



## Frequently Asked Questions (FAQs) for Cardmembers Travelling Overseas with PIN-enabled card.

Please read the following FAQs before you travelling overseas to avoid encountering a problem using your PIN-enabled card.

### 1. Can I use my PIN-enabled card overseas?

Yes. You may use your PIN-enabled card overseas. However, you must do the following before leaving Malaysia:

- a. Activate your PIN-enabled card;
- b. Select a new PIN; and
- c. Remember your PIN.

### 2. What should I do if I travel to countries that have not yet migrated to PIN-enabled card?

Your signature will still be required for verification in order to use your PIN-enabled card for payment at those countries that have not yet migrated to PIN. However, because your new PIN-enabled card supports PIN for purchase, some countries may require payment to be completed with a PIN instead of signature and there is a risk of your PIN-enabled card being rejected if you do not enter a PIN when prompted. Therefore, please ensure to select a PIN for your PIN-enabled card before leaving Malaysia.

### 3. What if I still not receive a PIN for my new PIN-enabled card?

Please contact our Call Centre at 03-5522 3000 or 03-5517 9999 (for AFFINBANK World MasterCard cardmembers) if you still not receive your PIN.

### 4. How to select a PIN for my new PIN-enabled card?

Please follow the instructions below or contact our Call Centre at 03-5522 3000 or 03-5517 9999 (for AFFINBANK World MasterCard cardmembers) on how to select a new PIN.

- a. Visit any AFFINBANK / AFFIN ISLAMIC Bank ATM near you
- b. Insert your PIN-enabled card
- c. Key-in your temporary PIN
- d. Select PIN Change option
- e. Enter your new PIN
- f. Re-enter the new PIN to confirm
- g. PIN change successful

## PIN-enabled card Transactions at Overseas Markets with 4-digit PIN.

Although the standard for payment card PINs in Malaysia is 6-digits, but in some overseas markets the standard payment card PINs is restricted to 4-digits. Under this scenario, there is a possibility that you may encounter a problem using your 6-digit PIN at an overseas Point-of-Sale Terminal that restricts PIN entry to only 4-digits.

As a result of international card schemes rules, examples of Point-of-Sale Terminals that do not support PIN lengths of greater than 4-digits, even in markets where the standard for PINs is 4-digits, should be limited.



If you strike a Point-of-Sales Terminal that restricts the entry of a PIN to 4-digits or you forgot your PIN, then you have two choices:

- a. Request the retailer to bypass the PIN entry and opt to sign;
- b. If the first choice is not possible, or retailer refuses to allow signature, then you must opt for a different payment method.