449.2273 in the U.S. or 800.300.3084 in Canada. If you are outside the U.S. or Canada, call collect at 1.602.379.8753.

Your Guide to Chip and PIN Technology

Welcome to Chip and PIN

Your Bank of America Merrill Lynch card is now Chip & PIN enabled. The embedded microchip provides enhanced fraud protection and increased global acceptance.

Important PIN Information

Your Chip card is issued with a 4-digit PIN (Personal Identification Number) which may be necessary to complete a transaction with chip-enabled merchants. You may access your PIN at any time by visiting the secure Online PIN Check website at baml.com/PINCheck.

- One-time registration is required using the following information:
 - Account Number
 - Name on Card (exactly as embossed)
 - Expiration Date
 - Security Code (CVV)
 - Verification ID
- Memorize your PIN and keep it confidential. At this time, your PIN cannot be changed.
- If an email or website asks for your PIN, decline and report the inquiry by calling Global Card Services.
- If you have an existing PIN for cash access, the same PIN will be used for your Chip card transactions.

(Note: the PIN will not automatically grant cash access if your company policy does not allow it.)

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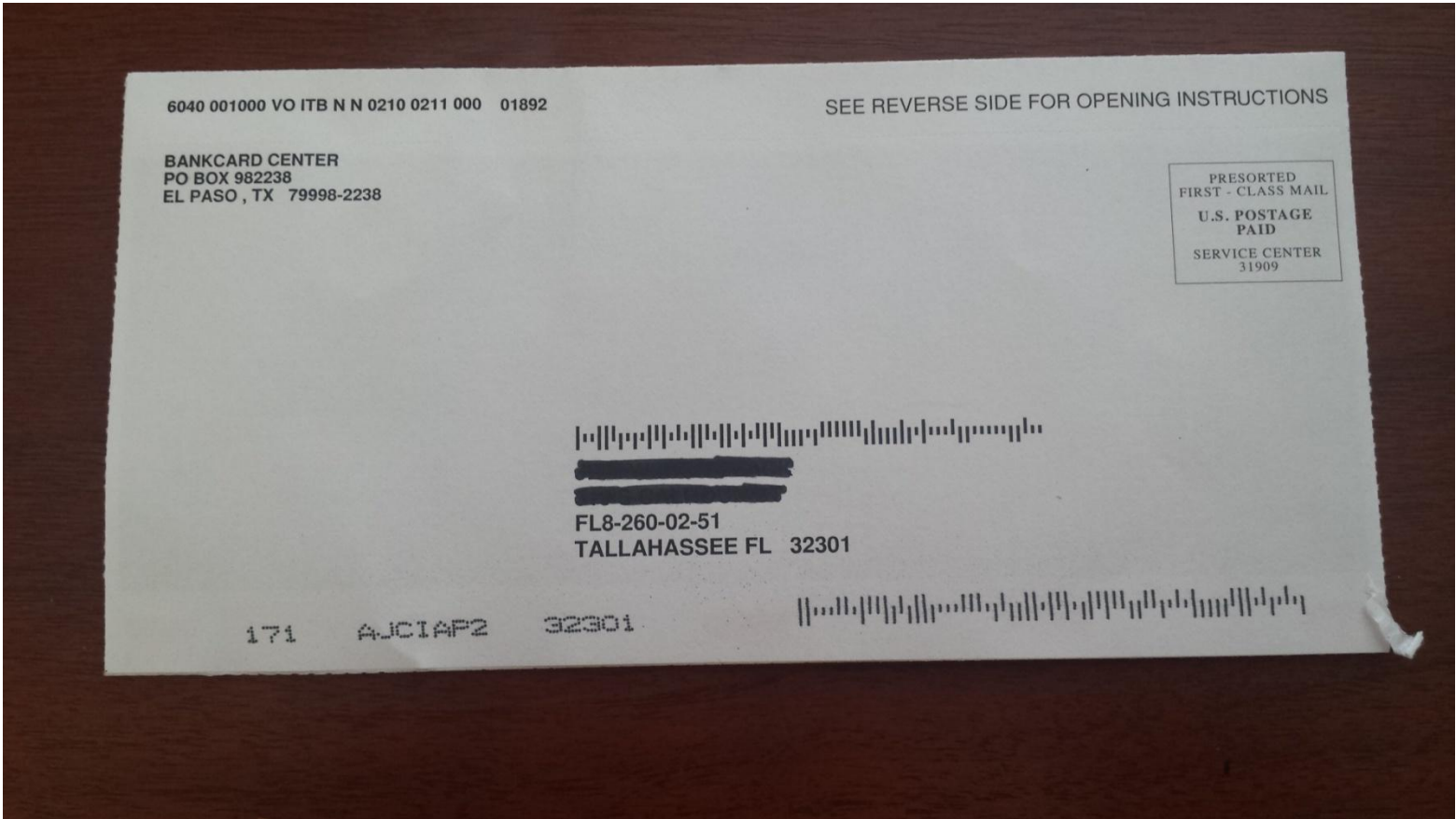
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Sample PIN Mailer



Online PIN Check

Cardholder Quick Reference Guide

Online PIN Check Cardholder Quick Reference Guide

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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. The chip supplements the magnetic stripe on the card, providing you with greater access to points of sale and improved acceptance around the globe.

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.baml.com/PINCheck after a one time registration. The instructions below will help you get started.

Cardholder Login Page

Online PIN Check Continued...

First Time Registration

You'll need to register before gaining full access to the PIN Check site and retrieving your PIN.

1. After clicking on the 'Register New User' link from the Login screen, enter your card Account Number and then click 'Submit'.

Bank of America Merrill Lynch Online PIN Check

New User Registration

* Account Number:

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Enter your account number without spaces.

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2. After entering a valid Account Number, you'll be required to provide additional account information to complete your registration and then click 'Submit'.

Bank of America Merrill Lynch Online PIN Check

New User Registration

* Account Number: 556719000000640

* Name on Card:

* Expiration Date:

* Zip Code:

* Security Code: ?

* Verification ID:

SUBMIT CANCEL

Security Code: 3 digits imprinted on the right hand side of the signature panel on the back of your card.

Verification ID (also known as Activation ID): A 9 to 15 digit code provided by your company's card program administrator during your card implementation. Contact your administrator if you've forgotten this number or call cardholder customer service at 1.888.449.2273.

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Online PIN Check Continued...

- Next, you'll need to define your User ID, Password and select three security validation questions and answers. This information will be used to verify your identity. Once you have completed this section, click 'Submit'.

The screenshot shows the 'Online PIN Check' interface for a new user registration. The form is titled 'New User Registration' and includes the Bank of America Merrill Lynch logo. It contains several input fields for user identification and security questions.

Bank of America Merrill Lynch Online PIN Check

New User Registration

* User ID:

* Password:

* Confirm Password:

* Email:

* Confirm Email:

Please select three security validation questions and enter your answer for each question. This information will be used to verify your identity.

Question 1:

* Answer 1:

* Confirm 1:

Question 2:

* Answer 2:

* Confirm 2:

Question 3:

* Answer 3:

* Confirm 3:

SUBMIT **CANCEL**

Privacy & Security Settings for Optimal Performance
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- The final step in registering is to accept the Terms and Conditions.

Retrieving Your PIN

Retrieving Your PIN

Once your registration is confirmed, you will be able to view the navigation bar. Click on the 'PIN Check' tab to get started.

1. Enter your cards' security code and then click 'Submit'.

The screenshot shows the 'Online PIN Check' page for a user named Jenn Shifflett. The navigation bar includes 'PIN Check' (highlighted with a red circle), 'User Profile', and 'Contact Us'. The main content area is titled 'Security Code Form' and contains a message: 'When you click on the below link, you will be transferred to the secure PIN site where your PIN will then be displayed one digit at a time. Please ensure that your screen cannot be viewed by anybody else as your PIN is displayed.' Below this is a form with a label '* Security Code:' followed by a text input field and a 'SUBMIT' button. A red callout box points to the input field with the text: 'Security Code: 3 digits imprinted on the right hand side of the signature panel on the back of your card.' The footer includes links for 'User Guide', 'Release Notes', 'Privacy & Security', 'Settings for Optimal Performance', and 'Bank of America', along with a copyright notice for 2012 Bank of America Corporation.

2. You will be transferred to the secure PIN site where your PIN will then be displayed one digit at a time. Please ensure that your screen cannot be viewed by anybody else as your PIN is displayed.

The screenshot shows the 'Online PIN Check' page for a user named Angie Graham. The navigation bar includes 'PIN Check', 'User Profile', and 'Contact Us'. A message box at the top states: 'To view your PIN again, select the Back button and reenter your Security Code.' The main content area is titled 'Online PIN Check' and contains a message: 'Your PIN is :'. Below this is a display area with four asterisks in boxes, followed by a 'BACK' button. A red callout box points to the display area with the text: 'Your PIN is displayed one digit at a time. If you miss any of the numbers, you can hit the Back button on your browser to view your PIN again.' The footer includes links for 'User Guide', 'Release Notes', 'Privacy & Security', 'Settings for Optimal Performance', and 'Bank of America', along with a copyright notice for 2012 Bank of America Corporation.