

CARDMEMBERS FAQ (Revised 18 November 2016)

What is PIN?

A PIN, or Personal Identification Number, is a secret code that is either assigned to, or selected by the cardmembers to prove they are the rightful owner of the payment card. The 6-digit PIN must always be kept as secret and never noted down or disclosed.

Why is PIN safer than signing?

PIN usage can help protect against fraud due to lost or stolen cards, as the card and the PIN are required for validation of transactions. This is why you must always keep your PIN secret.

Why do I need to receive a new card to use PIN?

You will be issued a new card as your current card does not support PIN for validations of transactions at point-of-sale terminals.

Will the supplementary* credit card be changed too?

Yes. All the supplementary* credit cards will be changed to the new PIN-enabled card as well.

Do I need to pay additional fees to get a new PIN-enabled card?

No additional fees will be imposed for issuance of new PIN-enabled card.

What should I do once I received my new PIN-enabled card?

You must activate your new PIN-enabled card by calling our Call Centre at 03-5522 3000 or 03-5517 9999 (for AFFINBANK World MasterCard cardmembers).

How do I obtain a PIN?

Your temporary PIN will be sent via PIN Mailer to your correspondence address using normal mail. Alternatively, if you already have an existing PIN for your ATM transactions, you can use the same PIN for your retail transactions. If you require a new PIN you may contact our Call Centre at 03-5522 3000 or 03-5517 9999 (for AFFINBANK World MasterCard cardmembers) for further details.

Can I change my PIN?

Yes. You are advised to change your temporary PIN to a new 6-digit PIN. Instructions on how to change your PIN:

1. Visit any AFFINBANK/AFFIN ISLAMIC Bank** ATM near you
2. Insert your PIN-enabled card
3. Key-in your temporary PIN
4. Select PIN Change option
5. Enter your new PIN
6. Re-enter the new PIN to confirm
7. PIN change successful

Can I continue using my signature card after I have received my PIN-enabled card?

No. AFFINBANK/AFFIN ISLAMIC Bank** will block your old signature-based card 90 days upon issuance of new PIN-enabled card.

Is the PIN I use for making purchases the same as the PIN used at ATMs?

Yes. Each card will only have one 6-digit PIN that can be used for both cash withdrawals at ATMs and purchases at point-of-sale terminals.

What happens if I enter the wrong PIN?

Your PIN will be blocked after 3 incorrect attempts. This will protect you against any possibilities of lost and stolen card fraud. If your PIN is blocked, please contact our Call Centre at 03-5522 3000 or 03-5517 9999 (for AFFINBANK World MasterCard cardmembers) for a new PIN.



What happens if I forget my PIN?

Before 1 July 2017, signature will still be allowed when using your new PIN card. If you are transacting at an attended terminal, the retailer can assist you to complete your transaction using signature. After 1 July 2017, you will not be allowed to use your card at a point-of-sale terminal in Malaysia if you do not know your PIN.

As a security measure, you must enter your PIN at automated fuel dispensers and other unattended terminals if you are prompted for PIN, even prior to 1 July 2017. If you forget your PIN, you will not be able to use your card at these unattended terminals.

If you forget your PIN, please contact our Call Centre at 03-5522 3000 or 03-5517 9999 (for AFFINBANK World MasterCard cardmembers) immediately to get a new PIN.

How will I know when a PIN is required?

All you need to do is follow the prompts on the terminal. The payment terminal will determine if PIN is required and if so, it will then ask for a PIN.

What happens if I use my new PIN card at a terminal not supporting PIN?

In this case, the terminal will process your new PIN-enabled card without prompting for PIN, and your signature will need to be verified.

Will PIN be used to make card transactions through the Internet or over the telephone?

No. The PIN that you use at point-of-sale terminals or ATMs must never be used for Internet transactions or given over the telephone. Your PIN card will have no impact or change to transactions made via the Internet or telephone.

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

No, not all transactions at point-of-sale terminal will need PIN:

- Low-value (RM250 and below) contactless transactions do not require PIN.
- Transactions performed at a terminal not yet supporting PIN will still use signature.

Will I have to enter a PIN when I use my card overseas?

Not all overseas markets support PIN. Where an overseas terminal does not support PIN, then you will need to sign to approve the payment.

How do I keep my card and PIN secure?

It is very important that you keep your card details and PIN secret so that your card is protected against lost and stolen card fraud. Ensure your PIN is not easy to guess by avoiding numbers that can be associated with you such as significant personal dates (e.g. your birthday or anniversary), telephone number, or driver's licence number. Other measures to keep your PIN safe include:

- Do not keep a written record of your PIN;
- Do not allow another person to see your PIN when you enter it or it is displayed;
- Do not keep your PIN in a form that can be readily identified as a PIN;
- Do not disclose your card details and PIN to any other person (including persons in apparent authority, family members or spouse);
- Do not negligently or recklessly disclose your PIN;
- Notify AFFINBANK/AFFIN ISLAMIC Bank** immediately if you become aware that your PIN has become known to someone else; and
- Ensure any supplementary* cardmembers who are able to access any of your Card Accounts by a PIN keep their PIN secure as set out above.

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

Yes. You will be prompted to enter a PIN when you insert your card into the terminal if the self-service kiosk or terminal is PIN-enabled.

When the terminal prompts you for a PIN, you must enter your 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 as there is no cashier or operator to verify the signature. An example of a self-service terminal is the payment terminal in an outdoor self-service



pump at a petrol station. 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 indoors to the shop to pay at the attended point-of-sale terminal with signature.

What happens when I use my card at a self-service pump?

When you use your card at a self-service pump 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 to the Bank.

What is pre-authorisation amount?

A pre-authorisation amount is a temporary hold of a specific amount from the card available balance. It is used to verify that the card is active and has sufficient available funds prior to dispensing fuel.

What amount will be pre-authorised on my card when using a self-service pump?

Because the pre-authorisation must happen before the fuel is pumped, the actual amount of fuel pumped is not yet known at the time of pre-authorisation. The agreed pre-authorisation amount at self-service pump in Malaysia is set to RM200.

What if the amount of fuel pumped is less than the pre-authorised amount?

The amount of the pre-authorisation is not a charge and no funds are debited from the card account, but the available balance on the card is temporarily reduced by the pre-authorisation amount. Once you have completed pumping fuel, the actual amount for the fuel dispensed will be sent to the Bank. At this point the actual amount will be debited from the card account, and the pre-authorisation amount is cleared. However, this may take 3 to 4 business days after the fuel was dispensed and the pre-authorisation was generated.

What if I want to avoid RM200 hold of funds on my card?

Cardmembers who want to avoid a pre-authorisation at self-service pumps are advised to go to the cashier where the exact purchase amount would be deducted from the cardmember's card account.

PIN & PAY CARDMEMBERS SAFETY TIPS

You, and all your supplementary* cardmembers, must take all reasonable precautions to prevent the card, card number, PIN or any other security details of the card or account (the "card security details") from being misused or being used to commit fraud.

These precautions include:

- Sign the card as soon as it is received and comply with any security instructions;
- Protect the card, PIN and any card security details;
- Do not allow anyone else to have or use the card;
- Do not write down the PIN or the card security details nor disclose them to anyone else including the police and/or our staff;
- Do not allow another person to see your PIN when you enter it or it is displayed;
- Do not tamper with the card;
- Regularly check that you still have your card;
- Keep card receipts securely and dispose of them carefully; and
- Contact us about any suspicious matter or problem regarding the use of the card at a terminal.

You must notify us immediately if:

- Your card is lost or stolen;
- Your PIN may have been disclosed;
- Your card is retained by an ATM; or
- Your address or contact details have changed.

You must select or change your PIN to a number selected by you, before the PIN can be used for transactions. Your selected PIN must be one designed to reduce the chance of anybody guessing the numbers you selected. You must avoid unsuitable PINs such as:

- Represents your birth date;



- Being an alphabetical PIN, is a recognisable part of your name;
- Consists of sequential numbers (for example 123456, 654321 etc);
- Consists of all numbers being the same (for example 111111); or
- Consists of repeated numbers (for example, 112233, 123123).

CARDS WITH A CONTACTLESS FEATURE***

What is a contactless?

A contactless-enabled card is a fast, easy and convenient way to pay and lets you make everyday purchases quickly and safely with just a tap of your contactless-enabled card wherever you see the universal contactless symbol.

How does contactless work?

The contactless functionality consists of an embedded computer chip with an antenna that sends the transaction signal wirelessly over a small distance without direct contact between the merchant terminal and the contactless-enabled card. In order to make a payment you simply need to tap your card with a contactless terminal reader when prompted.

Can I still use my PIN card for contactless?

Yes. If your contactless card has a PIN, the terminal will prompt for PIN once your card is tapped on the contactless reader for transaction amounts above a certain limit. However, low-value contactless transactions do not require PIN or signature.

Security Features

The Card never leaves your hand

The most simple security measure for a contactless-enabled card is the fact that it never leaves your hand. Because you're in control of the payment, there's no chance that someone will double swipe or make a copy of your card when you're not looking.

Secure chip to prevent counterfeit

Contactless cards are as secure as any other chip-enabled card and carry the same multiple layers of security to prevent counterfeit. Each contactless transaction includes a unique code generated by the chip in the card that changes with each purchase, thereby preventing fraudsters from replaying information read from the chip to make payment.

Customer verification for higher value purchases

As contactless technology is designed to offer customers speed and convenience at the cashier, you do not need to sign or enter a PIN for contactless transaction up to RM250 in Malaysia. If the transaction is more than RM250, you can still tap the card but will be required to enter your PIN or be asked to sign the receipt.

Cardmember liability and obligation on contactless purchases

You may be held responsible for unauthorized purchases if you were negligent with protecting your card or your PIN. You must notify us immediately or as soon as reasonably possible of any unauthorized card use or any suspicious activities.

Frequently Asked Questions

Is the new feature secure? I just need to wave my card and it will be charged?

With this new feature, you only have to tap/wave your card on the contactless terminal for low-value transactions up to RM250. It is important that you notify us as soon as you realize that your card is not in your possession. Your liability for unauthorized transaction is limited to a maximum amount of RM250 as long as you reported the lost/theft/unauthorized transaction immediately.

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

A contactless-enabled card must be very close to the contactless reader at the cashier to work. Your contactless-enabled card will only work when the card is within 4cm of the card reader. Furthermore, the reader needs to be enabled by the cashier and this will only happen when the cashier initiates a transaction at the terminal to accept payment. If the contactless reader is not processing a transaction, it will not read any contactless card presented in front of it by mistake.

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 bills once for the transaction.

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 unauthorized use of the intercepted card security details. Each contactless transaction includes a unique code that changes with each purchase, which can only be used once and can only be generated by the chip in the original contactless card, and prevents a counterfeit card from being produced from the intercepted card security details.

Could a fraudster steal my card and use it to empty my bank account?

Safeguard 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, above which the transaction cannot be authorized without cardmember verification – PIN or signature verification. You must notify us promptly of any unauthorized card use.

*Only applicable for credit card.

**Only applicable for AFFIN ISLAMIC Debit Card.

***Only applicable for card with contactless feature.