

FAQ for Credit Card PIN & Pay

About PIN

1. What is a PIN & Pay credit card?

Pin & Pay card is a PIN-enabled credit card that allows you to authorize a purchase at a point of sale terminal in Malaysia by keying in a 6 digit PIN, instead of authorizing the transaction with your signature.

2. Why is PIN safer than signing?

PIN usage can help protect against fraud due to lost or stolen cards, because the card and the PIN are both required to make a payment. This is why you must always keep your PIN secret.

3. Why do I need a new card to use PIN?

Your existing credit card does not support PIN authorisation for payments, that is why you need a new card that is PIN enabled. Also, effective 1st July 2017, all payment terminals in Malaysia will only accept PIN enabled credit cards.

4. When will I receive my new card?

We are in the midst of mailing out PIN enabled credit cards. You will receive your new card by September 2016 at the latest. If you have more than one credit card with us, each of your PIN enabled credit cards may reach you at different times.

Note: You do not need to call in to request for a PIN enabled card.

5. Can I continue using my existing card after I have received my PIN enabled card?

Your existing card will be deactivated 90 days after your PIN enabled card is issued. Please activate and use your PIN enabled card as soon as you receive it to avoid interrupted service.

Paying With Pin

1. When do I need to key in my PIN?

PIN is required when you use your PIN enabled card whilst transacting at PIN enabled point of sale ("POS") terminals, ATMs, automated fuel dispensers and other unattended terminals.

2. Is PIN required to make purchases online or over the telephone?

No, PIN is only required when you transact at retail outlets, ATMs and automated fuel dispensers. **Attention: You must never enter / disclose your PIN online or over the telephone.**

3. **How do I obtain a PIN? / When will I get a PIN for my credit card?**

Starting from August 2016, you can create a PIN of your choice via our 24-hour hotline by calling 03 8321 8999. You may continue using signature authorization until 30 June 2017.

You can also request for a credit card PIN from the Contact Centre by calling 1300 88 1388 or visit a HSBC branch to request for one. Your temporary PIN will be mailed within 7-10 working days to your mailing address maintained with the bank. You can change your temporary PIN at any HSBC ATM within Malaysia only.

4. **How do I change my PIN?**

You can change your PIN at any HSBC ATM in Malaysia only or call the 24-hour hotline at 03 8321 8999.

5. **I have an existing credit card PIN that I use for cash advance. Do I need another PIN or can I continue using the current PIN?**

No, you do not need a new PIN. You can continue using your current PIN for transactions at PIN enabled terminals.

6. **Can I use my new credit card without PIN between now until June 2017?**

Yes, you may continue using signature authorization without a PIN. The merchant/retailer will be able to process your transaction without a PIN. If you are asked to enter a PIN and you do not have one – ask the merchant to perform a "PIN Bypass" on their payment terminal. You may continue using signature authorization without a PIN until 30 June 2017.

7. **I thought we need a PIN for credit card transactions as this is an industry-wide initiative?**

Yes this is an industry-wide initiative; however PIN based authorization only becomes mandatory on 1st July 2017. You may continue using signature authorization without a PIN and the merchant/retailer should be able to process your transaction without a PIN until then.

8. **How do I select my PIN?**

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.

9. **What happens if I use my PIN enabled card at a retailer which does not support PIN?**

For any overseas/local terminals that does not support PIN, your signature is required to verify your transaction.

10. 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 self-service kiosk or terminal prompts 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 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 kiosk or terminal is the payment terminal for outdoor self-service pump at a petrol station.

Although it is possible to perform transaction with signature at an attended terminal if you do not know your PIN until 1 July 2017, it will not work at a self-service kiosk or terminal because it is not attended i.e. there is no cashier or operator to verify the signature. Therefore, your PIN must always be entered if the self-service kiosk or terminal supports PIN.

If you do not know your PIN or do not have a PIN enabled card at an outdoor self-service pump at a petrol station, you may opt to pay indoors at the attended terminal with signature.

Travelling Abroad With Your New PIN Card

1. Which countries require PIN

The following is an indicative list of countries that require PIN for transaction. Malaysian cardholders with PIN enabled cards can be expected to be prompted for PIN at some or all POS terminals in these countries. Please note that this list is not exhaustive, and cannot be guaranteed to be completely accurate. Please treat it as an indication only.

Asia Pacific

- Australia
- Indonesia
- Korea
- New Zealand

Europe / Africa

- Austria
- Czech Republic
- Germany
- Greece
- Hungary
- Italy
- Netherlands
- Poland
- Russia
- Spain
- Switzerland
- Turkey

South America

- Brazil
- Colombia
- Mexico

Middle East / Africa

- Israel
- Qatar
- South Africa
- UAE

2. What can I do if I don't have a PIN in these countries?

If you travel abroad without a PIN and have been prompted for a PIN, please inform the retailer to perform a PIN bypass for signature verification. However we strongly encourage you to activate your PIN enabled card as PIN has been fully implemented in countries like Australia, New Zealand, UK & Germany.

Starting from August 2016, you can create a PIN of your choice via our 24-hour hotline by calling 03 8321 8999. You may continue using signature authorization until 30 June 2017.

You can also request for a credit card PIN from the Contact Centre by calling 1300 88 1388 or visit a HSBC branch to request for one. Your temporary PIN will be mailed within 7-10 working days to your mailing address maintained with the bank. You can change your temporary PIN at any HSBC ATM within Malaysia only.

3. My credit card PIN is a 6-digit PIN but in countries like UK and Australia, the card PIN is a 4-digit PIN. Should I enter the first 4-digit of my PIN or the last 4-digit?

You should enter your full 6-digit PIN. **You should be able to enter a 6 digit PIN in a POS terminal** that is deployed in a market that supports 4 digit PINs for their cardholders.

If a particular POS terminal restricts the entry of a PIN to 4 digits, you have two choices. The first is to ask the retailer to bypass the PIN entry and sign. If this is not possible, or the retailer refuses, then opt for a different payment method.

Card Pre Authorisation At Petrol Station Self Service Pump

1. What happens when I use my credit or debit card at an automated fuel dispenser?


When you use your card at an automated fuel dispenser (self-service pump) at a petrol station, the automated fuel dispenser 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-authorized on my card when using an automated fuel dispenser?**
Because the pre-authorization must happen before the fuel is pumped, the actual amount of fuel pumped is not yet known at the time of the pre-authorization. The agreed pre-authorization amount at automated fuel dispensers in Malaysia is set to RM200.
4. **What if the amount of fuel pumped is less than the pre-authorized amount?**
The pre-authorization 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-authorization 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-authorization amount is cleared. However, this may take 3–4 business days after the fuel was dispensed and the pre-authorization was generated.
5. **What if my available funds are less than RM200 or if I want to avoid a RM200 hold on my card?**
Customers who want to avoid a pre-authorization at automated fuel dispensers are advised to go to the cashier where the exact purchase amount would be deducted from the cardholder's account

What Is Contactless?

1. **I see a contactless feature on this card, what is this?**
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 universal contactless symbol

The logo consists of three curved lines on the left, resembling a signal or wave, followed by the text "Contactless Symbol" in a small, sans-serif font.
2. **Is this new feature secure? I just need to wave my card and it will be charged?**
With this new feature, you only have to tap/wave your card on the contactless terminal for low-value transactions up to RM250. It is important that you notify us as soon as you realize that your card is not in your possession.
In respect of liability for unauthorised transactions, please refer to clause I. 13 & 14 - "Loss or Theft of Credit Card and Disclosure of PIN to Unauthorised Persons" of the Cardholder Agreement which forms part of the Bank's Universal Terms & Conditions ("UTC") which can be found at www.hsbc.com.my
3. **Must I use contactless feature for transactions below RM250?**
No, you do not have to do so. You can choose to pay with PIN or signature for transactions below RM250 if you do not wish to use your PIN. For transactions above RM250, do remember to key in your PIN or sign on the transaction slip once you have completed your transaction.

4. 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.

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

5. How is the security better with contactless?

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.

6. How secure is the contactless card?

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.

7. Could I unknowingly make a purchase if I walk past a contactless reader?

A contactless card must be very close to the contactless reader at the cashier to work. 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.

8. 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.

9. 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'll need to perform the transaction again. You should make sure you only hold one card near the reader and always take it out of your wallet.

10. 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 generated by the chip in the original contactless card, and cannot be guessed from the intercepted card security details.

You must notify us promptly of any unauthorised card use.

Others

1. What is my responsibility as a cardholder?

You, and all your supplementary cardholders, must take all reasonable precautions to prevent the card and the card number, the PIN, 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:

- abide by the terms and conditions for the use of the card;
- signing 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;
- do not write down the PIN or the card security details on the card or on anything kept in close proximity with the card;
- do not 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.
- do not use sequential numbers, series of the same numbers and obvious numbers, such as your telephone number, ID number, date of birth, driving license, passport or other easily accessible personal information as your PIN;
- check the account statement and report any discrepancy without undue delay; and
- use the card responsibly, including not using the card for unlawful activity;

You must notify us immediately if:

- your card is lost or stolen; or
- your PIN may have been compromised; or
- your card is retained by an ATM; or
- your address or contact details have changed; or
- you receive short message service (SMS) transaction alert for unauthorised transaction

2. What happens if my card is cloned?

You must notify us promptly of any unauthorised card use. However, you may be held responsible for unauthorised purchases if you were negligent with protecting your card or your PIN.

3. 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 over RM250, you will be required to enter your PIN or be asked to sign the receipt.

4. Do I need to pay additional fees to get a PIN enabled card?

No additional fees apply to your new PIN enabled card