

## FAQ

### Standard Chartered Credit Card – Chip and PIN

#### Introducing Chip & PIN Cards

**1. What is Chip and PIN?**

*Chip and PIN cards provide better protection against fraud, with an added security of a 6-digit Personal Identification Number (PIN). These cards feature an embedded microprocessor that improves security when you make purchases at Chip and PIN technology-activated terminals. The Chip and PIN cards will continue to have a magnetic stripe to allow for use at retailers who have not yet adopted this technology. The Bank will start issuing Chip and PIN cards in stages effective December 2015.*

**2. Do supplementary cards require a 6-digit PIN in the future?**

*Yes, all cards will require the 6-digit PIN in future, including supplementary cards.*

**3. Will I retain the same credit card number for my new Chip and PIN card?**

*Yes. As part of the Chip and PIN migration, your credit card account number will remain the same. However, please note that if you receive a replacement Chip and PIN card for a lost or stolen card, your credit card number will differ for security purposes.*

**4. Will my expiration date change when my signature card is converted to a new Chip and PIN card?**

*Yes, the expiration date and the three-digit security code on the back of your card will change with the new Chip and PIN card. Please note that your Standing Instruction for your credit card will not be affected if the Chip and PIN card number does not change.*

*However, if your credit card is being replaced with different credit card number, you will need to contact your vendor and provide the new credit card number to avoid disruption to your standing instructions.*

#### Chip and PIN Cards Distribution and Recardings

**5. When will my new Chip and PIN Credit Card and Temporary PIN mailer arrive?**

*You will receive an SMS stating that your Credit Card will be replaced soon. Please expect delivery of your new credit card within 2 weeks via courier after receiving the SMS notification. You will also be receiving a temporary PIN via normal mail within 7 working days upon delivery of your new credit card. Please note that Standard Chartered Bank is replacing all credit cards in stage, starting from January 2016 to December 2016. Therefore if you are holding several credit cards with Standard Chartered Bank, the replacement of these cards would be performed at different times. You will be able to gauge the expected delivery times based on the SMS notifications.*

**6. Where will the new Chip and PIN Card be sent to?**

*The new Credit Card will be delivered to the address registered in our system. If your address has changed, please call our Contact Centre or walk to any Standard Chartered Branch to update your address.*

**7. I am currently living abroad. How do I collect my credit card?**

*The Credit Card will be sent to your address registered in our system. Please call our Contact Centre if you wish to redirect the card to your new address.*

**8. Will supplementary cardholders be issued a new supplementary credit card as well?**

*Yes. Your new supplementary Chip and PIN card(s) will be delivered to the principal cardholder as per the address registered in our system.*

**9. Can I request for a new Chip and PIN card if I misplace the Chip and PIN card? If yes, will it still be the same card number that I'll receive?**

*For damaged or lost cards, replacement with the same card number can only be performed at branches. If the replacement request is made via our Contact Centre, the replacement card will be issued with a new card number.*

**10. Can I request for a new Chip and PIN card before I receive an SMS because I have plans to go abroad for the next few months?**

*Yes, please call our Contact Centre to request for a Chip and PIN replacement card and we will proceed with the necessary replacement for you. However, please take note that the card number will differ from your current signature card. If you wish to request for same card number, please proceed to perform card replacement at any Standard Chartered Bank Branch and you will be receiving your replacement card within 10 working days.*

### **Card Activation and 6-digit PIN Setup**

#### **11. Can I continue to use my current signature card even after my Chip and PIN card has been issued?**

You will be able to use your current signature card even if the new Chip and PIN card is issued. However, it is important that you activate your new Chip and PIN card as soon as you receive it; this is to avoid any usage/service disruptions. Once you activate your new Chip and PIN card, your signature card will be deactivated immediately.

Please note that if you do not activate your new Chip and PIN card within 90 days of its issuance, your signature card will be automatically deactivated. Do not forget to complete your activation by setting up the 6-digit PIN.

#### **12. How do I activate my Chip and PIN card and create/change the 6-digit PIN?**

##### **I have Phone Banking access: (TPIN is required)**

Step 1: Activate your new Chip and PIN credit card by

1. Dialing 1300888888 and select "Card Activation and PIN Setup" option
2. Select "To Activate your Credit Card" option
3. Enter your Telephone Banking ID (NRIC Number or Credit Card Number) and Telephone PIN for verification
4. Receive an OTP sent to your mobile phone and enter OTP as instructed
5. Follow activation Instruction on the call, then proceed to 6

Step 2: Create your 6-digit PIN

6. After Activation, you will be prompted to create your 6-digit PIN

##### **I DO NOT have Phone Banking access, but I have Online Banking access: (Online Banking ID is required)**

Step 1: Activate your new Chip and PIN credit card by

1. SMS USE<space>16-digit credit card - For example: USE 5498341601234567
2. Receive an SMS confirmation on successful activation, then proceed to 3

Step 2: Create your 6-digit PIN from Online Banking

3. Login to [sc.com/my](http://sc.com/my) by entering username and password
4. After successful login, select "Card" from the left panel menu
5. Select "Create / Change your PIN" on the top panel in cards page
6. Receive an OTP sent to your mobile phone and enter OTP sent as instructed
7. Enter personalized 6-digit PIN and reconfirm

##### **I DO NOT have Phone Banking access and Online Banking access (Temporary PIN Mailer is required)**

Step 1: Activate your new Chip and PIN credit card by:

1. SMS USE<space>16-digit credit card - For example: USE 5498341601234567
2. Receive an SMS confirmation on successful activation, then proceed to 3.

Step 2: Change your 6-digit PIN using your Temporary PIN mailer at the nearest Standard Chartered ATM

3. Obtain the Temporary PIN mailer that was sent separately from your credit card
4. Proceed to the nearest Standard Chartered ATM with your Temporary PIN mailer.
5. Insert your credit card into the ATM machine
6. Follow Instructions as per displayed on ATM machine screen.

##### **I DO NOT HAVE Phone Banking access and Online Banking access, and I DID NOT receive my Temporary PIN Mailer.**

Step 1: Activate your new Chip and PIN credit card by:

1. SMS USE<space>16-digit credit card - For example: USE 5498341601234567
2. Receive an SMS confirmation on successful activation, then proceed to sign up for our automated service as below.

To enjoy our automated service for 6-digit PIN, please sign up using the below steps:

Create Phone Banking (TPIN) Access

Step 1: Dial 1300888888 and speak to our Customer Care Agents and we will sign you up with our Phone Banking Service or access you with the necessary

OR

Create Online Banking Access

Step 1: Proceed to [sc.com/my](http://sc.com/my)

Step 2: Select Online Banking

Step 3: Select "Instant Registration" or "Register using Temporary ID and Password"

**13. How do I know if my card has been activated?**

*You will receive an SMS stating that the activation of your card has been successful. Upon activation, please proceed to [sc.com/my](http://sc.com/my) or dial 1300888888 to perform 6-digit PIN Setup instantly.*

**14. What will happen if I have activated my new Credit Card, but have not performed the 6-digit PIN Setup? Will my old card get deactivated in this case?**

*Your current signature card will be de-activated instantly once you have successfully activated your Chip and PIN card. If you are transacting at a signature terminal, you can sign for the credit card transaction. However, if you are transacting at a 6-digit PIN-enabled terminal you are required to enter your 6-digit PIN for credit card transactions. Hence, to avoid disruption of your credit card service/transactions, it is important that you perform your 6-digit PIN set up the moment you have completed your card activation.*

**15. How do I know if my 6-digit PIN Setup has been successful?**

*You will receive an SMS notifying that your 6-digit PIN Setup was successful*

**16. What can I do if I cannot remember my new 6-digit PIN?**

*You can perform 6-digit PIN change via Online Banking at [sc.com/my](http://sc.com/my) or via Phone Banking automated service by dialling 1300888888.*

**17. I have set up my first Chip and PIN Card. When I receive my second Chip and PIN card, do I need to register for a new PIN?**

*Yes, you will be required to create a new 6-digit PIN when you receive your second Chip and PIN card (you may choose the same or a different 6-digit PIN). This step is necessary to sync your 6-digit PIN with the chip embedded within the second card.*

**18. How do supplementary cardholders change their 6-digit PIN?**

*6-digit PIN setup for supplementary card can only be performed by the principal cardholder. Please take note that the One-Time Password (OTP) via SMS will be sent to the principal cardholder.*

**Using the New Chip and PIN Card**

**19. How can I start using my Credit Card?**

*If you use your card at a merchant who supports Chip and PIN technology, a message will be displayed instructing you to insert your card into the terminal.*

*Follow these simple steps to complete your transaction:*

- a) *Insert the Chip-end of your card into the terminal with the chip facing up (leave the card in the terminal until you are prompted to remove it).*
- b) *Approve the amount.*
- c) *Follow the prompts to enter your 6-digit PIN or provide your signature.*
- d) *Remove your card when prompted.*

**20. What if the merchant does not support Chip and PIN technology?**

*If a merchant does not support Chip and PIN technology, you can use your card and sign for your purchase as you do with a signature card.*

**21. Will I be required to give my 6-digit PIN over the phone or on the Internet?**

*No, you should never disclose your 6-digit PIN to anyone. Purchases made over the phone and on the Internet do not require a 6-digit PIN.*

**22. What if a merchant asks for a PIN during the purchase?**

*You should never disclose your PIN to anyone. Simply follow the instructions on the terminal to complete the transaction.*

**23. Will my existing Standing Instructions on my Credit Card be interrupted?**

*Your Standing Instructions with the bank will not be interrupted if the credit card number remains the same. However, if your credit card is being replaced with different credit card number, you will need to contact your vendor and provide the new credit card number to avoid disruption to your standing instructions.*

**24. What happens if I enter the wrong 6-digit PIN?**

You will be allowed 3 attempts before your 6-digit PIN is blocked. This is to protect you against the possibility of an unauthorized person using your card. If your 6-digit PIN is blocked, contact us at 1300888888 and you will be able to create a new 6-digit PIN within the next working day.

**25. Will I be able to perform a credit card transaction without entering a 6-digit PIN?**

- Local Transactions:
  - You will be allowed to sign for credit card transactions up to 30<sup>th</sup> June 2017. Effective 1<sup>st</sup> July 2017, you are not allowed to sign for credit card transactions anymore. All credit card transactions will require a 6-digit PIN.
- Overseas Transactions:
  - For countries that are not supporting 6-digit PIN, you will be required to sign for the credit card transaction and NO 6-digit PIN is required.
  - For countries that mandate a 6-digit PIN, no signature is allowed for credit card transactions. All credit card transactions will require a 6-digit PIN to approve.

Summary:

Country Terminal	Before 1 <sup>st</sup> July 2017	After 1 <sup>st</sup> July 2017
<b>Local</b>		
Signature Terminal	Signature only	No more Signature Terminal
PIN Terminal	6-digit PIN is optional. Signature is allowed.	6-digit PIN only
<b>Overseas</b>		
Signature Terminal	Signature only	Signature Only
PIN Terminal – No Signature allowed	6-digit PIN Only	6-digit PIN Only

It is very important to create your personalized 6-digit PIN to avoid disruption on your transactions and usage.

**26. I am being prompted a 4-digit PIN when I transact overseas, what should I do?**

Any transactions that are being prompted for 4-digit PIN will be declined.