

## **BANK ISLAM PIN & PAY FREQUENTLY ASKED QUESTIONS (FAQ) – CREDIT CARD**

### **ABOUT PIN & PAY**

1. What is PIN & PAY card?  
PIN & PAY card is a PIN-enabled card that allows you to pay for your purchase at a point-of-sales (POS) terminals by keying in a secured 6-digit PIN (Personal Identification Number), with no signature required.
2. What is the advantage of using the PIN & PAY card?  
It provides you the highest level of security for all your card transactions.
3. Why is PIN & PAY safer than signing?  
PIN usage can help protect 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

### **PROCESS OF NEW PIN & PAY**

1. When will I get my new PIN card?  
Bank will be issuing PIN cards in phases throughout 2016 to replace your current cards. The new PIN & PAY credit cards will be sent to your mailing address via post. Please contact the Bank to update your mailing address, if required. In the meantime, you may continue using your existing card until your new PIN card is received.
2. Why do I need to change my existing card to the new card to use PIN?  
You will be issued a new card because your current card does not support PIN for payment.
3. Do I need two (2) separate PIN if I have two (2) cards - VISA dan MasterCard?  
Yes. You will be receiving two (2) 6-digit PIN for the two (2) cards separately.
4. Are Principal and Supplementary cards' PIN different?  
Yes. You will receive 6-digit PIN for Principal card and 6-digit PIN for supplementary card separately.
5. Can I replace to a PIN & PAY card sooner (early renewal)?  
No. The Bank will be sending your new PIN & PAY cards to your mailing address via post. Please contact the Bank to update your mailing address, if required.
6. I am currently studying/working overseas, how do I replace my existing card to PIN & PAY card?  
The Bank will be sending your new PIN & PAY cards to your overseas mailing address via post. Please contact the Bank to update your mailing address, if required.
7. Do I have to call Bank to activate my new credit card with PIN & PAY features?  
Yes. You will need to activate your credit card via the following channels:
  - call Bank Islam contact centre
  - SMS
  - Bank Islam corporate website [www.bankislam.com.my](http://www.bankislam.com.my)
8. Can I continue using my existing card after I have received my PIN & PAY card?  
No. All card issuers in Malaysia are required by Bank Negara Malaysia to upgrade payment cards to PIN-enabled cards. Your old card will be deactivated after 90 days from date the new PIN & PAY card is issued. Please activate your new PIN & PAY card and ensure you have received your 6-digit PIN to avoid any disruption to your card services.
9. Is the PIN used for making payment for purchases be the same as the PIN used at ATM?  
Yes, each card will have only one (1) PIN; and can be used for both Cash Advance at ATMs and making payment at point-of-sale (POS) terminal.

### **FORGET PIN**

1. What happen if I enter the wrong PIN? How many attempts allowed?  
You will be allowed several attempts before your PIN is blocked. Limited PIN attempts protects you against possibility of a criminal using your card. If your PIN becomes blocked, contact Bank Islam Contact Centre for further assistance.

2. What happen if I forget the PIN? Do I have to replace with the new card or I can just reset with a new PIN?  
You must always remember and keep your PIN secured at all times. However, until 30 June 2017 if you do not remember your PIN while transacting at a POS terminal, you will be able to complete your transaction with signature verification. Effective 1 July 2017, you must enter your 6-digit PIN at POS terminals in Malaysia.

In the event you forget your PIN, please contact Bank Islam Contact Centre to obtain a new PIN. Your new 6-digit PIN will be mailed to your mailing address. You do not have to replace a new card.

3. What happen if I forget my PIN at point of sale? Can I still make the purchase with the card?  
No, with the introduction of PIN & PAY card, effective 1 July 2017, all transactions at POS must use your 6-digit PIN. However, until 30 June 2017, you are allowed to complete your transaction with signature verification.

## **PAYING WITH PIN**

1. Will the PIN be used to make purchase online or over the telephone?  
No. The PIN that you use at point-of-sale(POS) terminals or ATMs must never be entered on the internet or given over the telephone. Your PIN card will have no impact or change to transactions made via the Internet or over the telephone.
2. Do I have to key in OTP (One time password) eventhough I have a PIN?  
Yes. You must enter the OTP to complete an online internet purchase (Card-Not-Present transactions). The 6-digit PIN must never be entered on the internet.
3. I have prior payment arrangements via auto debit and standing instructions using my existing card. Do I have to inform the merchant or Bank when I change to PIN & PAY card?  
No. The cardholder does not need to inform the merchant / service provider as the new PIN & PAY card number is the same as your existing card number.
4. What happens if I use my PIN & PAY card at a POS terminal that does not support PIN? This is since some local and overseas terminals do not accept the PIN payment method.  
In this case, the terminal will process your new PIN card without prompting for PIN, and your signature required for verification.
5. What happen when I use my credit card or debit card at self service pump?  
When you use your card at a self-service pump (automated fuel dispenser) at a petrol station, the self-service pump will authorise the fuel transaction before you can start pumping fuel into your vehicle. This is performed by sending a pre-authorisation amount on the payment card to your card issuer.
6. If I purchase using contactless card (paywave), do I need to have a PIN?  
No. PIN is not required for contactless (paywave) transaction for amount up to RM250 per transaction. If the amount transacted is above RM250, you are required to enter your 6-digit PIN to complete the transaction.

## **OTHERS**

1. Will my credit card number change?  
No. Your credit card remains unchanged.
2. If yes, do I have to pay the cost of this new PIN card?  
No. The PIN card will be issued free of charge.
3. How do I keep my PIN secure?  
It is very important that you keep your PIN secured at all times so that your card is protected against lost and stolen card fraud. Measures to keep your PIN safe include :
  - Do not keep a written record of your PIN with the card.
  - Do not allow another person to see your PIN when you enter it.
  - Do not create your PIN in a form that can be easily identified as a PIN (e.g. birth dates, anniversary dates, parts of personal telephone numbers, identity card number etc.)
  - 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.
  - Check statements and transactions regularly to identify any unauthorised activity.
  - Report to your card issuer immediately if you become aware that your card has been stolen or lost or your PIN has become known to someone else.
4. How do I report if there is any dispute transaction using PIN?  
You can contact Bank Islam Contact Centre or at any Bank Islam branches.