

Frequently Asked Questions Guide

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Section I: General Overview

1. **What is Global Card Access?**

Global Card Access is a website developed for cardholders and program administrators with Bank of America Merrill Lynch corporate card programs. It is a single point of entry giving users easy access to self-service tools such as Online PIN Check and Alerts registration. Starting spring 2016, Alerts will be made available for US and Canada Card programs only, with other regions around the globe to follow shortly. Additional tools and applications will be accessible from this site in the future.

2. **How do I access the Global Card Access website?**

Enter the web address: <http://www.bofaml.com/globalcardaccess> into an Internet browser.

3. **Can I still access Online PIN Check from the old website?**

If you enter in the old Online PIN Check website address (www.bofaml.com/pincheck) you will be directed to the new home page for Global Card Access. We recommend you bookmark the new web address (<http://www.bofaml.com/globalcardaccess>).

4. **What are Alerts?**

Alerts can help our corporate cardholders and program administrators keep tabs on their business credit card accounts. The service is free through the Global Card Access website (www.bofaml.com/globalcardaccess), and signing up is quick and easy.

- Alerts can be configured to notify you of important events, including:
 - Suspicious activity occurs outside of your normal spending patterns
 - A card is requested or personal information changes on your account
 - Your payment is due (if applicable)
- Alerts can be texted to a mobile device or sent via email. A phone call can be placed for suspicious activity notifications only.
- Alerts capabilities are currently available only to cardholders with a US and Canada-based corporate card program, and users must have a US or Canadian mobile phone number in order to receive text alerts.

5. **What is Online PIN Check?**

A simple online tool with robust security features, allowing you to access your 4-digit PIN associated with your Chip and PIN Card whenever you need it.

6. **What languages does Global Card Access support?**

The Global Card Access website is currently available to be viewed in 5 languages: English, Spanish, French, German, and Italian.

Section II: Registration

7. **How long does it take a user to sign up?**

The one-time registration process takes just a few minutes. Users register themselves by going to www.bofaml.com/globalcardaccess. For detailed information on the registration process, refer to the User Guide on the Global Corporate Cardholder Reference Site at www.bofaml.com/globalcardus.

8. **Can Bank of America set up users on their behalf?**

No, all users must register themselves on Global Card Access as users must accept the Terms and Conditions for use of the website. Registration also requires the setup of a user id and password, which the cardholder must create and memorize.

9. **Can I register my personal Bank of America credit card(s) on Global Card Access?**

No, Global Card Access is for corporate card programs only (Travel Card, Purchase Card, Commercial Card, and ePayables), and not consumer cards. Contact the customer service number on the back of your personal card if you have questions about your personal credit card program.

Section III: Alerts

10. Why should I register for Alerts?

Alerts provide users access to real-time information related to activity on your account. These notifications help simplify and streamline interactions and allow us to communicate with you more effectively. Through Alerts, you have visibility into important account details such as your current balance and usage of your credit line. Also, Alerts can help reduce fraudulent activity by giving you the ability to rapidly respond to any suspected unauthorized transactions.

11. What benefits do Alerts provide to users?

- Access to a variety of customizable alerts ranging from account balance detail to suspicious activity
- Flexible notification options - schedule alerts to be sent at times designated by the user
- Convenience of receiving alerts on-the-go through email or text message to a mobile device
- Up to three contacts can be notified for each alert type, to ensure you can be reached

12. What functionality is available today to users?

After registering for alerts, cardholders can:

- Choose to receive alerts in English, Spanish or French
- Select to receive alerts via phone call, email, and/or text to their mobile phone
- Assign up to 3 contacts (different contact methods and/or different individuals) to receive each alert
- User-initiated text alerts (for example, text "BAL" to have your current account balance sent to your phone)

13. What Alerts are available to me?

Available Alert options vary according to the type of card account you are registering. Individual cardholders will register an 'individual' account number, and program administrators will register a 'corporate' account number. Once you enter the Alerts tool the applicable alerts based on your program type will be viewable for you to select.

Individual	Corporate
✓ Suspicious Activity	✓ Credit Available
✓ Purchase Amount	✓ % of Credit Limit (Multi-Threshold)
✓ Distance From Zip	✓ Specific Balance Amount
✓ Merchant State/Country/Type	✓ Payment Due in X Days (<i>Corporate Bill Only</i>)
✓ Mail/Phone/Internet Purchase	✓ Payment Amount (<i>Corporate Bill Only</i>)
✓ Purchase Declined	✓ Missed Payment (<i>Corporate Bill Only</i>)
✓ Cash Purchase	
✓ Credit Available	
✓ % of Credit Limit (Multi-Threshold)	
✓ Specific Balance Amount	
✓ Payment Due in X Days (<i>Individual Bill Only</i>)	
✓ Payment Amount (<i>Individual Bill Only</i>)	
✓ Missed Payment (<i>Individual Bill Only</i>)	
✓ Personal Info Changed	
✓ New Card Requested	

We will further expand on alerts available for Corporate Account users.

At this time please continue to leverage the various reports available within your Works/Global Reporting and Account

14. What are the contact methods to receive Alerts?

Text messages to a US or Canada mobile device and email notifications are available on all alert types. You can request a phone call (voice message) for Suspicious Activity alerts only.

15. Can I receive Alerts even if I travel internationally?

Yes, but be aware of any phone carrier charges in fees for receiving text messages when traveling abroad. Contact your carrier with questions about text message fees.

16. If I have a question about an Alert I receive, who do I call?

Based on the alert you receive, you will be provided specific instructions on whom to contact with questions.

17. What if my cell phone number changes?

You can update your profile information (ie: cell phone number, email address) anytime through the Global Card Access website.

18. Are there any fees for this service?

Bank of America does not charge any fees for Alerts, but you would be responsible for any text or data fees from your mobile phone provider. Bank of America is not responsible for fees charged by users' mobile providers for the use of Alerts. Refer to the Terms and Conditions for more information.

19. Can Bank of America or my program administrator register my card for Alerts?

No, users must register themselves for any Alerts. The user must accept and acknowledge the possibility of charges associated with use of their mobile device for alerts. Registration also requires the setup of a user id and password, which the cardholder must create and memorize.

20. What happens to Alerts if my card is lost or stolen and I get a new card, or if my account is closed?

If your card is lost or stolen and therefore replaced with a new card, the new account number will automatically be set up with the same alerts you previously established. You will still be able to use the same User ID and Password you set up previously, but you will need to answer a set of validation questions upon logging into the Global Card Access website for the first time after the new card has been issued. If the card account is closed, the user will no longer have access to Global Card Access and all alerts previously established will be deleted.

21. Can I proactively request information about my account through my mobile phone?

Yes, users can send a text message to the phone number **767262** with a command generating a request for information. These are known as or 2-way messages or User-Initiated inquiries. A user must register their mobile phone number on Global Card Access and follow the process to opt-in to receive text messages in order for 2-way message capabilities to be enabled. The following commands request account information:

- **BAL** = obtain your current card balance
- **AVAIL** = obtain your current available credit limit and/or cash withdrawal amount
- **BILL** = obtain your payment due date, full balance due, and date of last payment made along with total amount paid
- **TRANS** = provides summary of last 3 transactions applied to the card
- **HELP** = Provides link to the Global Card Access website, along with instructions to text MENU for a list of commands or STOP to cancel receiving alerts to this device
- **STOP** = Option for the cardholder or program administrator to opt out of receiving text alerts from Bank of America to this mobile device
- **MENU** = provides list of above prompts available for use

22. What Alerts should I register for?

There are a variety of Alert options available to you, but their value will vary based on the type of card program you have, and how you use your card.

- One valuable Alert for any cardholder would be the **Suspicious Activity** alert, which generates a notification if activity outside your normal purchasing patterns occurs.
- If you travel regularly, we recommend configuring the **State/Country** Alert, based on the regions you typically visit. If a transaction is attempted outside of those areas, you will be notified. Another beneficial Alert would be **% of credit limit**, to keep aware of your balance usage and avoid your card being declined.
- If you use your card for routine purchases, we recommend using alerts to establish **purchase amount** thresholds for transactions. If a purchase is attempted in excess of the limits you define, you will be notified.

23. Is registering for Alerts mandatory?

No, registering for and receiving Alerts is not required. However, Alerts is a functionality that Bank of America offers users to give real-time access to account information, providing visibility into account balances, credit line usage and immediate awareness to suspicious transactions to help protect against fraudulent activities. Given the value the Alerts application offers users, we strongly recommend you take advantage of this tool.

Section IV: Online PIN Check

24. How do I know if I have a Chip card and what is a PIN?

A Chip card has a rectangular 'chip' above the account number on the left. If your corporate credit card has this chip, you will need to know and use your four-digit Personal Identification Number (PIN) for many transactions across the globe. A PIN number helps prevent fraud by making it more difficult to copy or counterfeit a transaction at point of sale.

25. How do I get my PIN?

As part of the standard card activation process, a cardholder is able to activate their new or reissued chip card and select their own PIN through an automated menu. If a cardholder simply needs to view their PIN as a reminder, they may visit the Global Card Access website (www.BofAML.com/globalcardaccess), register your card and use the Online PIN Check tool to check your PIN.

26. Is there another way to get my PIN besides the PIN Check website?

Yes. There are several ways a cardholder is able to set or view their PIN: 1) As a new chip card is sent, a cardholder is able to set their PIN through the activation process; 2) Whenever needed after being reissued a chip card, a cardholder is able to change or re-set their PIN by calling the number on the back of the card and following the PIN change menu option; 3) A cardholder is able to view their PIN at any time by visiting the Online PIN Check site within Global Card Access.

27. Can I change my PIN using this site?

No, Online PIN Check is only for viewing the existing PIN; however, as noted above, a cardholder that has received a new chip card since April 2017 is able to call the Global Card Servicing number listed on the back of their card and follow the menu options to re-set or change their PIN at any time. **IMPORTANT:** The ability to change a PIN via the Global Servicing number ONLY applies to US/Canada card programs.

28. Can I request a new PIN though the site?

No, cardholders may only view their existing PINs on the Online PIN Check website.

29. Can a program administrator get access to the site and view my PIN for me?

To maintain the security of your card, do not share your PIN with anyone else, including your program administrator.

30. I'm traveling and forgot my PIN, what should I do?

You may access the Online PIN Check tool through Global Card Access from your mobile device or computer in order to quickly view your existing PIN. Additionally, if you have received a new chip card since April 2017, you may call the number on the back of the card to change or re-set your PIN. Many transactions across the globe now require use of your PIN, so it is very important to know your PIN and be prepared to follow the merchant terminal instructions.

Always know your PIN by saving the Online PIN Check shortcut to your mobile device as follows:

- **For iPhones** – Access the URL for the PIN check system via Safari, bofaml.com/globalcardaccess. Click the up arrow box, and select 'Add to Home Screen.' This will add the icon to your phone.
- **For Androids** – Click the menu button, then depending on your browser, either select "Add to home page" or select "Page" then "Add to home page" through bofaml.com/globalcardaccess.

31. How many times am I allowed to view my PIN?

You can view your PIN as often as you like. Make sure you are in a secure location and others are not able to see this private information.

32. Are there any fees for this service?

No, Bank of America does not charge cardholders for the use of the Online PIN Check tool.

33. What should I do if I think my PIN or corporate credit card has been compromised?

If you think your PIN or corporate credit card number is compromised for any reason, please contact Global Card Services at 888.449.2273.

Section V: Technical Questions

34. What are the technical requirements for using Global Card Access?

Since this is a web-based service, all that is required for site access is an internet browser.

35. How do we address any technical issues with Alerts or Online PIN Check?

With any questions regarding Global Card Access, or the specific applications (Online PIN Check or Mobile Alerts) call the customer support number on the back of your card.

36. I have more than one corporate credit card account; can I register multiple accounts under the same User ID in Global Card Access?

No, each account will need to be registered separately. You cannot access multiple accounts under the same profile.

37. I'm locked out of the Global Card Access website, what do I need to do?

Contact cardholder customer service by the phone number on the back of your card and request to be unlocked. You will be asked questions to authenticate yourself and then the cardholder service representative can assist with unlocking your account.

38. I don't know my verification ID to register my card on Global Card Access. How do I get access to this information?

Cardholders who don't know their verification IDs can check with their program administrator or call cardholder servicing at the number on the back of your card to obtain this information.

39. Can I reset my own password?

Yes, if you forget your password, there is a link on the site where you can enter your information and receive an email with a new temporary password. You will then be asked to create a new password.

40. How can I unsubscribe from receiving Alerts?

You can unsubscribe from receiving text messages to your mobile device by texting STOP to the phone number **767262**. In order to unsubscribe from email or phone notifications, you must log into Global Card Access and delete that contact option under Settings.