

Frequently Asked Questions –
Card-Not-Present and Overseas Transactions for Debit Card

1. What is card-not-present transaction (“CNP”)?

CNP transaction is a card payment transaction where the cardmember is not physically present at the merchant when the payment is made. CNP transaction includes the following:

- Non-secured online transaction
- Mail Order Telephone Order
- Recurring / Auto Debit transaction (i.e. telephone bill / mobile bill / utilities bill / insurance premiums etc)

2. What is the definition of overseas transactions?

The definition of overseas transaction is a transaction that is performed outside of Malaysia. The overseas transaction includes the following:

- Cash withdrawal at overseas ATM
- Overseas point-of-sale purchase (“POS”)

3. Why do I need to opt-in to perform CNP and overseas transactions?

In line with Bank Negara Malaysia’s (BNM) regulation to prevent cardmembers from becoming victims of fraudulent transactions, all financial institutions have to block any debit cardmember from performing any CNP and overseas transaction that are not authenticated via strong authentication method such as dynamic password by using a debit card, unless the cardmember has expressly opted-in to conduct such transactions.

4. How do I opt-in for CNP and overseas transactions?

- PBe Online Banking
- PB / PIB ATM
- PB / PIB Branch

5. Can I opt-in to perform CNP only and not overseas transactions or vice versa?

No.

6. If I opt-in now to perform CNP and overseas transactions, can I opt-out from performing these transactions in the future and how do I do so?

Yes, you may opt-out with any of the following methods:

- PBe Online Banking
- PB / PIB ATM
- PB / PIB Branch

You are required to opt in again if you need to perform CNP transactions in future.

7. When will it be effective after I opt-in for CNP and overseas transactions? Will it be the same for opt-out?

It will be effective immediately through the methods mentioned above.

8. What is the risk associated with CNP and overseas transactions?

When a CNP and/or overseas transaction is performed with your debit card, there is a risk of your account data being compromised leading to such information being used for unauthorized POS purchase transactions and/or ATM cash withdrawals. In the case of overseas transactions, card verification features for POS transactions vary between countries and some countries/merchants may not have secure verification features. Fraudulent transactions may occur if your account data is compromised.