PIN & PAY FAQ FOR BSN DEBIT CARD

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. **How do I replace my existing BSN Visa Debit Card or BSN Matrix Card to a new PIN & PAY Debit Card?**
    You can replace your existing debit card to the new BSN Pin & Pay Debit Card at any BSN branch nationwide. Please bring along your existing BSN Visa Debit Card or BSN Matrix Card and MyKad for verification purposes.

3. **Is there any fee to replace existing debit card to the new PIN & PAY Debit Card?**
    No, the card will be issued free of charge.

4. **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. Please visit any BSN branch to obtain a new PIN before the card can be used for any transaction.

5. **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 or visit any of the BSN branch to get a new PIN.

6. **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.

PIN USAGE AT OVERSEAS

7. **I will be travelling overseas. How will I be impacted?**
   Please ensure you have activated your card before travelling overseas. Cardmembers can ACTIVATE the "Overseas Transaction" function via the following channels:
   - BSN ATM
   - BSN branches
   - BSN Customer Service Centre at 1300-88-1900 or +603 2013 1900 (Outside Malaysia)

   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.

PIN USAGE FOR ONLINE PURCHASE

8. **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. Please ensure you have active your "Online Purchase" function to secure your online transactions. You can ACTIVATE this function via the following channels:
   - BSN ATM
   - BSN branches
   - BSN Customer Service Centre at 1300-88-1900 or +603 2013 1900 (Outside Malaysia)

CONTACTLESS PAYMENT

9. **What about Visa payWave and MyDebit Contactless payments?**
   Your new PIN & PAY Card is equipped with contactless payment feature.

   - For transactions RM250 and below: PIN is not 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

10. **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.

11. **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.

12. 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.

13. 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 PIN.

14. 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 verification is required.

15. 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 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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