

**Chip and PIN Frequently Asked Questions (FAQ)**

Q: What is PIN?

**A: A PIN, or Personal Identification Number, is a secret code that is either assigned to, or selected by cardholders to prove they are the rightful owner of the payment card. PINs for Malaysian cards have six digits. Your PIN must always be kept a secret and never noted down.**

Q: What is a PIN & Pay card?

**A: Pin & Pay card is a PIN-enabled 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.**

Q: Why is the bank changing from signature to PIN?

**A: This is an industry-wide security measure that will take effect from January 2017. PIN is safer as it can help to protect against fraud due to lost or stolen cards. Using a PIN ensures there is an additional layer of authentication and safeguards the customer.**

Q: Why is PIN safer than signing?

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

Q: Do I need to receive a new card to use PIN?

**A: No, all Industrial and Commercial Bank of China (Malaysia) Berhad ("ICBC (Malaysia)") cards are already PIN-enabled.**

Q: Will my supplementary Cardmember(s) also require PIN for their transactions?

**A: Yes, your supplementary Cardmember(s) will also require to use PIN for their transactions.**

Q: Will I need to select different PIN for my Visa and Unionpay ICBC (Malaysia) credit card?

**A: Yes, Visa and Unionpay credit card will have different registration for 6-digit PIN, however it is up to customer's preference to register the 6-digit PIN under same number.**

Q: How do I select my PIN?

**A: 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**



Q: What happens if I forget my PIN?

**A: Before 1 January 2017, signature will still be allowed when using your ICBC (Malaysia) credit card (PIN Bypass) if you cannot remember your PIN while transacting at an attended terminal. After 1 January 2017, you will no longer be allowed to use your ICBC (Malaysia) card at a point of sale terminal in Malaysia if you do not know your PIN. If you forget your PIN, please go to the nearest ICBC (Malaysia) branch or contact +1800 18 5588 (Local) or +603 2788 1600 (Overseas) for more information.**

Q: Is the PIN I use for making purchases the same as the PIN used to withdraw cash at ATMs?

**A: Yes, each card will have only one PIN and can be used for both points of sales (POS) for purchases and cash withdrawals at ATMs.**

Q: Can I use my credit card without PIN between now until 1st January 2017?

**A: Yes you may continue using signature authorization without a PIN. The merchant/retailer will be able to process your transaction without a PIN until 31 December 2016. However, you need to ensure you have a 6-digit PIN to be used effective 1<sup>st</sup> January 2017.**

Q: Would I need to use my PIN for overseas transactions?

**A: Not all overseas terminals support PIN. If the overseas terminal does not support PIN, your signature will still be required to approve the transaction.**

Q: Will the retailer be able to see my PIN?

**A: No. The retailer will not be able to see your PIN, either printed or on- screen, but you should still enter it discreetly.**

Q: What happens if I enter the wrong PIN?

**A: You will be allowed 3 attempts before your PIN is blocked. Limited PIN tries protects you against possibility of a criminal using your card. If your PIN becomes blocked, please go to the nearest ICBC (Malaysia) branch to create a new PIN.**

Q: Will PIN be used to make card transactions through the Internet or over the telephone?

**A: No. The PIN that you use at point of sale terminals or ATMs must never be entered online or given over the telephone.**

Q: Where do I get more info on PIN & Pay?

**A: For more info about PIN and Pay please visit [www.pinandpay.com.my](http://www.pinandpay.com.my)**