



Credit Card/-i PIN & PAY - Frequently Asked Questions

1. About PIN & PAY

Implementation of PIN & PAY card is an industry-wide initiative to replace signature cards with PIN-enabled cards. From 1 July 2017 onwards, all Point-of-Sale (POS) terminals in Malaysia will only accept PIN for any transaction.

2. What is a PIN & PAY card?

PIN & PAY card is a PIN-enabled card that allows you to make purchase at a POS terminal by keying in a secured 6-digit PIN, with no signature required. It provides you the highest level of security for all your card transactions.

3. What is PIN?

A PIN or (Personal Identification Number) is a secret code that is selected by Cardmember to prove they are the rightful owner of the payment card. PINs for Malaysian cards have 6 (six) digits. Your PIN must always be kept a secret and never noted down.

4. Why is PIN & PAY safer than signing?

PIN usage is safer as it can help to protect against fraud due to lost or stolen cards because the Card and the PIN are required to make a payment. This is why it is very important for you to keep your PIN secret!

5. Why do I need to change my existing credit card/-i to a new PIN & PAY card to use PIN?

You will be issued with a new PIN & PAY card because your existing card does not support the PIN for payment.

6. Is there any additional charge to get the new PIN & PAY card?

No, you will receive the new PIN & PAY card free of charge.

7. What if I don't receive my PIN & PAY card before July 2017?

A possible reason for this could be your existing signature-based card is not activated until now. To receive your new PIN & PAY card, you are advised to call our Customer Service Centre at 1300-88-1900.

8. What needs to be done when I receive my new PIN & PAY card?

Kindly **ACTIVATE** your PIN & PAY card and set your PIN by following the instructions enclosed with your new credit card; or call our Customer Service Centre at 1300-88-1900.

9. How do I set my PIN number?

You can set your PIN number via:

- i) myBSN Internet Banking; or
- ii) BSN Branch

Once you have set your PIN, your new PIN & PAY card will be automatically activated.

10. Can I continue using my existing signature card after I have received my new PIN & PAY card?

No. You are advised to activate and use your new PIN & PAY card once you have received it to avoid any interrupted service. Your existing card will be deactivated and you are required to cut the card into two.

11. Is PIN used for making purchases at POS terminal the same as the PIN used at ATMs?

Yes. Each PIN & PAY card only has one (1) PIN that can be used for transactions at ATMs and retail purchases at POS terminals.

12. Do I need PIN to make a payment over telephone or online purchase?

No, you will not be prompted to key in your PIN for online or telephone payments and you must never reveal it when using these payment channels.

13. Do I need to enter myPIN for all my transactions whenever I use my card PIN & PAY in Malaysia?

Yes, starting 1 July 2017, all POS terminals in Malaysia will only accept PIN for payments except for low value Contactless Transaction less than RM250.00.

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

The payment terminal will determine if PIN is required and if so, it will prompt you to key in your PIN.

15. What happens if I enter the wrong PIN?

For security purposes, your card PIN & PAY will be blocked after three (3) incorrect attempts. Limited PIN attempts are to protect you against the possibility of a criminal act using your card. If your card is blocked, please contact us or visit any of the BSN branch to get a new PIN.

16. What happens if I forget my PIN?

Effective 1 July 2017, any transaction at POS terminals, automated fuel dispensers and other self-service terminals in Malaysia can only be completed using a PIN. If you have forgotten your PIN, kindly follow the steps below:

Principal Cardmember

Supplementary Cardmember

- Reset your PIN via myBSN Internet Banking or;
- Visit any BSN branch
- Principal Cardmember to reset Supplementary Cardmember's PIN via myBSN or;
- Visit any BSN branch

17. My wife is a Supplementary Cardmember. Will her card be changed to the new PIN & PAY card?

Yes. All Supplementary cards that are currently linked to the Principal card will be changed to the new PIN & PAY card.

18. What about Supplementary Cardmembers and their PIN?

Supplementary Cardmember's new PIN & PAY card will be sent to the Principal Cardmember's address that is registered with the Bank. Only the Principal Cardmember can set the PIN for Supplementary Cardmember via myBSN Internet Banking. For more information, kindly refer to the instructions enclosed with the new credit card.

Once the PIN has been set, the new PIN & PAY card will be automatically activated.

19. My existing card is registered for monthly insurance payment, Installment Pay and Autobilling. Do I need to change them manually?

No. Your new PIN & PAY card will carry the same card number as your existing card to avoid any disruptions to your recurring payments.

20. I have a BSN Zing PLUSMiles Card which is linked to my existing card. What do I need to do?

When you activate your PIN & PAY card, your existing Zing card will be linked directly to your new PIN & PAY card which carries the same card number as your existing credit card. Hence you can continue to use your Zing card as normal.

21. What happens to my Happy Points which I have earned from my existing card?

Rest assured, all of your accumulated Happy Points will be transferred to your new PIN & PAY card.

PIN USAGE OVERSEAS

22. Would I need to use my PIN for overseas transactions?

Not all overseas terminals support PIN. If the overseas terminal does not support PIN, your signature will still be required to approve the transaction.

23. Do I have to abandon my transaction if I do not know my PIN when I am overseas?

If you are in a country that already supports PIN, you will be prompted to complete the transaction using PIN. However If you do not know your PIN, as an overseas Cardmember, you may request the retailer to bypass the PIN and complete your transaction by signature verification.

24. Indication of overseas markets that support online PIN

The following list is an indication of markets that support online PIN at its POS terminals, and where Malaysian Cardmember with PIN enabled cards would most likely be prompted for a PIN.

Asia Pacific	Europe / Africa	South America	Middle East / Africa
Australia	Austria	Brazil	Israel
Indonesia	Czech Republic	Colombia	Qatar
Korea	Germany	Mexico	South Africa
New Zealand	Greece		UAE
	Hungary		
	Italy		
	Netherlands		
	Poland		
	Russia		
	Spain		
	Switzerland		
	Turkey		

Note: This list is an indication only and is not exhaustive and cannot be guaranteed to be completely accurate.

Important Notice

International Payment card schemes rules require all terminals globally to accept 4 to 6 digits PIN. You should not have issues using your 6-digit PIN card overseas. However, you may encounter a problem using your card at an overseas POS terminal if the POS terminal is not compliant with the scheme rules and/or restrict the PIN entry for only 4 digits.


If you found that the terminal you are using is limited to the 4-digit PIN entry, you have two options:

- First, ask the retailer to bypass the PIN entry and execute your transaction using the signature.
- If this is not possible or the retailer refuses to authorize the payment by signature, then you must opt for a different payment method.

CONTACTLESS PAYMENT

25. What about Visa payWave contactless payments?

Your new PIN & PAY Card is equipped with contactless payment feature.

- For transactions RM250 and below: neither PIN nor signature is required. Simply tap your card on the POS terminal reader when prompted. This applies wherever you see the universal contactless symbol .
- For transactions above RM250: you will be prompted to key in your PIN to complete the transaction.

26. Could I unknowingly make a purchase if I walk past a contactless reader?

Your contactless card will only work when the card is within 4cm from the card reader. Furthermore, the cashier would be required to enable the reader by initiating a transaction at the terminal for payment acceptance. If the contactless reader is not processing a transaction, it will not be able to read any contactless card presented by mistake.

27. What happens if I accidentally tap my card twice on the contactless reader?

The contactless terminal can only process one transaction at a time. Even if the contactless card is accidentally tapped more than once, you will only get billed once for the transaction.

28. What happens if I have more than one contactless card in my wallet and I tap my wallet on the contactless reader?

There is a probability where the reader can detect more than one card. However, the transaction would not complete the payment. You will need to do the transaction again.

Please make sure that you take out the intended card from your wallet and tap it at the reader.

29. What will happen if a fraudster reads my contactless card by placing a contactless reader close to my wallet?

In the unlikely event that the contactless card security details are read by a fraudster through a rogue contactless reader in close proximity to your pocket or wallet, safeguards are in place to prevent unauthorised use of the intercepted card security details. Each contactless transaction includes a unique code that changes with each purchase, which can only be generated by the chip in the original contactless card, and cannot be guessed from the intercepted card security details.

In the unlikely event of fraud, you will not be held responsible for fraudulent charges or unauthorised purchases made using the contactless feature on your chip card. You must notify us immediately of any unauthorised card use or any suspicious activities.

However, you may be held responsible for unauthorised purchases if you were negligent with protecting your card or your PIN.

30. Could a fraudster steal my contactless card and use it to empty my card credit/ facility limit?

Safeguards are in place to mitigate the use of a lost or stolen contactless card by a fraudster. There is a low contactless transaction limit of RM250 and any transaction exceeding such limit cannot be authorised without the Cardmember's verification via PIN or valid signature verification.

PAYING AT SELF SERVICE KIOSK AND OTHER UNATTENDED TERMINAL

31. Do I need to enter a PIN when I use a PIN & PAY card at a self-service kiosk or terminal?

With immediate effect, you must enter your PIN at self-service pump or other unattended terminals to complete a transaction. If you forget or do not know your PIN, or if you do not have a PIN enabled card, you will not be able to use your card at a self-service kiosk or terminal that supports PIN. An example of a self-service terminal is the payment terminal in an outdoor self-service pump at a petrol station.

PIN SAFETY

32. 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).
- 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.



Version dated: 27/7/2017