

Malaysia PIN & PAY FAQs

Why am I receiving a new PIN?

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.

In light of this, Citibank will be issuing a computer generated PIN to all our cardholders to ensure there are no disruptions to your transactions as merchants are starting to adopt PIN transactions and will only be able to accept PIN transactions from 1st July 2017 onwards.

Will I receive a new PIN card?

If you have been issued a card from 15th March 2016 onwards, you will not be receiving a new PIN card as your existing card is already PIN enabled.

If your card was issued prior to 15th March 2016, a new PIN card will be sent to you via mail and you should receive it before 31st December 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 31st December 2016, please call our 24-hour Citibank Commercial Card Customer Service Hotline at +60 (3) 2300 2222 or 1800 82 2222.

When will I receive my PIN?

We will start issuing the computer generated PINs in October, and you should receive your PIN by end of December 2016.

If you are receiving a new card, the card and PIN will be dispatched separately for security purposes. You should receive your PIN within 2 weeks of you receiving your card.

What do I need to do after receiving my PIN?

You are required to change your computer generated PIN to a memorable 6-digit number. Upon receipt of your PIN, please call 1800 822 222 to change your PIN to a memorable 6-digit number. 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.

What happens if I do not change the computer generated PIN?

Please note that failure to change your PIN will result in your card being blocked.

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 & 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.