JACKHENRY University

JHA PIN Management™ Reference Guide

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JHA PIN Management™

JHA PIN Management™ makes it easy for cardholders to change PINs at any time.
PIN Management enables cardholders to choose a secure PIN they will remember. Additionally, if there is a suspicion that a PIN has been compromised, a PIN change is just a phone call away.

This documentation provides information on the JHA PIN Management™ service.

Benefits

- Secure method of selecting PINs
- 24-hour access
- Ease-of-use
- Offers a Spanish language option
- Includes PIN changes on a daily report
- Eliminates PIN mailers

PIN Management

The JHA PIN Management™ service allows cardholders to change their PINs using pre-specified tokens chosen by your financial institution. A series of prompts guides the cardholder through the process. The cardholder does not need to know their existing PIN to use this service.

- Phone number: (888) 891-2435 (supports both English and Spanish)
- International phone number: (206) 467-1552
- The recordings are automated and not customizable
- The financial institution will need to update any customer facing notifications of PIN change services to reflect the new phone number: (888) 891-2435

Options for PIN Management Setup

The below tokens can be setup per BIN.
The information will be requested in the order you select on the setup form. The only exception is the ANI option. The system will automatically verify that the cardholder is calling in from an allowed number.

- ANI-Phone number: ANI = Account Number Identifier. Cardholder must call from the home or business number listed in QuickAssist. This will not work with a number listed as a cell or mobile number, the number must be in the home or business fields. If you select this option, make sure your core/host card record has current and accurate phone numbers. If you select this option, JHA will not be able to test a PIN change for you as the call must come from a phone number listed on the cardholder's core/host card record.
- 5-Digit Zip code: This must match the ZIP code listed in QuickAssist and the core/host card record. This can be a challenge for cardholders with a foreign address.

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- Last 4-digits of the SSN (or Tax ID for business BINs): If you select this option for a business BIN, make sure your business cardholders are aware that the recording will still ask for the last 4-digits of the SSN, we cannot change the recording to say Tax ID. The Tax ID must also be listed in the core/host card record under the SSN field.
- CV2 Value from the back of the card (debit or credit BINs only): The recording states "*Please enter the 3-digit security code located on or beside the signature panel found on the back of your card*."

Recommended Settings

You may select any of the options listed above, each BIN must have at least one token. You can select up to three. The JHA recommended options are listed below.

Debit/Credit BINs:

1. 5-Digit Zip code
2. Last 4 digits of SSN (or Tax ID for Business BIN)
3. CV2 value from the card

ATM BINs:

1. 5-Digit Zip code
2. Last 4 digits of SSN (or Tax ID for Business BIN)

Additional JHA PIN Management Information

- A card number can be entered a maximum of three times in a 24-hour period (midnight to midnight CT).
- Only one successful PIN change can take place in a 24-hour period (midnight to midnight CT).
- The call will not specifically identify the financial institution by name. The call states "Thank you for calling Cardholder Services."
- The cardholder will be asked to enter their new PIN twice.
- When an issue occurs with the PIN request, or the data entered by the cardholder does not match what is on file, the recording will tell the cardholder "Contact your financial institution."
- If a cardholder inputs an invalid PAN twice, the service will transfer the phone call to a "Live Agent" due to the record not being on file. The Agent will instruct the cardholder to contact the financial institution.
- A cardholder may not be able to change or set a PIN via JHA PIN Management and will get referred to the financial institution if they are not calling from a phone number on file and the FI has selected the ANI Phone Number token.
- A cardholder may not be able to change or set a PIN via JHA PIN Management and will get referred to the financial institution if they enter incorrect information and do not pass the token verification process. You can see what information the system is using by looking at the card record in QuickAssist. This should match the information that is listed on the core/host card record.
- The core/host card record must contain a valid SSN, the system will not allow dummy SSNs. This could cause the system to state that the account is invalid.

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- If SSN is selected as a token for a business BIN, the cardholder will need to use the business Tax ID Number that is on file with the institution. The Tax ID Number needs to be in the SSN field in the core/host card record. Keep in mind that the cardholder might not know the Tax ID Number.
- A cardholder may not be able to change or set a PIN via JHA PIN Management and may not get referred to the financial institution if there are too many previous PIN change attempts and the daily limit has been reached.
- A cardholder may not be able to change or set a PIN via JHA PIN Management and may not get referred to the financial institution if they have tried to select a restricted PIN. Restricted PINs include, but are not limited to:

0000	3333	6666	9999	2345	5678	0987	7654	4321
1111	4444	7777	0123	3456	6789	9876	6543	3210
2222	5555	8888	1234	4567	7890	8765	5432	

- JHA PIN Management updates will show on the core/host with the description of “PIN CHANGE FOR FDR”.

Reports

The following reports can be found via the JHA Cards Portal by launching the JHA Card Analytics Widget/Tile and then ReportVue. QuickAssist can also be accessed via the JHA Cards Portal.

CD-058 PIN Now Usage Log

This daily report can be used to verify accepted and rejected PIN changes. The report lists the total counts of accepted (PIN NOW PC) and declined (PIN NOW PD) change attempts including Today (daily) and M-T-D (Month-to-Date) totals.

```
CD-058   1234/9999/999999 PINPOINT / PIN NOW USAGE LOG              0999-JACK HENRY INSTITUTION       -FC- 10/16/18     PAGE      1
         PREFIX - 999999                                            MONETT, MO                         RUN DATE 10/16 TIME 19:10
MULTI  CARDHOLDER       TRANSACTION       TRANSACTION  TRAN  TRANSACTION      DESCRIPTION OR            INQUIRIES PER      VERIFY
 INQ   ACCOUNT NUMBER     DATE               TIME     SOURCE     CODE         REASON DECLINED           CARDHOLDER          CODE

      9999999999999901     10/16             083658     N         PC          PIN CHG ACCEPTED              1
      9999999999999902     10/16             121259     N         PC          PIN CHG ACCEPTED              1
      9999999999999123     10/15             183323     N         PD          EXC PIN ATTEMPTS
  *   9999999999999123     10/15             184226     N         PD          EXC PIN ATTEMPTS
  *   9999999999999123     10/16             111833     N         PC          PIN CHG ACCEPTED              3
      9999999999999222     10/16             114512     N         PC          PIN CHG ACCEPTED              1
      9999999999999333     10/16             091206     N         PC          PIN CHG ACCEPTED              1
      9999999999999444     10/16             070308     N         PC          PIN CHG ACCEPTED              1
      9999999999999555     10/16             123618     N         PC          PIN CHG ACCEPTED              1
      9999999999999666     10/16             134525     N         PC          PIN CHG ACCEPTED              1
PRIN   TOTALS                    TODAY        M-T-D
NUMBER OF CARDHOLDERS             99           279
NUMBER OF INQUIRIES                0             0
NUMBER OF INV ACCESS INQS          0             0
                   IB -            0             0
                   IC -            0             0
                   IP -            0             0
NUMBER OF PIN CHANGES            101           287
                   PC -            0             0
                   PD -            0             0
          PIN NOW PC -            98           275
          PIN NOW PD -             3            12
```


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DD-193 Accepted Debit Account Maintenance

This report shows offset changes (this report may not be available next day, it may run a day or two behind).

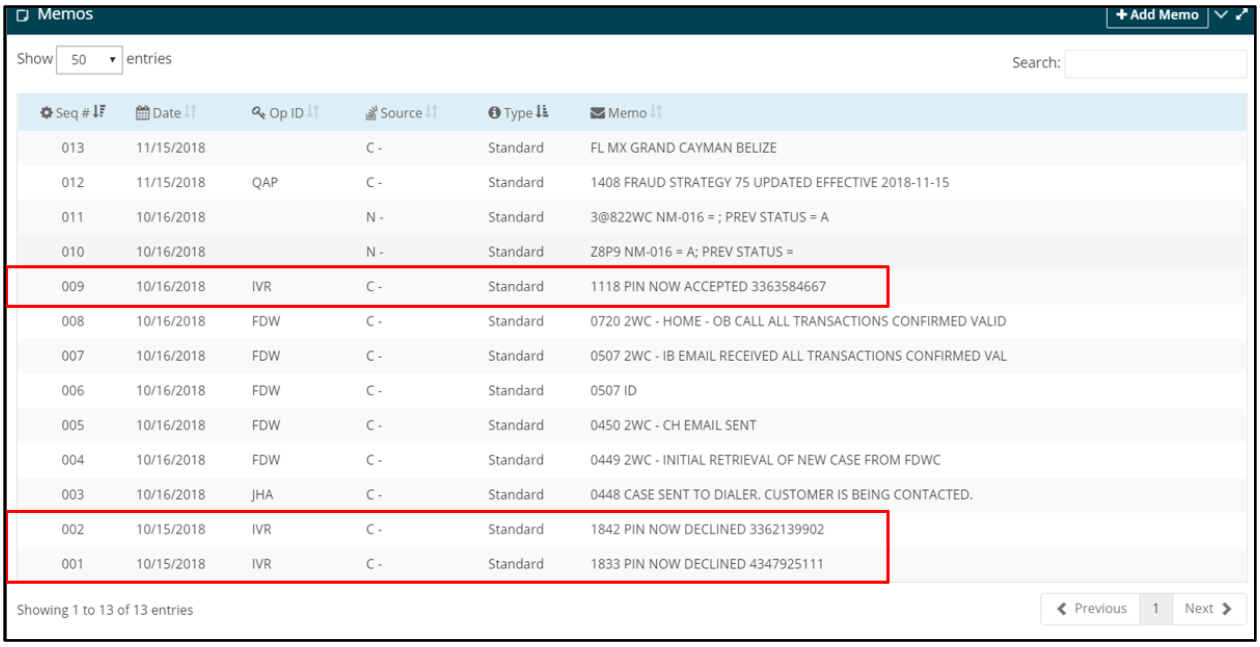
```
 146/4238/1131/TOT

DD-193   1234/9999/0000   ACCEPTED DEBIT ACCOUNT MAINTENANCE        0999-JACK HENRY INSTITUTION       -FC- 10/16/18     PAGE      2
                                                                    MONETT, MO                         RUN DATE 10/16 TIME 21:59

 -----------ACCOUNT NUMBER------------ ----TRANSACTION---- --------------------FIELD VALUE--------------------          DATE LAST
        PAN                  ACCT      CODE DESCRIPTION    NEW                       OLD                       SOURCE    TRAN
9999999999999001                       038 PIN OFFSET CHG  2222                      0000                      ZIT3    10/14/18
9999999999999002                       016 STTS CD CHG     0                         1                         ZGDW    10/14/18
9999999999999003                       016 STTS CD CHG     0                         1                         ZGDV    10/14/18
9999999999999123                       016 STTS CD CHG     0                         1                         Z8P9    10/14/18
9999999999999123                       016 STTS CD CHG     1                         0                         3@822WC 10/16/18
9999999999999123                       038 PIN OFFSET CHG  1234                      0000                      ZIT3    10/16/18
9999999999999222                       038 PIN OFFSET CHG  6666                      0000                      MQLVRWS 10/14/18
9999999999999333                       038 PIN OFFSET CHG  5555                      0000                      ZIT3    10/14/18
9999999999999444                       014 EXP DT CHG      1111                      1111                      1234000 10/15/18
9999999999999444                       016 STTS CD CHG     1                         1                         1234000 10/16/18
```

QuickAssist

The Memos field in QuickAssist will list any PIN Management activity for the specific card record.



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