

Comerica ATM and Check Card Internet PIN Debit FAQs

HOW DOES INTERNET PIN DEBIT WORK?

This great new feature utilizes a technology called PaySecure®. It allows checking account customers to safely make purchases online using their Comerica Check Card or ATM Card with their Comerica personal identification number (PIN).

1. Shop with an online merchant currently enrolled in the PaySecure service.
2. Proceed to Checkout and enter a Comerica Check Card or ATM card number.
3. A Comerica-branded “PIN pad” appears with scrambled numbers - see image.
4. Use the mouse to click the first PIN digit and then the numbers are scrambled again each time before you enter the next three digits.

The transaction proceeds and is processed as normal through the network to debit your checking account. If you decide you don't want to enter your PIN, you can click Cancel and the transaction will be processed as a “credit” transaction (for check card customers). Please note: the merchant will never have access to your PIN.

I CAN USE MY DEBIT CARD ONLINE NOW, SO HOW IS INTERNET PIN DEBIT DIFFERENT?

True, you can use your debit card to make online signature (or “credit”) purchases today. The difference is that now when you check out at participating retailers, you'll have the option to use your debit card and enter your PIN. Using your PIN gives you another option.

WILL I NEED TO APPLY FOR A NEW CARD OR PIN OR ENROLL IN A SERVICE TO USE MY PIN ON THE INTERNET?

No, you only need your existing Comerica Check Card or ATM Card and PIN. Nothing else. There is no enrollment required. There is no redirection to another website for payment. There are no downloads. There are no added fees.



WHAT IF I CAN'T REMEMBER MY PIN AT CHECKOUT?

You can still use your Comerica Check Card to pay for the purchase. Just simply hit Cancel on the PIN pad and your purchase will be processed as a “credit” instead of “debit.” If you’re using an ATM only card, and select Cancel, you will not be able to complete the transaction unless you pay with another card. If you can’t remember your PIN, you’ll have to come in to your nearest Comerica banking center to set a new PIN.

WHAT IF I ENTER THE WRONG PIN AT CHECKOUT?

If you are using a Comerica Check Card, your purchase will still be processed but as a “credit” instead of “debit.” If you are using a Comerica ATM Card, the purchase will not be processed and an error message will appear with instructions to reenter the correct PIN or use an alternate form of payment.

HOW WILL I KNOW IF I CAN USE MY PIN ON THE INTERNET?

When you are ready to check out, you’ll enter your Comerica Check Card or ATM Card number. If the merchant participates and your card can be used with a PIN, the Comerica Check Card PIN pad will appear for PIN entry.

IS IT SECURE TO USE PIN DEBIT ONLINE?

Each time you use your PIN online through PaySecure, the PIN is encrypted in a PIN Block, so that it never travels across payment channels as your actual, numerical PIN. Your PIN is transmitted directly and is never seen by the online merchant. Additionally, PaySecure requires PIN entry by mouse; your PIN cannot be entered by typing the numbers on the keyboard. This security feature will help keep the transaction secure in case your computer is infected with viruses or malware that track keystrokes.

IS THERE A COST TO USE THIS SERVICE?

There is no additional cost for using PIN rather than “signature” or “credit” when shopping online. (Regular account fees will apply if you exceed your allowable debits per month on business checking accounts.)

HOW DO I KNOW THIS IS A COMERICA PIN PAD AND NOT A PHISHING SCHEME?

The “landing page” is the first page that you’ll see after entering your debit card number. It briefly explains how the graphical PIN pad works.

1. The “landing page” is branded the same as the merchant’s page.
2. The “landing page” opens in front of the merchant’s page - it is in color with the merchant site “greyed out” in the background. There is no redirection to another site or “pop-up.” You’ll still be able to see your cardholder information behind the “landing page.”
3. The “landing page” has the Verisign symbol - a check within a circle with the words “VeriSign Secured.”
4. In the VeriSign logo, you can click “Verify” to see the following:
 - a. Site Name: paysecure.acculynk.net or paysecure2.acculynk.net
 - b. Company/Organization: Acculink, Inc. Atlanta, Georgia, US

From the “landing page”, click to continue to the Comerica PIN pad.

1. The PIN Pad is branded with the Comerica logo and the background matches your Comerica Check Card or ATM Card. (However, some customers may still have the old card designs.)
2. The last four digits of the card number will show on the PIN pad (preceded by 12 x’s)
3. The Pulse network logo is on the bottom right of the PIN pad (this matches the network logo on the back of your check card.)
4. The PaySecure logo is on the top right of the PIN pad.

If you do not see the features above, you should exit the webpage and close the browser window.

WHAT IF I HAVE QUESTIONS ABOUT MY CHECK CARD OR ATM CARD TRANSACTION, WHO CAN I CONTACT?

Call Card Customer Service at 800.572.6620.



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