CIMB BANK

Corporate Card Solutions

PIN & PAY Card – Frequently Asked Questions (FAQ)

1. What is a PIN & PAY card?
PIN & PAY card is a PIN - enabled card that allows you to make purchases by keying in a 6-digit PIN, with no signature required. It is a payment method with enhanced security features. PIN & PAY payment method is an industry-wide initiative by Bank Negara Malaysia.

2. What is a PIN?
A PIN, or Personal Identification Number, is a secret code consisting of 6 digits assigned to the PIN & PAY card by your nominated cardholder.

3. Why do we use PIN & PAY card?
PIN & PAY card helps to address the forgery of signatures especially when cards are lost or stolen, as your 6-digit PIN is required to authorize payments.

4. What do I need to do to activate my PIN & PAY card?
To activate your PIN & PAY card, please follow the instructions accompanying the PIN & PAY card. Upon activation, you will receive your Temporary PIN via SMS. You must then immediately change the Temporary PIN to your Personal PIN.

5. Where do I change my Temporary PIN?
You can do so at CIMB Bank's ATM.

6. Will the PIN be the same for making purchases and withdrawal of cash at ATMs?
Yes. Each PIN & PAY card will only have one PIN that can be used for both purchases at point of sale (POS) terminals and cash withdrawals at ATMS (where applicable).

7. What if the POS terminals in Malaysia do not support PIN?
At POS terminals in Malaysia that do not support PIN, your signature will be required to verify your transactions before 1 July 2017. From 1 July 2017 onwards, you will not be allowed to do so, as signature verification will no longer be facilitated.

8. What if the POS terminals outside Malaysia do not support PIN?
At POS terminals outside Malaysia that do not support PIN, please enquire if signature verification is allowed.

9. Do I need to enter my PIN whenever I use the PIN & PAY card in Malaysia?
Yes, PIN is required for all transactions except for contactless card transactions below RM250.

10. What happens if I enter the wrong PIN?
You will be allowed three (3) attempts before your PIN is blocked. If your PIN is blocked, please call the number at the back of your PIN & PAY card to receive a new Temporary PIN.

11. What should I do if I forget my PIN?
Please call the number at the back of your card to receive a new Temporary PIN.

12. What steps can I take to keep my PIN secure?
It is very important that you keep your PIN secret to protect against unauthorized use. We strongly encourage you not to:

- use numbers that are associated with you, such as your birthdate, telephone number or identity card number;
- keep a written record of your PIN;
- allow another person to see your PIN when you enter it;
- disclose your PIN to anyone including your family members;
- disclose your PIN when making purchases online or over the telephone.

Please call the number at the back of your card to notify CIMB Bank immediately if you become aware that your PIN is known to someone else.

13. What is the "WiFi" icon on the card?
It means your card comes with Contactless feature.

14. How do I use my card for contactless transactions?
After your card is tapped or waved on contactless enabled card reader, the terminal will prompt for PIN for card transactions above RM250. Contactless transactions below RM250 will not require PIN. The RM250 limit however is subject to change.