

Frequently Asked Questions (FAQ) for Pin & Pay Card

1. What is PIN?

A PIN, or Personal Identification Number, is a secret code that is either assigned to, or selected by cardholders to prove that they are the rightful owner of the payment card. PINs for Malaysian cards have six digits. Your PIN must always be kept a secret and not noted down.

2. Why is PIN safer than signing?

The usage of PIN protects against fraud, due to lost or stolen cards, because the card and the PIN are required to make a payment. This is why you must always keep your PIN secret.

3. How do I obtain a PIN?

The bank will post the PIN to your mailing address using POS Malaysia. The card and PIN will be delivered separately.

EXISTING CARDHOLDER

1. Why do I need to receive a new card to use PIN?

You will be issued a new card because your current card does not support PIN for payment.

2. Can I still use the old card after receiving the new card?

The usage of old card will be blocked within 90 days, after new card is issued.

3. Will my card be automatically cancelled upon activating the new card?

Yes. Old card will be cancelled upon new card activated.

4. Why is my new card number different than the old card number?

This is to differentiate between the old and new card, whereby the old card needs to be blocked within 90 days, after the new card is issued.

5. I have standing instruction / auto debit registered with my old card. Do I need to re-register with the new card?

Yes. Kindly ensure that you update your new card number for each standing instruction/ auto debit once new card received.

6. Can the old pin number be used with the new card?

No. A new PIN will be issued and send separately to you.

YOUR NEW PIN

1. I have received my new PIN number. Do I have to change the PIN?

Yes. You have to change the PIN at any Bank Rakyat ATM for the first time only, by entering the new PIN issued by the Bank.

2. Is there a time duration to change the PIN number?

No. Cardholder can change the PIN at any time.

3. Why is the PIN and card not delivered together?

It is a safety measure taken by the bank, and to prevent the card and PIN number being received and used by irresponsible individuals.

4. Is the PIN I use for making purchases the same as the PIN used at ATMs?

Yes. Each card will have only one PIN that can be used for both cash withdrawals at ATMs and purchases at point of sale.

5. What happens if I enter the wrong PIN?

You will be allowed several attempts before your PIN is blocked. Limited PIN tries protects you against the possibility of a criminal using your card. If your PIN is blocked, kindly contact Customer Service Line at **03-2693 6880** for further assistance.

6. What happens if I forget my PIN?

Before 1 January 2017, signature will still be allowed when using your new PIN card if you cannot remember your PIN while transacting at an attended terminal. The merchant can assist you to complete your transaction using signature. After 1 January 2017, you will no longer be allowed to use your card at a point of sale terminal in Malaysia if you do not know your PIN. Kindly contact Customer Service Line at **03-2693 6880** to request for a new PIN.

PAY USING PIN

1. Can I still use my PIN card for contactless?

Yes. If your contactless card has a PIN, the terminal will prompt for PIN after your card is tapped on the contactless reader for transaction amounts above a certain limit. However, low-value contactless transactions do not require PIN or signature.

2. How will I know when a PIN is required?

All you need to do is follow the prompts on the terminal. The payment terminal will determine if PIN is required and if so, it will then ask for a PIN.

3. Will PIN be used to make card transactions through the Internet or over the telephone?

No. Internet or Telephone transactions does not require a PIN.

4. Do I need to enter a PIN whenever I use my card in Malaysia?

Yes. Effective 1st January 2017, all transactions in Malaysia requires PIN. However, transactions performed at a terminal that does not support PIN will still use signature.

5. Will I have to enter a PIN when I use my card overseas?

For countries that do not support PIN transaction-based, you still can choose to use signature to approve the payment.

SAFETY OF YOUR PIN

1. How do I keep my PIN secure?

It is very important that you keep your PIN a secret so that your card is protected against lost, stolen card fraud. Ensure your PIN is not easy to guess by avoiding numbers that can be associated with you such as significant personal dates (e.g. your birthday or anniversary), telephone number, or driver's license number.

Other measures to keep your PIN safe include:

- do not keep a written record of your PIN;
- do not allow another person to see your PIN when you enter it or it is displayed;
- do not keep your PIN in a form that can be readily identified as a PIN;
- do not disclose your PIN to any other person (including persons in apparent authority, family members or spouse);
- do not negligently or recklessly disclose your PIN;
- notify your card issuer immediately if you become aware that your PIN has become known to someone else; and
- ensure any supplementary cardholders who are able to access any of your Card Accounts by a PIN keep their PIN secure as stated above.