



## PIN & PAY FAQ FOR BSN CREDIT CARDS

### Background

PIN is required when making a card payment at Point-Of-Sale (POS) terminal in Malaysia. This is aimed to further enhance the security of your cards against unauthorized transactions as your PIN will only be known to you.

#### 1. When will I need to use PIN?

You will need a 6-Digit PIN to perform all retail purchases at POS terminals, self-service fuel terminals at petrol stations and for cash withdrawal at ATMs in Malaysia.

#### 2. What do I need to do when I receive my new BSN PIN & PAY Credit Card?

You must follow the instructions in your card mailer, which is to activate your card and create your 6-Digit PIN.

#### 3. How do I obtain my 6-Digit PIN?

There are three channels available to set your PIN. Please take note your credit card will be automatically activated once your PIN is successfully created via any one of the following channels.

### OPTIONS AVAILABLE TO SET YOUR 6-DIGIT PIN

<u>myBSN Internet Banking</u>	OR	<u>SMS</u>	OR	<u>BSN Branch</u>
<p><b>i) First-time User</b>  <b>Step 1:</b> Click “Register” on the top right corner of BSN’s homepage to get started.  <b>Step 2:</b> Upon successful registration, proceed to <b>Step 2</b> below.</p> <p><b>(ii) Existing myBSN User</b>  <b>Step 1:</b> Log in to myBSN.  <b>Step 2:</b> Select “Manage Account” &gt; “Credit Card Setting” &gt; Select Credit Card Number and “Submit” &gt; Enter “New PIN” &gt; Confirm PIN &gt; Click “Request OTP” &gt; Enter OTP.            Tick “Yes” at the checkbox and “Submit”</p> <p>You will receive a message upon successful PIN creation.  <b>Note:</b> <i>One-Time Password (OTP) shall be sent to your registered mobile number. If you did not received your OTP, kindly call the number at the back of your card.</i></p>		<p>You are required to use your registered mobile number with the Bank:  <b>Step 1:</b> Type <b>BSNPIN</b>&lt;space&gt;<b>IC No</b> &lt;space&gt; <b>Last 4-digits of your Credit Card No.</b> and send to <b>66300</b>.            Example: BSNPIN 800703077777 3456  <b>Step 2:</b> Receive your Temporary PIN via SMS.  <b>Step 3:</b> Change your Temporary PIN to your Permanent PIN at any BSN ATM within 24 hours*.            Select Language &gt; Enter Temporary PIN &gt; Select “PIN Change” &gt; Enter Permanent PIN &gt; Confirm Permanent PIN.            *Temporary PIN is valid for 24 hours only. If expired, kindly repeat the above steps.</p>		<p>Please bring along your NRIC and new BSN Credit Card for verification purposes.</p>

#### **4. Can I make purchases using the Temporary PIN received from BSN?**

For security reason, only permanent PIN will be accepted. Please ensure you have changed your Temporary PIN to a permanent PIN at any BSN ATM within 24 hours before you start making purchases.

#### **5. What happens if I forget my PIN?**

If you forget your PIN, you will not be able to use your card at POS terminals, automated fuel dispensers and other unattended terminals when prompted for PIN. To re-set to a new PIN, please follow the steps in Item 3 above.

#### **6. What happens if I enter the wrong PIN?**

You are allowed up to three (3) attempts before your card is blocked. Limited PIN tries protects you against the possibility of a criminal act using your card. If your card is blocked, please contact our Customer Service at 1300-88-1900 for assistance.

#### **7. I am a Supplementary Cardmember. How do I set my 6-Digit PIN?**

Kindly request your PRINCIPAL CARDMEMBER to preset the PIN on your behalf using the same method as mentioned in Item 3 above.

#### **8. I will be travelling overseas. How will I be impacted?**

Please ensure you have activated your card and have your 6-Digit PIN ready before travelling overseas. When you are in a country that supports PIN, you will be prompted to complete the transaction using PIN. However not all overseas market support PIN. Where an overseas terminal does not support 6-Digit PIN, then you may need to sign to approve the payment.

#### **9. What will happen to my new credit card if I do not activate and set my PIN?**

Your card is still valid. However, to avoid any of your transactions being declined, you are advised to activate your new card and set your 6-Digit PIN immediately once you received it.

#### **10. How do I make payment at a POS terminal?**

STEP 1: Insert or tap your card at the terminal.

STEP 2: Securely key in your 6-digit PIN when prompted.

No signature is required for purchases of RM250 and below for contactless transactions.

#### **11. 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 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 keep 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).
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- Do not negligently or recklessly disclose your PIN.
- Check statements and transactions regularly to identify any unauthorised activity.
- Report to your bank immediately if you become aware that your card has been stolen or lost or your PIN has become known to someone else.

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