



PAY WITH YOUR PIN
BAYAR DENGAN PIN ANDA

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PIN & PAY

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AmBank



Transactions with PIN cards



Step 1

Start transaction, enter amount and insert the card (or ask customers to insert their card).

Langkah 1

Mulakan transaksi, tekan amaun dan masukkan kad (atau minta pelanggan masukkan kad).



Step 2

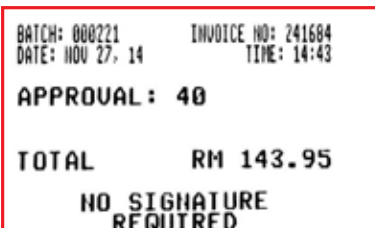
Terminal asks to enter PIN: present terminal to customers to type in their PIN.

Never ask customers to tell you their PIN.
Ask "Please enter your PIN" – avoid asking "Do you know your PIN?"

Langkah 2

Terminal meminta PIN: tujukan terminal kepada pelanggan untuk memasukkan PIN. Jangan sesekali minta pelanggan memberitahu PIN mereka.

Katakan "Sila masukkan PIN anda" - elakkan bertanya "Adakah anda tahu PIN anda?"



Step 3

If the PIN is entered and the transaction is approved: no signature is required on the receipt. The receipt will show "No signature required".

Langkah 3

Jika PIN dimasukkan dan transaksi diluluskan: tiada tandatangan diperlukan pada resit. Resit akan menunjukkan "No signature required".

Customers do not know their PIN



Step 1

If terminal asks for PIN, and customers do not know their PIN, the terminal allows by passing PIN.

Langkah 1

Jika terminal meminta PIN, dan pelanggan tidak mengetahui PIN mereka, terminal akan membenarkan pintasan PIN.



Step 2

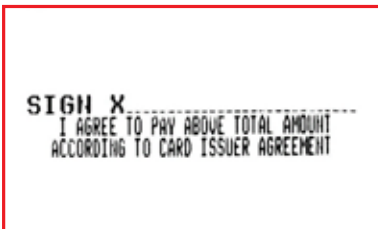
When terminal asks for PIN: press the ENTER key (or the OK key or the ↵ key).

The transaction will then be processed for authorisation without PIN.

Langkah 2

Apabila terminal meminta PIN: tekan kekunci ENTER (atau kekunci OK atau kekunci ↵).

Transaksi kemudiannya akan diproses untuk mendapatkan kebenaran tanpa PIN.



Step 3

If the transaction is approved: the customer's signature must be verified.

The merchant receipt will show a signature panel.

Encourage customers to obtain PIN and use their PIN next time.

Langkah 3

Jika transaksi diluluskan: tandatangan pelanggan hendaklah disahkan.

Resit peniaga akan menunjukkan ruang untuk tandatangan.

Galakkan pelanggan untuk mendapatkan PIN dan menggunakannya pada masa depan.

Customers enter incorrect PIN



Step 1

If customers enter an incorrect PIN, the terminal will show “Incorrect PIN” or “Invalid PIN”.

Langkah 1

Jika pelanggan memasukkan PIN yang salah, terminal akan menunjukkan “Incorrect PIN” atau “Invalid PIN”.



Step 2

The terminal will request to re-enter the PIN.

Langkah 2

Terminal akan meminta PIN dimasukkan semula.



Step 3

If the terminal does not automatically ask to try the PIN again: restart the transaction, enter the amount and insert the card again.

The terminal will request to enter PIN.

Langkah 3

Jika terminal tidak meminta PIN dimasukkan sekali lagi secara automatik, mulakan semula transaksi, tekan amaun dan masukkan semula kad. Terminal akan meminta PIN dimasukkan.

Customers exceed the maximum number of PIN tries



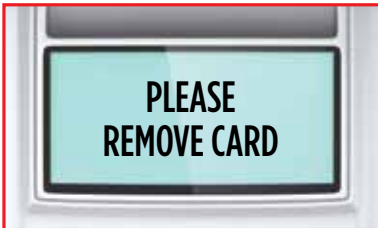
Step 1

If customers enter an incorrect PIN too many times, the terminal will show "Exceeded PIN tries". The maximum number of PIN tries is set by the card issuer, and is typically 3 PIN attempts.

Langkah 1

Jika pelanggan terlalu kerap memasukkan PIN yang salah, terminal akan menunjukkan "Exceeded PIN tries".

Bilangan maksimum percubaan PIN ditetapkan oleh pengeluar kad dan biasanya dibenarkan sebanyak 3 kali.



Step 2

The terminal will not request to retry the PIN.

Langkah 2

Terminal tidak akan meminta PIN dimasukkan semula.



Step 3

Advise customers to contact their card issuer to unblock their PIN.

Langkah 3

Nasihati pelanggan supaya menghubungi pengeluar kad untuk membatalkan sekatan PIN.

Transactions with non-PIN cards



Step 1

Start transaction, enter amount and insert the card (or ask customers to insert the card).

Langkah 1

Mulakan transaksi, tekan amaun dan masukkan kad (atau minta pelanggan masukkan kad).



Step 2

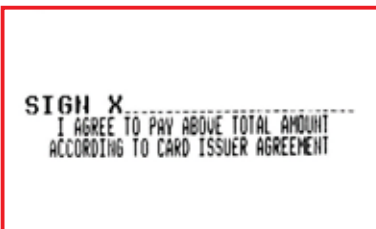
If the card does not have a PIN, the terminal will not ask for PIN.

The transaction will be processed for authorisation without PIN.

Langkah 2

Jika kad tidak mempunyai PIN, terminal tidak akan meminta PIN.

Transaksi akan diproses untuk mendapatkan kebenaran tanpa PIN.



Step 3

If the transaction is approved: the customer's signature must be verified.

The merchant receipt will show a signature panel.

Langkah 3

Jika transaksi diluluskan: tandatangan pelanggan hendaklah disahkan.

Resit peniaga akan menunjukkan ruang untuk tandatangan.

Transactions with tip/gratuity



Step 1

Start transaction, enter amount and insert the card (or ask customers to insert their card).

Langkah 1

Mulakan transaksi, tekan amaun dan masukkan kad (atau minta pelanggan masukkan kad).

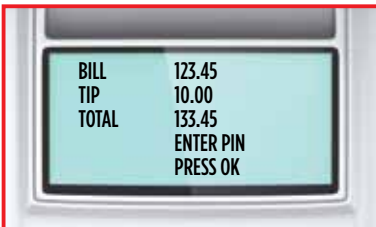


Step 2

If terminal prompts for tip: ask customers to type in the tip amount if they want to tip, or continue without tipping.

Langkah 2

Jika terminal meminta tip: minta pelanggan masukkan amaun tip jika ingin diberikan, atau terus sambung tanpa tip.



Step 3

If the card has a PIN, the terminal will ask to enter PIN: present terminal to customers to type in their PIN.

The PIN entry screen will show the total amount including the tip.

Langkah 3

Jika kad mempunyai PIN, terminal akan meminta PIN dimasukkan: tujukan terminal kepada pelanggan untuk memasukkan PIN.

Skrin akan menunjukkan amaun keseluruhan termasuk tip.

Transactions with contactless cards



Step 1

If the terminal is contactless enabled and the card is contactless enabled, the card can be waved or tapped.

Langkah 1

Jika terminal dan kad boleh menjalankan transaksi tanpa sentuh, kad boleh diimbas.



Step 2

Start the transaction and enter amount. Ask customers to tap their card on the terminal or contactless reader.

Langkah 2

Mulakan transaksi dan masukkan amaun. Minta pelanggan imbas kad pada terminal atau pembaca tanpa sentuh.



Step 3

If the amount is less than the limit for customer verification, then no PIN or signature is required.

Langkah 3

Jika amaun transaksi kurang daripada had untuk pengesahan pelanggan, maka PIN atau tandatangan tidak diperlukan.

Transactions with non-PIN contactless cards



Step 1

If the amount is more than the limit for customer verification, then the transaction requires signature verification.

Langkah 1

Jika amaun transaksi melebihi had untuk pengesahan pelanggan, maka pengesahan tandatangan diperlukan.



Step 2

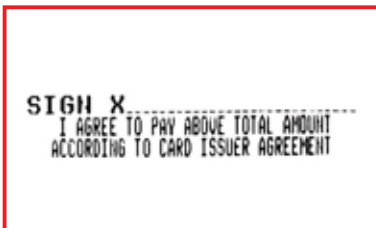
If the card does not have a PIN, the terminal will not ask for PIN.

The transaction will be processed for authorisation without PIN.

Langkah 2

Jika kad tidak mempunyai PIN, terminal tidak akan meminta PIN.

Transaksi akan diproses untuk mendapatkan kebenaran tanpa PIN.



Step 3

If transaction is approved: the customer's signature must be verified.

The merchant receipt will show a signature panel.

Langkah 3

Jika transaksi diluluskan: tandatangan pelanggan hendaklah disahkan.

Resit peniaga akan menunjukkan ruang untuk tandatangan.

Transactions with PIN contactless cards



Step 1

If the amount is more than the limit for customer verification, then the transaction requires PIN verification.

Langkah 1

Jika amaun transaksi melebihi had untuk pengesahan pelanggan, maka pengesahan PIN diperlukan.



Step 2

If the card has a PIN, the terminal will ask to enter PIN.

Ask customers to type in their PIN.

Langkah 2

Jika kad mempunyai PIN, terminal akan meminta PIN dimasukkan.

Minta pelanggan masukkan PIN.



Step 3

If PIN is entered and the transaction is approved: no signature is required.

Langkah 3

Jika PIN dimasukkan dan transaksi diluluskan: tiada tandatangan diperlukan.

Transactions with PIN contactless cards (cont.)



Step 1

If customers do not know their PIN, they cannot bypass the PIN.

Langkah 1

Jika pelanggan tidak mengetahui PIN, pintasan PIN tidak dapat dilakukan.



Step 2

To bypass the PIN, restart the transaction. But insert the card this time (not tap/wave).

Langkah 2

Bagi memintas PIN, mulakan semula transaksi. Masukkan kad pada kali ini (jangan imbas).



Step 3

When the terminal asks for PIN: press the ENTER key (or the OK Key or the ↵ key) to bypass the PIN.

If the transaction is approved, the customer's signature must be verified.

The merchant receipt will show a signature panel.

Langkah 3

Apabila terminal meminta PIN: tekan kekunci ENTER (atau kekunci OK atau kekunci ↵) untuk memintas PIN.

Jika transaksi diluluskan, tandatangan pelanggan hendaklah disahkan.

Resit peniaga akan menunjukkan ruang untuk tandatangan.



Step 1

After 1 July 2017, signature will no longer be accepted for payment authorisation for Malaysian cards.

PIN will be the main form of customer verification.

Langkah 1

Selepas 1 Julai 2017, tandatangan tidak lagi dibenarkan bagi pengesahan pembayaran menggunakan kad Malaysia.

PIN akan menjadi kaedah utama bagi pengesahan pelanggan.



Step 2

If customers do not know their PIN, the transaction will not be approved.

Langkah 2

Jika pelanggan tidak mengetahui PIN, transaksi tidak akan diluluskan.



Step 3

If the card is from overseas, the transaction may continue to be approved by signature instead of PIN.

Langkah 3

Jika kad dari luar negara digunakan, transaksi boleh diluluskan melalui tandatangan dan bukannya PIN.

Take action now to prepare



Step 1

Check that staff do not automatically bypass PIN but only use PIN bypass when customers do not know their PIN.

Langkah 1

Pastikan kakitangan tidak memintas PIN secara automatik dan hanya menggunakan pintasan PIN jika pelanggan tidak mengetahui PIN.



Step 2

Ensure the PIN pad is positioned to enable all customers to enter their PIN easily and securely.

Use privacy shields if they are provided.

Make sure that any security camera cannot observe customers entering PIN.

Langkah 2

Pastikan pad PIN berada pada kedudukan yang membolehkan semua pelanggan memasukkan PIN dengan mudah dan selamat.

Gunakan pelindung privasi jika disediakan.

Pastikan mana-mana kamera keselamatan tidak dapat melihat pelanggan memasukkan PIN.



Step 3

Use material promoting the usage of PIN if they are provided (for example, terminal stickers or wobblers, window decals, etc.).

Langkah 3

Gunakan bahan yang menggalakkan penggunaan PIN jika disediakan (contohnya, pelekat atau wobbler pada terminal, pelekat tingkap dan lain-lain).



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