

U.S. Bank Program Administrator Chip Card PIN FAQs

The following FAQs are designed to assist Program Administrators in answering the most common questions about U.S. Bank chip-enabled cards and associated personal identification number (PIN) usage. While U.S. Bank chip cards offer the same convenience as magnetic stripe cards, along with increased security, there are some important differences. The prompt for PINs at certain card readers is one difference cardholders may encounter and should be prepared for. These FAQs are designed to help Program Administrators anticipate cardholder questions about their PINs and manage a seamless migration.

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 verified with a signature.

A PIN is sent to all chip card cardholders who have a physical card. Cardless or ghost accounts do not receive a PIN.

Why do my cardholders need a PIN?

While most chip card transactions are still verified by cardholder signature, in some circumstances cardholders 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.

Cardholders will also be required to enter a PIN at an ATM if they have cash access enabled.

How does a cardholder receive a PIN?

PINs and chip cards are sent separately via the USPS. They typically arrive within 2–3 days of each other. It's important to note that the chip card typically arrives before the PIN mailer; however, there is the possibility that the PIN may arrive prior to the card. For security reasons, PINs are mailed directly to the cardholder, even if your program is set up to deliver cards to a central location.

When will cardholders 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., cardholders 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 for cardholders to retain their PIN, especially when traveling outside the U.S.

When will the use of a PIN be common or required in the U.S.?

At this time there is no specific date when PINs will be required in the U.S. As chip cards become more prevalent, use of a PIN may become standard.

Will cardholders need to use a PIN for online or phone purchases?

No. Cardholders will not need a PIN for online or phone purchases.

Does having a PIN mean my cardholders now have cash access?

No. A PIN does not affect cash access. Only the Program Administrator can enable cash access for cardholders.

Can we request that PINs not be mailed to our cardholders?

No. At this time a PIN is sent to all chip card cardholders.

May I request a PIN on behalf of my cardholder?

Yes. Program Administrators may request that PINs be mailed to their cardholders.

Will entering a wrong PIN block a card?

If a cardholder enters a wrong PIN 10 times in a row, the card will be blocked and a new card will need to be issued. The PIN count will reset once a valid PIN is entered. For example, if a cardholder enters the PIN incorrectly five times today and five times next week, the card will be blocked. However, if the cardholder enters the PIN incorrectly five 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 mailer.

Other Questions

Who can I contact if I have questions about PINs?

If you have questions about your cardholders' U.S. Bank EMV chip card and PIN usage, please contact your U.S. Bank Relationship Manager or Account Coordinator, or call Service Point at 877.846.9301 (commercial sector) or 877.846.9302 (public sector). Select option 3 to speak with a representative.