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**PIN & PAY**

CREDIT. DEBIT. CHARGE. PREPAID

# Achieving Retailer Readiness

# Outline

- **PIN Bypass By Merchant Category**
- **Retailer Readiness and Benefits For Retailers**
- **Terminal Installation Checklist**
- **Brief The Retailers**

## PIN Bypass by Merchant Category

No	Category	PIN Bypass Rate
1.	Hotels	42%
2.	Food & Beverage	30%
3.	Government	29%
4.	Travel	17%
5.	Insurance	14%
6.	Healthcare	13%
7.	Telecom	10%
8.	Supermarkets & Stores	9%
9.	Petrol	3%
10.	Others	14%



Wireless  
Terminals  
Distribution



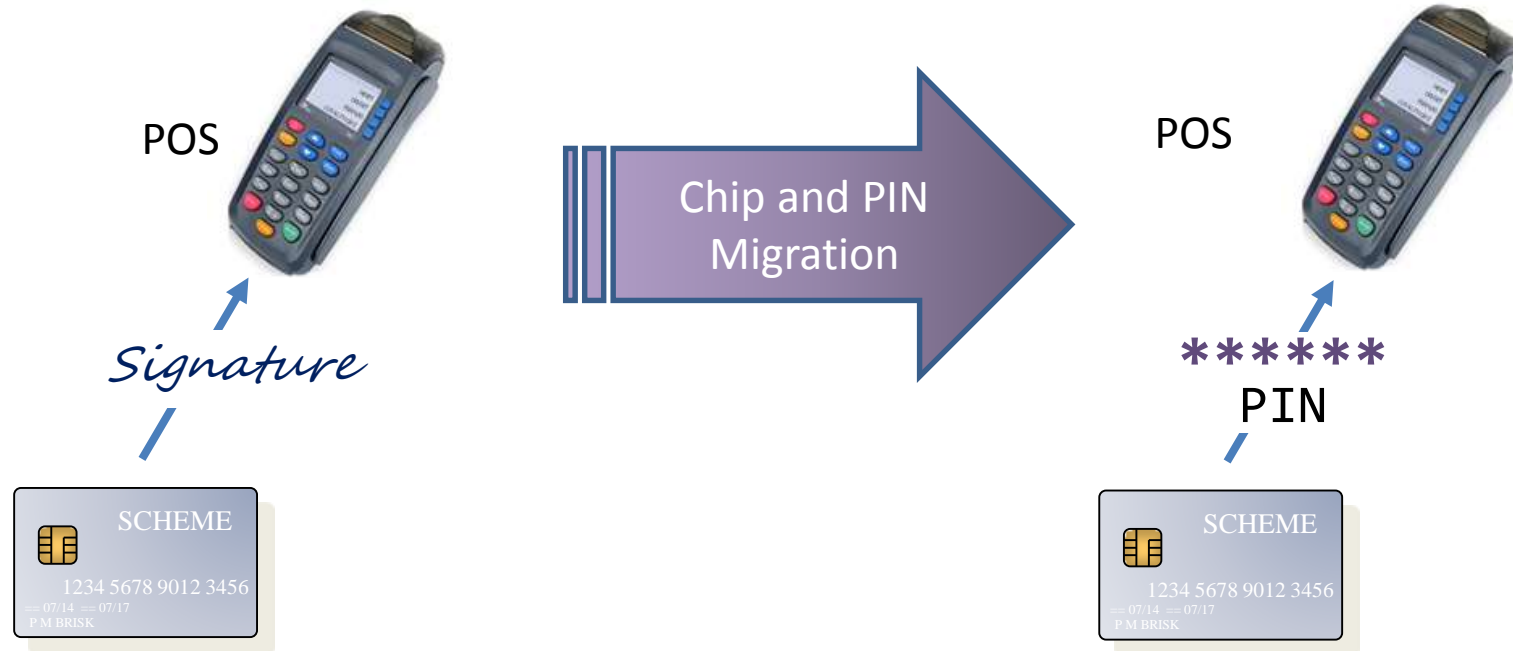
Pre-Auth At  
Check-in Being  
Bypassed



Continuous  
Education

Note: Data as at 30 April 2017

# Purpose of Chip & PIN Migration



- All contact chip transactions
- All contactless chip transactions above contactless reader CVM limit

## **Retailer Readiness is Critical for Behavior Change**

Retailers are critical to ensuring the successful change in behaviour from signature to PIN:

1

- It is essential that the cardholder's first experience with chip and PIN is positive

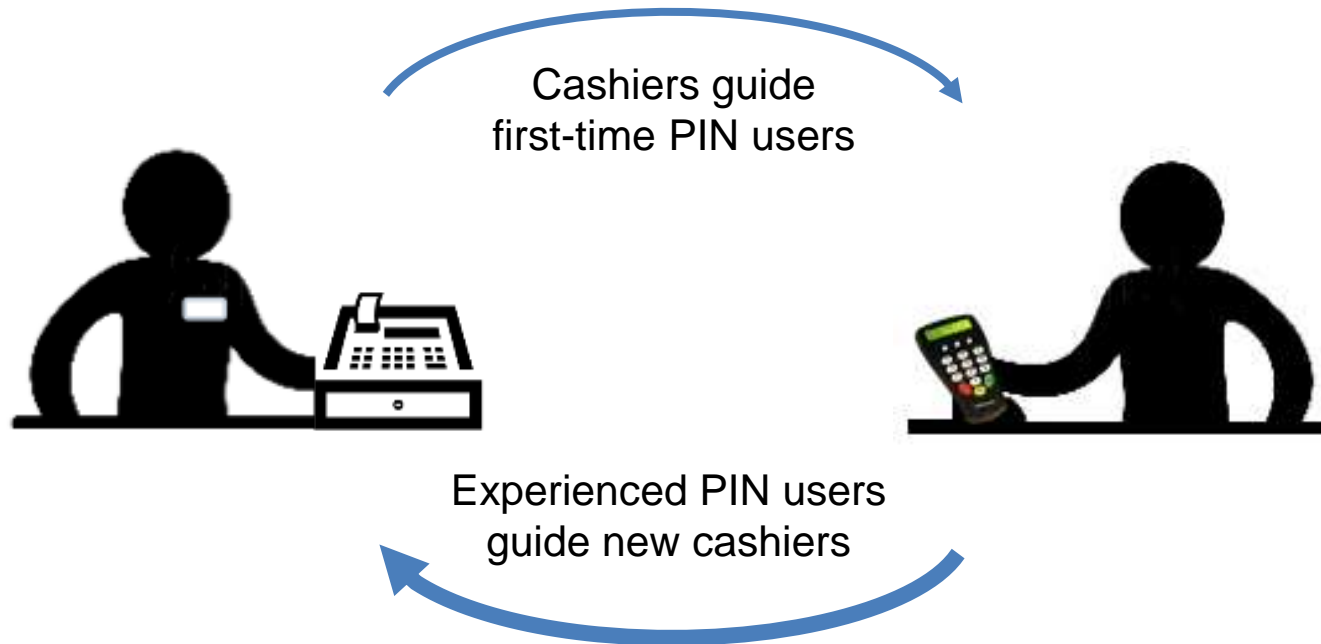
2

- A cashier is the first person that the cardholder interact with on usage of the new chip & pin card

3

- The retailer must be prepared to ensure that they can guide the cardholder through the first experience of paying with PIN

# Importance of Successful Behaviour Change



## Why Should Retailers Participate?

### Benefits for retailers based on experience from other markets

- Faster throughput at the point of sale. PIN is faster than pen and paper
- Reduce the cashier involvement in the payment process, freeing up for other customer service activities: customer handles card and PIN entry via the PIN pad
- Customers prefer PIN. In New Zealand, 70% of credit cardholders used PIN instead of signing
- Reduce costs by reducing printing / storing / retrieving paper receipts

# Campaign Logo

Retailers must display one or more PIN & PAY campaign logos



Wobbler on the terminal or on the cash register



Decal on the store's window or glass door



Tent card near the terminal or the cash register



Others

# Retailer User Guide

Ensure the retailer has access to the user guides available



## Content

- 2 About PIN
- 3 Your New Card Terminal
- 4 Helping Customers Use PIN
- 6 Accepting Payments with PIN
- 8 Quick Visual Guides

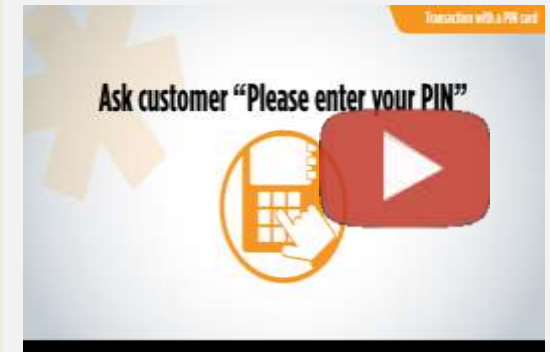
Retailer booklet, and  
Frequently Asked Questions



Cashier reminder leaflet, to  
be placed near the terminal



Quick visual guide /  
Mini manual



Training videos (available on  
[www.pinandpay.com.my](http://www.pinandpay.com.my))

## Terminal Readiness

### Position the PIN pad for customer convenience



Position the PIN pad to allow customers to insert card and to enter PIN conveniently



Ensure the PIN pad cable is long enough to allow the PIN pad to be held by customers

# PIN Security Consideration

Ensure the PIN can be entered securely



If a privacy shield is provided, ensure it is installed on the PIN pad



Ensure the PIN pad can be held up by customers to face it away from others



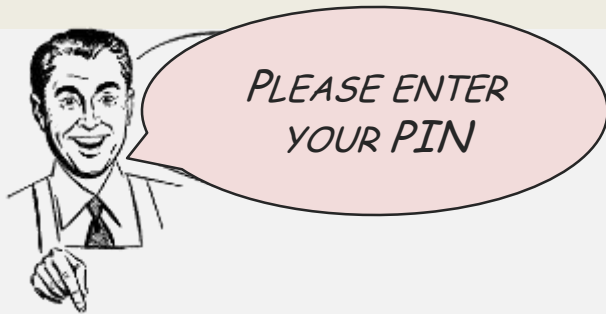
Ensure security cameras cannot record the PIN being entered

# Brief Guide

- **Guiding customers with PIN Entry**
- **Security of PIN Entry**
- **User of PIN bypass**
- **Incorrect PIN**
- **Follow terminal prompts**

## Guiding Customers with PIN Entry

Acquiring banks to guide the retailers to ensure customers enter the PIN for cards transactions



If the terminal prompts for a PIN, ask the customer: "Please enter your PIN"



Do not bypass the PIN. Customer to key in PIN for cards transaction.



In case the customer is unsure, the PIN is normally the same as their ATM PIN for the card

# Security of PIN Entry

Retailers to remind the customer that the PIN is secret



Allow the customer to hold the PIN pad or to cover it with their hand



Never enter the PIN for the customer  
Never ask the customer to tell you their PIN



Do not watch the PIN pad while the customer enters their PIN

# PIN To Be Entered at All Times

Retailers to assist customers who don't know their PIN



Advise the customer to contact their issuer/bank to obtain a PIN



PIN must be obtained because, by 1 July 2017, issuers in Malaysia will no longer allow signature

## Correct PIN Entered

Retailers to assist the customers if they enter an incorrect PIN



Allow the customer to re-enter PIN (the cashier may need to restart the transaction)



If the PIN tries are exceeded, advise customer to contact their issuer to unblock their PIN



Effective 1 July 2017, all transaction must be pin enabled

## Overseas Cards

Remind the retailer that overseas cards may still require signature



Not all cards issued by overseas banks have a PIN, these cards will still require signature



For overseas card with PIN, the customer may bypass PIN to signature, even after 1 July 2017

# Guide For Overseas Cards

Retailers to follow the prompts to know whether a PIN or signature is required



The terminal will prompt for a PIN only if the card supports PIN



Request signature only if the receipt shows a signature panel



Do not ask for signature if the receipt shows "no signature required"

# Signage at Petrol Station – 100% Pin Enabled at Pump



## KEY IN YOUR 6-DIGIT PIN WHEN YOU SEE THIS SIGN

Self-service fuel terminals at petrol stations are being upgraded to accept PIN-enabled cards for enhanced security. Whenever you see this sign at the terminal, please key in your 6-digit PIN to complete your transaction. Follow these simple steps when paying with credit, debit and prepaid cards at fuel terminals outdoors.



### Step 1

Insert your card at the terminal.



### Step 2

Enter your 6-digit PIN when prompted.



### Step 3

Pump.

Note: Credit cardholders are advised to activate your new PIN-enabled cards and select your PIN as soon as possible. Debit cardholders are strongly encouraged to obtain your PIN-enabled cards urgently if you have not done so.



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## Cardholder verification at F&B

- Malaysian banks will decline transactions with signature from 1 July 2017
- PIN protects against fraudulent use of a lost card or stolen card
- All cards payment must key in PIN to complete the transaction
- F&B merchants need to take action to enforce PIN
- Request for wireless portable terminals from your acquirer for pay-at-table operations
- Without wireless you must ask the customer to go to the payment counter to enter their PIN



## Cardholder verification at Hotels

- PIN protects against fraudulent use of a lost card or stolen card for all payment card transactions, including **PRE-AUTHORISATION**
- To ensure customers enter their PIN for pre-authorization when they checks-in. PIN entered does not change the purpose of a pre-authorization, and there is no change to the check-out process
- Malaysian banks will decline transactions without PIN from 1 July 2017
- Hotels need to take action to enforce PIN

**Thank You**