

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?

Only cardholders with cash access enabled on their account may change their PIN. Those cardholders may do so by calling the telephone number on the back of their card and following the IVR prompts. In order to change your PIN, you will be required to enter your existing PIN before entering the new PIN. The IVR will prompt you to enter the new PIN twice in order to validate and then confirm it.

U.S. Bank is working to add PIN change capabilities for all cardholders in the first half of 2015.

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

Who can I contact if I have questions about PINs?

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.