

## **General Information for Cardholder's on PIN & PAY**

As part of our on-going initiative to enhance security, we are pleased to introduce the 6-digit PIN (Personal Identification Number) for validation, replacing the requirement of your signature. PIN & PAY allows you to make purchases by entering a PIN, with no signature required.

Effective 1 July 2017, signature of cardholders will no longer be accepted for validation of transactions made using your card in Malaysia. Cardholder's signature will gradually be phased out as cards and terminals are upgraded. As a security measure for transaction made at the unattended terminal e.g. automated fuel dispensers at petrol kiosks, the usage of PIN will be mandatory when prompted by the terminals, prior to 1 July 2017.

### **Introduction**

- The Cardholder must use the PIN & PAY card that replaces the cardholder's existing chip and signature card if any, or the chip and signature card transaction may be declined.
- The Cardholder must use the PIN when prompted for PIN entry or the transaction may be declined.
- If PIN is not used and the transaction is approved, the Cardholder may be required to sign the merchant receipt.
- If your contactless card has a PIN, the terminal will prompt for PIN after the card is tapped on the contactless reader for transaction amounts of RM250 and above. However, no PIN or signature is required for amounts below RM250.
- When travelling overseas, not all overseas market supports PIN & PAY. Where an overseas terminal does not support PIN, signature may be required at attended point of sale terminals.
- The Cardholder is required to change the PIN at AEON Credit Automated Teller Machines (ATM)s located at AEON Credit Service nationwide.
- The Cardholder must prevent the PIN from being misused by anyone else; therefore you must destroy any notification associated with the PIN.
- The Cardholder is liable for misuse if the PIN is disclosed or the Cardholder is negligent in protecting their PIN.
- The Cardholder must notify AEON Credit immediately if the Card is lost, or stolen, or the PIN has been disclosed or the Card is retained by an ATM. Should you need assistance, you can call our Customer Care Centre at 03-2719 9999.

### **What is PIN?**

A PIN, or Personal Identification Number is a 6 digit secret code that is either assigned to, or selected by Cardholders to prove they are the rightful owner of the payment card.. PIN must be keyed in into the Point-of-Sales (POS) terminal in order to authenticate and complete a payment transaction

## **Authorisation**

The use of the Card may be restricted or refused if you do not use your PIN when you use your PIN & PAY Card at a facility which requires you to use a PIN.

## **Selection/Issue of PIN**

AEON Credit will send a Temporary PIN to the Cardholder via PIN Mailer to the cardholder's correspondence address.

The Cardholder, upon receipt of the Temporary PIN shall change the Temporary PIN at the AEON Credit ATMs, within seven (7) days or as specified by AEON Credit.

If the Cardholder has forgotten his PIN, AEON Credit will issue the Cardholder with a new Temporary PIN upon the Cardholder's request.

For security reasons, the Cardholder is advised to change PIN at regular intervals (e.g. every 2 years).

In the event of lost or stolen Card as reported by the Cardholder, whereby AEON Credit agrees to issue the Cardholder with a new Card, a Temporary PIN for the new Card will also be issued. The Cardholder is not able to use the existing PIN with a replacement Card.

## **PIN & PAY Cardholder Safety Tips**

The Cardholder and the Supplementary Cardholder(s) must take all reasonable precautions to prevent the Card and the Card number, the PIN, the password, any internet password and internet Identity number 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;
- Ensure that the transaction amount is correct before you sign any vouchers or transaction records given to you by merchants or financial institutions, or when tapping your Card at a Contactless Terminal and before you enter your PIN at Electronic Banking Terminals.
- Keep Card receipts securely and dispose of them carefully;
- Remember to retrieve your Card after you use it;
- Contact us immediately at 03-2719 9999 about any suspicious matter or problem regarding the use of the Card at a terminal; and
- Check your statement 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 your preferred 6-digit numbers, before the PIN can be used for any transactions. Your selected PIN must be one designed to reduce the chance of anybody guessing the numbers you have chosen. 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.

### **Card Pre-authorisation at Petrol Station Self-Service Pump**

#### **What happen 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.

#### **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.

#### **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.

#### **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 AEON Credit. 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.

### **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.

### **Cards with Contactless Feature**

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  .

### **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.

### **Security Features**

#### **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.

#### **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.

#### **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.

### **No 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.**

### **Your Liability**

If someone else obtains the Card or Card details from you, or any Supplementary Cardholder's consent, you will be liable for any use made of the Card by that person or anyone else, even if you have not authorised it, until you notify us.

The limits on your liability do not apply where you have acted negligently or fraudulently, either alone or together with any other person.

### **Liability when Card is lost or stolen**

Cardholder's maximum liability for unauthorised transactions as a consequence of a lost or stolen Credit Card shall be limited to RM250, provided the cardholders have not acted fraudulently or have not failed to inform the issuers as soon as reasonably practicable after having found that their Credit Cards are lost or stolen.