

Malaysia PIN & PAY FAQs

Why am I receiving a new Card?

Your card security is of utmost importance to us. In line with Bank Negara Malaysia's effort to ensure the protection of cardholders against unauthorized transactions, all card payments at point-of-sale terminals in Malaysia must be authorized with a 6-digit Personal Identification Number (PIN) with effect from 1st July 2017. We are replacing your existing Gold colour card with a Platinum colour Dynamic Data Authentication chip card that provides a higher level of security than existing cards.

When will I receive my new PIN card?

Your new PIN card will be sent to you via mail and you should receive it before 30th November 2016. Cards are being issued in batches and you are not required to contact us to make a request. If you have not received your PIN card by 30th November 2016, please call our 24-hour Citibank Commercial Card Customer Service Hotline at +60 (3) 2300 2222 or 1800 82 2222.

Can I continue to use my existing card?

You will be able to use your existing card until you activate your new PIN card. Your existing card will cease to be active after 60 days of the issuance of the new card or the existing card expiry date, whichever is earlier.

When will I receive my PIN?

For security purposes, the card and PIN are dispatched separately. You should receive your PIN within 3-5 business days of you receiving your card. Please change your PIN immediately to avoid interruption to card usage. Please note that all numbers in the PIN cannot be the same (i.e. 222222), and cannot be sequential, ascending or descending i.e. 123456, 654321.

How do I activate my new card?

Once you receive your new card along with the PIN mailer, please activate it by calling our 24-hour Citibank Commercial Card Customer Service Hotline at + 60 (3) 2300 2222 or 1800 82 2222. Please follow the instructions to activate your card.

I already have a Commercial Card PIN that I use for cash withdrawals at ATMs. Will I still receive a new PIN?

If you have an existing Commercial Card ATM PIN, you will not receive a new PIN. You may continue to use the existing PIN with your new card at point-of-sale terminals.

How do I use a PIN and Pay Card?



1 **Insert card** as far as it will go in to the terminal and leave it there

2 **Follow terminal instructions** to select type of payment (e.g. credit/debit etc) and amount

3 **Confirm the amount and enter PIN** to authorize the transaction

4 **Remove card** when transaction is complete

What happens if I enter the wrong PIN or if I forget it?

You can request for a new PIN by calling our 24-hour Citibank Commercial Card Customer Service Hotline at + 60 (3) 2300 2222 or 1800 82 2222.

Will I have to enter a PIN when I use my card overseas?

PIN is required only in countries that have migrated to PIN & PAY. For markets that have not migrated to PIN and PAY, you can continue with signature to authorize payments.

How do I keep my PIN secure?

You must never disclose or keep a written record of your PIN to protect against fraud when cards are lost or stolen. You must also ensure that no one is looking when you are entering your 6-digit PIN.

To prevent unauthorized card usage in the event your card is lost or stolen, your 6-digit PIN must be designed to reduce the chance of anybody guessing it. Please avoid:

- Your birth date, month or year in any form or combination
- Easily accessible personal numbers including your mobile number and identity card number

Additionally, do notify us immediately if you become aware that your 6-digit PIN is known to someone else.

For more information about PIN & PAY, please visit www.pinandpay.com.my to find out more