FREQUENTLY ASKED QUESTIONS ABOUT CHIP & PIN DEBIT CARD-i

1) What is a MyDebit card-i?
The MyDebit card-i is issued when you open an Investment account or, Savings or Current account with Standard Chartered Saadiq Berhad. In addition to using the card to make cash withdrawals at the ATM, the card can also be used to make payments for purchase of goods and services at merchants who display the MyDebit logo. When making payment for purchases, the card is inserted into the merchant's terminal. The terminal will prompt you to key in your PIN (the same PIN used for cash withdrawals at the ATM) to approve the transaction. This is a contact transaction.

The MyDebit card-i is a Chip and PIN card, which provides better protection against fraud, with added security of a Personal Identification Number (PIN). Effective January 1, 2017 your signature will no longer be required.

2) What is PIN?
A PIN or Personal Identification Number is a secret code that is selected by the cardholder to prove that they are the rightful owner of the payment card. The PIN are in six (6) digits. Your PIN must always be kept a secret and never noted down.

3) Why is PIN safer than signature?
PINs are personal to the cardholder whilst signature is 'visible' and susceptible to being forged. You must always keep your PIN a secret to avoid fraudulent transactions on your card.

4) Why do I need to change my current CHIP & signature debit card-i to the Chip and PIN card?
Effective January 1, 2017 as mandated by Bank Negara Malaysia, all card transaction will be PIN based which essentially means signatures will no longer be accepted when you make payments for your purchases via your card. The new Chip and PIN card provides better protection against fraud, with added security of a Personal Identification Number (PIN) which is personal to the cardholder.

5) Where can I change my PIN?
You can change your PIN at any Standard Chartered Saadiq Berhad or Standard Chartered Bank Malaysia Berhad ATM in Malaysia by selecting the option "Change PIN".

6) What happens if I enter a wrong PIN?
After three (3) wrong attempts, your PIN will be blocked. Limited PIN tries protects you against the possibility of an unauthorized person from using your card. If you still recall your PIN, please contact our customer service hotline at 03-7711 8888 or walk-in to our nearest branch for assistance. If you have forgotten your PIN, you will need to replace your card at one of our nearest branch. Please be advised that if you are holding an Islamic Debit Card-i, replacement can be issued by both our Saadiq branches and Conventional branches.

7) Can I continue using my signature card after I have received my PIN-enabled card?
No. Effective January 1, 2017 as mandated by Bank Negara Malaysia, all card transaction will be PIN based which essentially means signatures will no longer be accepted when you make payments for your purchases via your card.

8) Is the PIN I use for making purchases the same as the PIN used at ATMs?
Yes. Each card will have only one PIN that can be used for both cash withdrawal and purchases at point of sale ("POS").

9) Is the PIN applicable for overseas point of sale transactions?
The PIN will be applicable only in countries which have moved to PIN-based card transactions which essentially means that you need to key-in your PIN to make your purchases. To ensure uninterrupted services and that you enjoy the convenience of your Chip and PIN card please remember to activate your card upon receipt of your new Chip and PIN card.

To activate your card please visit the nearest Standard Chartered Saadiq Berhad or Standard Chartered Bank Malaysia Berhad ATM to change your PIN.

10) How do I keep my PIN secure?
It is very important to keep your PIN confidential 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 license 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
- Do not keep your PIN in a form that can readily be identified   ;
- 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;
- Notify the Bank immediately if you become aware that your PIN has become known to someone else

11) What is my liability for unauthorised transaction(s)?
Your liability for unauthorised transactions is up to a maximum of RM250, provided you have not acted fraudulently or unlawfully or failed to inform the Bank of the loss of your debit card-i as soon as reasonably practicable after having found that your debit card-i is lost or stolen. In such cases, your liability for such unauthorized transactions may exceed the amount of RM250. The Bank has the right to deduct the fees & charges from the linked account or from any other accounts under your name.

12) What should I do in the event my debit card-i is lost / stolen or the balance in my account linked to my debit card-i is incorrect?
Kindly call the Bank at 1 300 888 888 or 603-7711 8888 (if you are calling from overseas) immediately after discovering these issues.

13) What is a MyDebit contactless transaction?
MyDebit contactless transactions are transactions that do not require PIN or signature. You can make payments by tapping the card on the terminal or holding the card close (2 to 3 cm) from the terminal without entering a PIN. The maximum transaction amount for a contactless transaction is RM250. Any transaction above RM250 will require the PIN to be entered.

14) Is there a limit for MyDebit contactless transactions?
The MyDebit contactless transaction limit is RM250 per transaction.

15) Could I have unknowingly made a purchase if I walk past a contactless reader?
 No. The MyDebit point-of-sales (POS) terminal is designed to ensure that the cardholder is always in control. The merchant must first have entered the purchase amount for approval and your card has to be held in very close proximity (2cm – 3cm) to the terminal or tapped on the terminal in order for a transaction to take place. In addition, POS terminals can only process one payment transaction at a time.

16) Is there a risk of cardholders getting charged accidentally if they get too close to the contactless reader?
There is no risk of accidental charge or debit to your account. The merchant must key in the amount of the purchase and the card must be tapped or held very close to the terminal to complete a transaction.

17) Would my account linked to the contactless card be charged if a fraudster places a contactless reader in close proximity to my wallet (electronic pick pocketing)?
No. The merchant must first have entered the purchase amount for approval. In addition, the contactless card must be tapped against the terminal for a transaction to be processed. Moreover, POS terminals can also only process one payment transaction at a time

18) Could a fraudster steal my contactless card and use it to empty my bank account? Is there a limit on the transaction amount and the number of times that my contactless card could be used before I am required to sign or enter a PIN?
In the event of stolen card, your account cannot be emptied as only purchases that are less than RM250 can be made using contactless. Transactions above RM250 will require you to input your PIN at the POS terminal. The Bank had also set a threshold on the number of times that a contactless transaction can be performed. Transactions that exceed the pre-set threshold in terms of number of times and amount require input of PIN.

19) Who decides on the choice of payment network (i.e. MyDebit, MasterCard or Visa) used for routing and processing a debit card-i transaction at the retail outlet?
The payment network is chosen by the merchant in line with Bank Negara Malaysia's objective to promote payment system efficiency.

20) What happens when I use my debit card-i 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 the Bank.

21) 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.

22) 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 pumps in Malaysia is set to RM200.

23) 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 3-4 business days after the fuel was dispensed and the pre-authorisation was generated.

24) 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.

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