

¿Qué Pasa?



Costa Rica to Require Credit Card Pin Numbers

Beginning 1 May, Costa Rica will require the entry of personal pin numbers for **all credit card purchases over ₡ 30,000.** (thirty-mil colones). We mentioned this pending new policy in a previous QPG Update. The initial implementation was postponed, but the new implementation date has been set for 1 May.

According to the new policy, your **credit card** will require a four digit pin number (similar to the pin number you use with your ATM cards). You will need to enter this pin number at the time of a credit card purchase for any amount of 30-mil colones or greater.

Costa Rica banks are issuing credit card pin numbers for all of their customers' cards, but credit card pin numbers are uncommon, for most, if not all, issuing U.S. banks and financial institutions. You may

need to do some convincing in order for your bank to issue you a pin number for an existing credit card. I know, I had to. And, it may take some time to actually receive your pin number especially if you use a U.S. address for your card. I know, getting my pin number took some time. My suggestion is to contact the maker of each of your U.S. issued credit cards as quickly as possible and request a pin number. It helped my cause to explain the situation in my request with the representative on the other side of the line.

As a caveat, it is always possible due to the country's dependence on tourism, that foreign issued credit cards will wind up being exempted from the pin policy. However as far as I know, this has not happened and I would encourage you to attempt to get pins for your cards ASAP, or you may be forced to carry plenty of cash to buy what you need.

Don Davis, Editor
Que Pasa Grecia

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