

PIN & PAY (“P&P”) Debit Card

Q1. What is PIN?

A PIN, or Personal Identification Number, is a secret code either issued by HLB/HLISB to the Cardholder upon request or selected by the Cardholder at any HLB/HLISB’s branches in accordance with the application procedures on ATM services and includes changes on the same day made by the Cardholder as the case may be, from time to time. This PIN can be used for making purchases at retail shops and to perform cash withdrawal as well as transactions at all Automated Teller Machine (“ATM”) In short, a PIN is required to authenticate and complete a Debit Card transaction be it at ATM, Point-of-Sale (“POS”) or any type of payment devices that requires a PIN.

Q2. Why is PIN safer than signing?

PIN usage can help protect against fraud due to lost or stolen cards as the PIN is only known to Cardholder. The risk of signature being faked/forged is reduced accordingly. Therefore, PIN has to be protected in a highly secured manner and not to be disclosed to any third party.

Q3. How do I keep my PIN secured?

Some measures to keep your PIN confidential and safe include:

- Do not use numbers associated with birthday or anniversary date, phone number, IC no., driver’s license as the PIN;
- Do not keep a written record of the PIN;
- Do not allow any third party to see your PIN when it is entered or displayed;
- Do not keep the PIN in a form that can be readily identified as a PIN;
- Do not disclose the PIN to any third party (including persons in apparent authority, family members or spouse);
- Do not negligently or recklessly disclose your PIN; and
- Notify the Bank if the PIN has become known to someone else and change the PIN immediately.

Q4. Why do I need to change my current Chip & Signature (“C&S”) Debit Card to the new P&P Debit Card?

All Banks are mandated by Bank Negara Malaysia (“BNM”) to get the Cardholders to change their existing C&S Debit Card to the new P&P Debit Card by **31 December 2016 or the date specified in the SMS or ATM Screen.**

Q5. What happens if I do not change my C&S Debit Card?

After the stipulated deadline for change, your C&S Debit Card will no longer be valid for use. You may not be able to perform retail purchases and ATM transactions (including cash withdrawal).

Q6. Can I request HLB to send the new P&P Debit Card to me?

No, you are required to visit any HLB/HLISB's branches to personally change your C&S Debit Card to the new P&P Debit Card.

Q7. What is the difference between my current C&S Debit Card and the new P&P Debit Card?

The P&P Debit Card is a secured PIN-enabled Debit Card which requires the Cardholders to key in a PIN to perform a POS transaction.

Q8. How do I differentiate a HLB's C&S and P&P Debit Card?

HLB/HLISB's P&P Debit Card has the Malaysian Chip Card Specification ("MCCS") Contactless logo (*and the Visa payWave logo for HLB Debit Cards only*) as well as MyDebit logo at the top and middle right of the Debit Card respectively. A sample of P&P and C&S Debit Cards are as shown below:



P&P Debit Card (New)



C&S Debit Card (Old)

Q9. I am currently transacting with PIN, what is the difference?

The PIN-based transaction that you are transacting now is via MyDebit/MEPS (or Debit) line while signature (on the transaction receipt) is via VISA/MasterCard. Moving forward and/or effective 1 January 2017, all transactions will be PIN based regardless via MyDebit, MEPS, VISA or MasterCard line.

Q10. Is the PIN the same for both ATM and POS transaction?

Yes, as stated in No.1 herein.

Q11. Can I request to have 2 different PIN for ATM and POS transactions?

No.

Q12. Am I required to enter PIN whenever I use my new P&P Debit Card in Malaysia?

Yes, if you are prompted by the merchants to enter the PIN. Please be informed that effective 1 January 2017, all payment transactions performed via POS and/or other payment devices will require PIN.

Q13. Is the PIN required for Debit Card's Card-Not-Present transactions (Auto Debit, Mail Order Telephone Order and/or online purchase)?

No, it is not required. The PIN is to be used at ATMs, POS terminals and/or other payment devices only. For secured online transactions, the Cardholders are required to key in the

VISA Secured or MasterCard Secured one-time password (OTP) instead, which will be sent to their mobile phone to authorise the transactions.

Q14. What happens if I use my new P&P Debit Card at a POS terminal not supporting PIN?

The POS terminal will process the transaction with your P&P Debit Card without prompting for PIN and you will be required to sign on the transaction receipt to complete the transaction.

Q15. Do I need to enter a PIN at a self-service kiosk or terminal (i.e. petrol station) 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 you do not know, or if you do not have a PIN enabled card, you may proceed indoors to the shop to pay at the attended terminal with signature.

Q16. Can I use my P&P Debit Card in countries that are on magnetic stripe (example United States of America)?

Yes, the P&P Debit Card can be used globally where there is acceptance of payment brands of VISA or MasterCard.











Q17. Am I required to enter PIN for a pre-authorized transaction (e.g hotel check-in)?

Yes.

Q18. Am I required to enter PIN when I return goods to merchants for refund?

No.

Q19. Is there a fee imposed on changing my C&S Debit Card to the new P&P Debit Card?
Please refer to the below table on the types of Debit Card which Cardholder may change without incurring any replacement card fee.

Debit Card	Existing ATM/ Debit Card	Re-carding Option		
		NEW Pin & Pay Debit Card	Remarks	
Generic	<ul style="list-style-type: none"> ✓ HLB ATM ✓ Ex-EON ATM ✓ HLB Generic MasterCard ✓ Ex-EON Debit Card 			Cardholder with ATM or Generic (Blue) Debit Card can only re-card to the PIN & Pay Generic (Silver) Debit Card.
Hello Kitty				Cardholder with Hello Kitty Debit Card (any 6 designs) can re-card to the PIN & Pay Hello Kitty (40 th Anniversary) <u>OR</u> Generic (Silver) Debit Card.
Transformers				Cardholder with Transformers Debit Card (any 3 designs) can re-card to the PIN & Pay Transformers (Optimus Prime) <u>OR</u> Generic (Silver) Debit Card.
Junior				Cardholder with Junior Debit Card (any 3 designs) can only re-card to the PIN & Pay Junior Debit Card.
Priority Banking*				Cardholder with Priority Banking Debit Card can only re-card to the PIN & Pay Priority Banking Debit Card.

Q21. Can the existing Generic Blue Debit Cardholders opt for the new P&P Hello Kitty Debit Card?
Yes, however a nominal fee will be charged.

Change of PIN

Q22. Can I change my PIN (first or subsequent time) at other bank's ATM?
No, you can only change your P&P Debit Card PIN at HLB's ATM or login to Hong Leong Connect under "Other Services > Create PIN / Change PIN".

Q23. Is there any ruling when it comes to assigning a PIN number the new P&P Debit Card?
No, but some measures/controls are highly encouraged as stated in No.3 herein.

Wrong/Forget PIN

Q24. What happen if I've entered a wrong PIN?
Three attempts are allowed before your P&P Debit Card is blocked. When the Debit Card is blocked, you are required to visit any HLB/HLISB's branches or log on to Hong Leong Connect Online Banking to reset your PIN.

Q25. What happens if I've forgotten my PIN?
You may visit any HLB/HLISB branch to reset your PIN. Alternatively, you may log-on to Hong Leong Connect Online Banking to create a new PIN.

OVERSEAS

Q26. I'm travelling abroad for holidays. Can I use my P&P Debit Card at retailers overseas?

Yes, you can. You can use your P&P Debit Card at any retailers worldwide that accept VISA/MasterCard.

Q27. I'm travelling abroad for holidays with my new P&P Debit Card. What should I do prior to travelling?

You have to activate your new P&P Debit Card and select your preferred PIN, if you have not done so, before travelling abroad. When transacting via your new P&P Debit Card, you have to enter your 6-digit PIN when prompted by the POS terminal and/or the cashier.

Q28. I'm travelling abroad for holidays with my P&P Debit Card. I have realized that I could not remember my 6-digit PIN, when transacting with my P&P Debit Card. What should I do now?

You have to request the retailer to by-pass PIN entry and use signature instead. To change your 6-digit PIN immediately, login to Hong Leong Connect by performing the following steps:

Step 1: Login at www.hongleconnect.my

Step 2: Go to 'Settings' > 'Manage Card PIN' > 'Create PIN/ Change PIN'

Step 3: Select Account > Enter 'New PIN' > Confirm 'New PIN'

Step 4: Key-in TAC no > Click 'Submit'

Q29. I'm travelling abroad for holidays with my P&P Debit Card. I have my 6-digit PIN with me but the retailer informed me that the POS terminal is not PIN-enabled (accept signature only)/ the POS terminal can only accept 4-digit PIN. What should I do now?

You have to request the retailer to by-pass PIN entry and use signature instead.

Others

Q30. Can I identify an authorized P&P Debit Card transaction on the Transaction Receipts and/or statement?

Yes, the transaction receipts and/or statement will display the word "PIN Verified".

Q31. Is the PIN printed on the transaction receipt?

No.

Q32. Do I still need to sign on the reverse of my P&P Debit Card?

Yes, this is still necessary as the signature will continue to be used for verification in certain situations (e.g. travelling to a country where PIN is not used, where the terminals of merchants have not upgraded to support PIN-based transactions etc.).

Q33. Will all merchants know how to process a P&P transaction?

All merchants will be trained to perform a P&P (PIN-based) transaction. This will be done over a period of time till 30 June 2017.

Q34. Is signature still required on the Transaction Receipt after the PIN is entered?

Signature is not required on any Transaction Receipt once the PIN has been verified. The Sales Draft shall display the word "PIN Verified".

Q35. Is PIN required for Contactless Transactions?

- PIN is not required for transactions up to RM250 in a single receipt. If the transaction exceeds RM250 in a single receipt, you are required to enter your PIN.
- For cumulative contactless limits, you are able to perform up to RM400. Once you have reached the cumulative contact limit, you are required to perform a contact transaction and key in PIN to reset your cumulative limit.