

Frequently Asked Questions

Standard Chartered PIN & PAY (Chip & PIN) Credit Card

Introducing PIN & PAY Cards	2
PIN & PAY Card Recarding	2
Card Activation and 6-digit PIN Setup	3
Using the New PIN & PAY Card	5
Cards with a Contactless Feature	6
Card Pre-authorisation at Petrol Station Self-Service Pump	8

Introducing PIN & PAY Cards

1. What is PIN & PAY?

PIN & PAY 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 PIN & PAY technology-activated terminals. The PIN & PAY cards will continue to have a magnetic stripe to allow for use at retailers who have not yet adopted this technology. The Bank had started issuing PIN & PAY cards in stages from 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 PIN & PAY card?

Yes. As part of the PIN & PAY migration, your credit card account number will remain the same. However, please note that if you receive a replacement PIN & PAY 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 PIN & PAY card?

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

PIN & PAY Card Recarding

1. When will my new PIN & PAY Credit Card arrive?

You will receive an SMS stating that your Credit Card will be replaced soon. Please expect delivery of your new credit card within 1 month after receiving the SMS notification. 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.

2. Where will the new PIN & PAY 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.

3. 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.

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

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

5. Can I request for a new PIN & PAY card if I misplace the PIN & PAY 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.

6. Can I request for a new PIN & PAY 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 PIN & PAY 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

1. Can I continue to use my current signature card even after my PIN & PAY card has been issued?

You will be able to use your current signature card for retail transactions even if the new PIN & PAY card is issued. However, please take note that your cash advance facility will be discontinued on your existing card once the new PIN & Pay card has been issued.

It is important that you activate your new PIN & PAY card as soon as you receive it; this is to avoid any usage/service disruptions. Once you activate your new PIN & PAY card, your signature card will be deactivated immediately. Please note that if you do not activate your new PIN & PAY 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.

2. How do I activate my PIN & PAY card and create/change the 6-digit PIN?

I have Phone Banking access: (TPIN is required)

Step 1: Activate your new PIN & PAY 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 PIN & PAY 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 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, but I would like to apply:

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

Step 2: Select Online Banking

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

3. 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 or dial 1300888888 to perform 6-digit PIN Setup instantly.

4. 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 PIN & PAY 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.

5. 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

6. What are the safety tips to follow when performing PIN Setup?

You, and any additional cardholder, must take all reasonable precautions to prevent the card and the card number, the PIN, your password or any other security details for 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, the PIN, and any card security details;*
- *Do not allow anyone else to have or use the card;*
- *Destroy any notification of the PIN and of any card security details;*
- *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;*
- *Contact us about any suspicious matter or problem regarding the use of the card at a terminal; and*
- *Check your statements regularly and report any suspicious activities immediately.*

You must notify us immediately if:

- *Your card is lost or stolen; or*
- *Your PIN may have been disclosed / compromised; or*
- *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:

- *Birth dates, months or years in any form or combination;*
- *Sequential numbers (such as 345678) and easily identifiable number combinations (such as 111111);*
- *Any of the blocks of numbers printed on your card;*
- *Other easily accessible personal numbers such as parts of personal telephone numbers, identity card number, or other personal data.*

7. 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 or via Phone Banking automated service by dialling 1300888888.

8. I have set up my first PIN & PAY Card. When I receive my second PIN & PAY 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 PIN & PAY 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.

9. 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 PIN & PAY Card

1. How can I start using my Credit Card?

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

Follow these simple steps to complete your transaction:

- 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).
- Approve the amount.
- Follow the prompts to enter your 6-digit PIN or provide your signature.
- Remove your card when prompted.

2. What if the merchant does not support PIN & PAY technology?

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

3. 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.

4. 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.

5. 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.

6. 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.

7. 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 30th June 2017. Effective 1st 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 st July 2017	After 1 st July 2017
Local		
Signature Terminal	Signature only	No more Signature Terminal
PIN Terminal	6-digit PIN is optional. Signature is allowed.	6-digit PIN only
Overseas		
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.

8. Do I need to enter a PIN whenever I use my card at a self-service kiosk or terminal 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 the terminal asks you for a PIN, you need to know your PIN and you must enter the 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. An example of a self-service terminal is the payment terminal in an outdoor self-service pump at a petrol station.

Although it is possible to sign at an attended terminal if you do not know your PIN until 1 July 2017, this is not possible at a self-service terminal because it is not attended i.e. there is no cashier or operator to verify the signature. This is why you must always enter your PIN if the self-service terminal supports PIN.

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 terminal with signature.”

Cards with a Contactless Feature

1. What is a Contactless Card?

The contactless functionality is available for your credit card if the universal contactless symbol  is displayed on the card face. A contactless 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 contactless symbol. The contactless functionality is also known as PayPass for MasterCard or payWave for Visa cards.

2. What are the benefits?

Using a contactless card is a quicker and more convenient way to make purchases. You don't have to sign a receipt or enter a PIN for transaction not more than RM250. Your contactless card saves time on both sides of the counter - shorter transaction times mean you spend less time in queues. There's no more fumbling for cash, counting change or worrying if you have enough cash for the purchase. It's also a more secure way of paying because the card doesn't leave your hand at checkout.

3. How does my Contactless Card 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 card. In order to make a payment you simply need to tap your card with a contactless interface to the terminal reader when prompted.

To perform a Contactless transaction, do ensure that the card reader supports Contactless transaction for your card type

- For Visa Cards: Look out for a Visa payWave reader displaying the contactless symbol and the Visa logo at the point of sale.
- For MasterCard Cards: Look out for a MasterCard PayPass reader displaying the contactless symbol and the MasterCard logo at the point of sale.

Once the cashier enters the purchase amount into the terminal, hold your card within 4cm of the secure contactless reader. Your transaction is confirmed when the green indicator lights up and you see a display message confirming that your transaction has been successful.

No PIN or signature is required for contactless transactions up to RM250 in Malaysia.

4. Can I get a receipt after I make the payment?

Your contactless card is designed to let you make a paperless payment, but you can request for a receipt from the merchant if required.

5. Where can I make Contactless payments?

You can make your contactless transaction at retailers across the world. In Malaysia, the contactless retailers list is expanding and is currently available at AEON, Ben's Independent Grocer (BIG), SOGO, Jaya Grocer, HERO Hypermarket, McDonalds, Golden Screen Cinemas (GSC) and TGV Cinemas. Look for the contactless symbol and the MasterCard/ Visa logo on card readers at the checkout counter. You can also use your contactless card for signature or PIN transactions at millions of locations worldwide wherever you see the MasterCard/ Visa sign, including over the internet, telephone or via mail order.

6. Is Contactless Card Secure?

A contactless card comes with the following security features:

a) **The card never leaves your hand**

The most simple security measure for a contactless 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.

b) **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 payments. The Contactless card also has ultra-short read range of within 4cm. Thus, the card must be very close to the contactless reader at the cashier to work.

c) **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 transactions 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

7. What is the cardholder liability for Contactless Purchases?

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 or as soon as reasonably possible 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 your PIN.

8. 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 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.

9. 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 billed once for the transaction.

10. What happens if I have more than one contactless card in my wallet and I tap my wallet on the contactless reader?

If you hold your card up to a reader and you have any other contactless payment cards nearby, the reader might detect more than one card and won't complete the payment. You will need to do the transaction again. You should make sure you only hold one card on the reader and always take it out of your wallet.

11. 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 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.

Furthermore, when the card registers multiple contactless transactions per day, you may be asked to insert the card and perform PIN or signature verification regardless of the purchase amount. This precaution confirms that the cardholder is in fact the rightful user, limiting any potential fraud should the card be lost or stolen.

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 or as soon as reasonably possible of any unauthorised card use or any suspicious activities.

12. Could a fraudster steal my 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, above which the transaction cannot be authorised without cardholder verification – PIN or signature verification. Transactions are analysed by the card issuer and global payment networks in real-time to identify fraud patterns and detect suspicious transactions. You will not be held responsible for fraudulent charges or unauthorised purchases made using the contactless feature on your chip card but you must notify us immediately or as soon as reasonably possible of any unauthorised card use or any suspicious activities.

13. My card does not come with contactless functionality, how can I request for it?

Call us at 1300 888 888 to request for a new contactless-enabled credit card.

Card Pre-authorisation at Petrol Station Self-Service Pump

- 1. What happens when I use my credit or debit card at a self-service pump?**
When you use your card at a self-service pump (automated fuel dispenser) 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 card to your card issuer.
- 2. What is a pre-authorisation?**
A pre-authorisation is a temporary hold of a specific amount from the available balance on the payment card. It is used to verify that the card is active and has sufficient available funds prior to dispensing fuel.
- 3. 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 the pre-authorisation. The agreed pre-authorisation amount at self-service pumps in Malaysia is set to RM200.
- 4. 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 your issuing 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 3–4 business days after the fuel was dispensed and the pre-authorisation was generated.
- 5. What if my available funds are less than RM200 or if I want to avoid a RM200 hold of funds on my card?**
Customers 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 cardholder's account.

For more information about PIN & PAY, visit <https://pinandpay.com.my/en/> or speak to us at 1300 888 888.