



## **BSN Debit Card PIN & PAY - Frequently Asked Questions**

### **PIN & PAY INFORMATION**

#### **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 POS terminals in Malaysia will only accept PIN for payment.

#### **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 cardholders 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 both 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 BSN debit card to a new BSN PIN & PAY card to use PIN?**

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

#### **6. How do I replace my existing signature-based BSN Visa Debit Card or BSN Matrix Card to a new PIN & PAY Card?**

You can replace your card to the new BSN Pin & Pay Card at any BSN branch nationwide. Please bring along your existing BSN Visa Debit Card or BSN Matrix Card and MyKad for verification purposes.

#### **7. Is there any fee to replace existing debit card to the new PIN & PAY card?**

No, the card will be issued free of charge.

#### **8. Is the PIN I use for making purchases is the same as the PIN used at ATMs?**

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

**9. Do I need a PIN to make a payment over the 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.

**10. What happens if I enter the wrong PIN?**

For security purpose, your card 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.

**11. What happens if I use my new PIN & PAY card at a local POS terminal not supporting PIN?**

In this case, the POS terminal will process your new PIN & PAY card without prompting for PIN and your signature is required to complete your transaction. However effective 1 July 2017, all POS terminals in Malaysia will only accept PIN.

**12. What happens if I forget my PIN?**

Before 1 July 2017, if you do not remember your PIN while transacting at a POS terminal, you will be able to complete your transaction by signature. After 1 July 2017, you must enter your PIN at POS terminals in Malaysia.

For security purpose, you must enter your PIN for transaction at automated fuel dispensers and other self-service POS terminals when you are prompted for PIN, even prior to 1 July 2017.

In the event you forget your PIN, please visit any BSN branch to obtain a new PIN before the card can be used for any transactions.

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

No, not all transactions at POS terminals will require PIN:

- Low-value contactless transactions with limit of RM250 or lower do not require PIN.
- Transactions performed at a POS terminal yet to support PIN will -require signature for approval of payment.

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

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

**PIN USAGE AT OVERSEAS**

**15. Would I need to use my PIN for overseas transaction?**

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

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

If you do not know your PIN while you are in overseas, you may request the retailer to bypass the PIN and complete your transaction by signature verification.

## 17. Indication of overseas markets that are online PIN capable

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

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

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

### **Important Notice**

17.1 International Payment card schemes rules require all terminals globally to accept 4 to 6 digits PIN. You should not have issues using your 6-digits PIN & PAY 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 restricts PIN entry to 4 digits.

If you come across a POS terminal that restricts the entry of a PIN to 4 digits, then you have two options:

- First, request the retailer to bypass the PIN entry and complete the payment by signature.
- If this is not possible, or the retailer refuses to allow signature, then you must opt for a different payment method.

17.2 Activate your “Overseas Transaction” function. You can ACTIVATE this function via the following channels:

- BSN ATM
- BSN branches
- Logon to BSN’s Website [www.mybsn.com.my](http://www.mybsn.com.my)
- BSN Customer Service Centre at 1300-88-1900 or +603 2013 1900 (Outside Malaysia).

## **PIN USAGE FOR ONLINE PURCHASE**

### **18. Would I need to use my PIN for Online Purchase?**

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

#### **Important Notice**


Activate your "Online Purchase" function to secure your online transactions. You can ACTIVATE this function via the following channels:

- BSN ATM
- Short Message Services (SMS) – Cardmembers will receive a SMS form BSN> follow instruction given by the Bank > Done
- BSN branches
- Logon to BSN's Website [www.mybsn.com.my](http://www.mybsn.com.my)
- BSN Customer Service Centre at 1300-88-1900 or +603 2013 1900 (Outside Malaysia).

## **CONTACTLESS PAYMENT**

### **19. What about Visa payWave and MyDebit 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.
- Accumulated purchases for retail is limited to maximum RM2,500 daily. You are allowed to set the accumulated purchase limit according to the prescribed limit at any BSN branch.

### **20. 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 the way of initiating a transaction at the POS 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.

### **21. What happens if I accidentally tap my card twice on the contactless reader?**

The contactless POS 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.

**22. 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 may detect more than one card. However, the transaction would not be completed for 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.

**23. What if a fraudster reads my 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.

**24. Could a fraudster steal my contactless card and use it to empty my bank account?**

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 where the transaction above RM250 cannot be authorised without cardholder verification - PIN or signature verification is required.

**SELF SERVICE KIOSK OR TERMINAL**

**25. Do I need to enter a PIN whenever I use my card at a self-service kiosk or terminal in Malaysia?**

If the self-service kiosk or terminal supports PIN, it will prompt you to enter a PIN when you insert your card into the terminal. If the terminal asks you for a PIN, you need to know your PIN and you must enter the PIN to complete the transaction. If you 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.

Until 1 July 2017, you are allowed to sign at an attended terminal if you do not know your PIN. However, this is not possible at a self-service terminal because it is not attended i.e. there is no cashier or operator to verify the signature. This is why you must always enter your PIN if the self-service terminal supports PIN.

If you do not know your PIN, or if you do not have a PIN-enabled card at an outdoor self-service pump at a petrol station, you may proceed to pay at the indoors payment attended terminal with signature.

## **PIN SAFETY**

### **26. 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.



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