

# Frequently Asked Questions

## Pin & Pay (“P&P”) Mach Credit Card

### CREDIT CARD ACTIVATION

#### **1. How do I activate my Pin & Pay Credit Card?**

You may activate your Credit Card via the usual channels:

- 1) SMS
  - 2) Interactive voice response (IVR)
  - 3) Hong Leong Contact Centre
  - 4) Hong Leong Bank Branches
3. How do I get my Credit Card PIN?

Once your credit card is activated, a 6-digit PIN temporary PIN will be sent to you via SMS or mail. You are required to change this temporary PIN to your preferred 6-digit PIN at any Hong Leong Bank / Hong Leong Islamic Bank ATMs before the PIN can be used.

#### **2. When will I receive the temporary PIN?**

You will receive the temporary PIN within 1 hour (PIN sent via SMS) or within 7 to 10 working days (PIN sent via mail) after card is activated.

Note: Cardholder should receive the SMS PIN within 5 minutes after card activation. To manage customer experience, the card activation successful SMS advise customer to contact HLCC if did not receive the SMS after 1 hour.

#### **3. How do I change my temporary PIN?**

You can only change your Temporary PIN at Hong Leong Bank / Hong Leong Islamic Bank ATMs by performing the following 5 steps:

- Step 1: Insert card into ATM
- Step 2: Select your preferred language
- Step 3: Enter temporary PIN
- Step 4: Select “PIN Change”
- Step 5: Enter your preferred new 6-digit PIN

#### **4. Can I change the temporary PIN at other banks’ ATMs?**

No, you can only change the temporary PIN at Hong Leong Bank / Hong Leong Islamic Bank ATMs.

#### **5. I have multiple cards; can I use the same temporary PIN for all cards?**

No. You will be issued different temporary PIN for each card including supplementary card.

#### **6. How do my supplementary cardholders receive their Temporary PIN?**

The temporary PIN for supplementary card will be sent via SMS to the principal cardholder’s mobile number or mailed to the principal cardholder’s mailing address as per the bank’s record.

#### **7. Can the supplementary cardholders change their temporary PIN and how?**

Yes, supplementary cardholders may change their own temporary PIN via Hong Leong Bank / Hong Leong Islamic Bank ATMs.

**8. What should I do if I have activated my Pin & Pay card but do not receive the temporary PIN via SMS or mailer within the stipulated timeline?**

Please call Hong Leong Contact Centre at 03-76268899 (24-hour) for assistance.

**6-DIGIT PIN**

**9. What is PIN?**

A PIN or Personal Identification Number is a 6-digit secret code that is selected by Cardholder and to be keyed into the point-of-sale (POS) terminal or any type of payment device that requires input of PIN, in order to authenticate and complete a payment transaction.

**10. Why is PIN safer than signing?**

PIN usage can help protect against fraud due to lost or stolen cards, as PIN is required to complete a transaction. Therefore, PIN is to be protected on a highly secured manner and not to be disclosed or shared with anyone.

**11. How do you keep your PIN secured?**

It is very important that you keep your PIN confidential so that your Card is protected against lost and stolen card fraud. Some measures to keep your PIN confidential and safe include: do not use your birthday or anniversary, phone number, IC number, driver's license number as your PIN; do not keep a written record of your PIN; do not allow another person to see your PIN when you enter it or it is displayed; do not keep your PIN in a form that can be readily identified as a PIN; 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 your card issuer immediately if you become aware that your PIN has become known to someone else

Note: The above also apply to your supplementary cardholders.

**12. Can I use the same PIN to perform Cash Advance at ATMs?**

Yes. Each card only has ONE (1) PIN which can be used for both purchases at point-of-sale terminals (POS) or any other payment device, and Cash Advance at ATMs.

**13. Can I request to have a different PIN for Cash Advance transaction?**

No. Only ONE (1) PIN will be issued for the use of both making purchases at POS terminals and Cash Advance.

**14. Do I need to enter the PIN when using my card in Malaysia?**

Yes, if you are prompted by the merchant to key-in your PIN. Please be informed that effective 1 January 2017, all payment transactions performed via POS or other payment devices and ATM require input of PIN.

**15. Do I need to enter the PIN when using my card overseas?**

Yes, if you are prompted by the overseas merchant to key-in your PIN. However, in countries that do not support PIN-based transaction, you are still required to sign on the transaction slip to complete the transaction.

**16. Do I need to enter PIN when making purchases online or over the telephone?**

No, the PIN is only required at point-of-sale terminals or other payment devices, and ATMs. It is not applicable for online or over the telephone purchases. You are required to key in the VISA Secured password instead, for secured online purchases.

**17. What happens if I use my Pin & Pay card at terminals not supporting PIN?**

The terminal will process your Pin & Pay card without prompting for your PIN and you are required to sign on the transaction slip to complete the transaction.

**18. Can I use my Pin & Pay card in countries that are still on magnetic stripe (example: USA)?**

Yes, your Pin & Pay credit card can be used globally where the payment brand (Visa Card) acceptance is present. At a PIN-enabled POS terminal, you will insert your Pin & Pay card into the chip reader and prompted to enter your PIN to complete the transaction. If you are using your Pin & Pay card at a merchant with non-PIN enable POS terminal, you are required to sign on the Sales Draft to complete the payment transaction.

**19. If the transaction is pre-authorized (for example when checking into a hotel) do I still need to enter my PIN?**

Yes, whenever you are prompted by the merchant to key-in your PIN.

**20. If I return goods purchased to the merchant for a refund, do I need to enter PIN in order to receive the refund?**

PIN is NOT required for void transaction i.e. when the refund takes place before settlement.

PIN is required for cancellation transaction i.e. when refund takes place after settlement with card must be present.

**FORGOT PIN / WRONG PIN**

**21. What should I do if I forget my PIN?**

Please call our Contact Centre at 03-76268899 (24-hour) to request for a new temporary PIN. A new temporary PIN will be sent to you via SMS and you are required to change the temporary PIN to your preferred PIN at any Hong Leong Bank / Hong Leong Islamic Bank ATMs before it can be used.

**22. If the supplementary cardholder forgets his/her PIN, can he/she request for a new PIN?**

Yes, the supplementary cardholders may call our Contact Centre to request for a new PIN. A new temporary PIN will be sent to the principal cardholder's mobile number/ mailing address and the supplementary cardholder is required to change the temporary PIN at any Hong Leong Bank / Hong Leong Islamic Bank ATMs before it can be used.

**23. What happens if I enter the wrong PIN?**

Your credit card will be blocked if you enter the wrong PIN for several times. You will receive an SMS notification upon your credit card is blocked. Please call our Contact Centre at 03-76268899 (24-hour) to request for a new PIN or PIN reset if you wish to maintain your existing PIN.

Note: This is also applicable to supplementary card, the SMS notification on card blocked will be sent to the principal cardholder's mobile number.

**CONTACTLESS TRANSACTION**

**24. I noticed the VISA PayWave logo on my credit card, what is it for?**

Credit Card carrying the VISA PayWave logo allows you to perform payment transactions quicker by just tapping your credit card on the contactless terminals.

**25. Do I need to enter PIN for contactless transactions?**

PIN is NOT required for contactless transactions within the limit of transaction amount. However, if the transactions exceed the pre-defined limit, you will be prompted to enter the PIN.

**26. What is the limit of contactless transaction amount?**

The limit of contactless transaction amount is capped at RM250 per transaction. If the amount transacted is above RM250, you are required to enter your PIN to complete the transaction or when you have hit the cumulative amount of RM400.

**27. I do not wish to have the contactless function on my card, can I switch it off?**

No, this function cannot be switched off.

**OVERSEAS**

**28. I would be going to overseas for work for a few months/ years and would not come back to the country often. Can I request your Bank to issue a Pin & Pay card earlier?**

Yes, you may send in a request for us (call Hong Leong Contact Centre or walk into a branch) to ask for a card replacement with the same card number.

**29. I'm currently overseas and will not be back in Malaysia until 2017, can I continue to use my existing credit card until I come back?**

No, you can't. Your current Chip & Signature Credit Card will be blocked upon 90 days from the date we issue you a Pin & Pay Credit Card.

Note: recommend customer to request for the credit card to be sent to his/ her overseas address.

**30. I'm currently overseas and how can I change my temporary PIN?**

You can only change the Temporary PIN at Hong Leong Bank / Hong Leong Islamic Bank ATMs located in Malaysia.

Note: Other channels such as Hong Leong Connect will be introduced next year to support the full Pin & Pay implementation on 1 January 2017.

**OTHERS**

**31. When would the Bank start issuing Credit Cards that are Pin & Pay compliant?**

HLB will start issuing Pin & Pay credit cards beginning of August 2015 to both new and existing customers.

**32. Why is the bank sending me a new card when I did not request for card replacement?**

We are replacing your existing card with a Pin & Pay credit card as part of the BNM compliance.

**33. When will the Bank send me the new Pin & Pay credit card? Will my credit card number be changed?**

The Bank is issuing new Pin & Pay credit card to existing Cardholder in stages from now till next year. The new Pin & Pay credit card will be issued with the same card number as your existing card to avoid any disruption to your standing instruction / auto debit payment (i.e. monthly insurance payment).

**34. If there is no change in the Credit Card number and I have two Credit Card of the same number in my hands, how do I differentiate which Credit Card is Pin & Pay? Is it by the card expiry date or any symbol will be embedded on the new card?**

The expiry date of the Pin & Pay card will be different as compared to your existing card. To avoid confusion, we advise you to dispose your old Card upon activating the new Pin & Pay credit card.

**35. Can I continue using my Chip & Signature Credit Card after I have received my Pin & Pay Credit Card?**

You may continue using your existing Chip & Signature card within 3 months from the issuance of the

new Pin & Pay card or by 31 March 2016, whichever is later; after which your Chip & Signature card will be blocked. However, for security reason, please immediately activate the Pin & Pay card upon receiving the card.

**36. If I request for a replacement Credit Card with same Card number, can I continue to use the existing PIN given to me prior to this?**

Yes, you may continue using the existing PIN once you received the replacement card. There will be no changes in your PIN. New PIN only will be issued if there is a change to the credit card number.

**37. Can I identify a transaction authorized by Pin & Pay on my receipts and statements?**

Yes, the merchant slip/sales draft will display/show the word "PIN Verified".

**38. Is my PIN printed on the transaction receipt?**

No.

**39. Does Pin & Pay Credit Card still require to be signed on the reverse-side?**

Yes. This is still necessary, as the signature will continue to be used for verification in certain situations (e.g. travelling abroad to a country where Pin & Pay is not used / where the POS terminals of retailers have not been upgraded to support PIN-based transactions).

**40. What if someone has seen my PIN?**

If you suspect your PIN has been compromised or revealed to someone else, please proceed to change it at any Hong Leong Bank / Hong Leong Islamic Bank ATM.

**41. I live abroad and hold a Credit Card with Hong Leong Bank, will I be issued with a new Pin & Pay card?**

If you have opted for card collection at branch during your earlier sign-up, the card will be sent to the respective Hong Leong Bank branch for your collection. If you have opted for mailing of the card to your mailing address, the new Pin & Pay credit card will be sent to the foreign address, recorded in our system.

**42. Will all merchants know how to process a PIN-based transaction?**

All merchants / cashier will be trained to perform a PIN-based transaction. This will be done over a period of time till end of 2016.

**43. Do I still need to sign on the receipt if I use my Pin & Pay Credit Card?**

If you transact with your PIN, signature is no longer required. The Sales Draft will display the word "PIN verified".

**44. What should I do if the merchants insist that I sign on the receipt after I've already entered my PIN?**

You do not need to sign on any Sales Draft as long as your PIN has been verified. The Sales Draft shall display the word "PIN verified".

**45. Can I continue to use my Pin & Pay Credit Card at a Non-PIN enabled terminal if the Credit Card is blocked after several unsuccessful PIN entries?**

No, please contact us for assistance at Hong Leong Contact Center.



**46. Can I continue to use my Credit Card for contactless transaction if the card is blocked after several unsuccessful PIN entries?**

No, please contact us for assistance at Hong Leong Contact Center.

**47. Can the supplementary Cardholder request for PIN via mailer or SMS for their own card?**

Yes, but the temporary PIN will be sent to principal cardholder's mobile no. or mailing address.

**48. Can I update my contact details via Hong Leong Connect?**

Yes, if you are an existing Hong Leong Connect user.