



PEN or PIN FAQ's.

1. What is a PIN? A Personal Identification Number (PIN) is a number either allocated to you directly by the issuer of your card or selected specifically by you and known only by you.

The PIN is used as verification for transactions such as cash withdrawals from ATMs. The PIN is also specific to the card.

2. Why do we need a PIN? A PIN is an alternative form of verification. It does not replace signing but offers a new choice.

If you press the 'credit' button, you do not have to use a PIN. The choice is yours. If you know your PIN and you wish to use the PIN for a retail transaction, enter the PIN after you have pressed the 'credit' button and before you press the 'OK/ENTER' button.

3. How does it work? You will be able to use a PIN as one form of verification for retail transactions when using a credit, debit or store card. The PIN is entered by you, not the shop assistant, into the point of sale machines PIN pad.

After you have checked that the dollar amount on the PIN pad is correct, you enter your PIN using the 0 to 9 keys, (as you do now when using an EFTPOS card). Then press the 'OK/ENTER' button. Your PIN will be sent to your financial institution to make sure the number is correct.

If the PIN is correct and the rest of the transaction is approved the point of sale machine will print out a receipt for

you to keep and another for the shop assistant to file.

Your PIN will not appear on any printed material.

Just follow the prompts on the point of sale machines PIN pad – the shop assistant can direct you if you need help, but do not let them know your PIN.

4. How do I get a PIN? You may have been sent a PIN by your financial institution when your account was opened.

If you don't have a PIN yet, don't worry. Your financial institution will be in touch, so you don't need to contact them. Alternatively, contact your financial institution, their telephone number is on the back of your card and they can assist you.

5. How many digits will my PIN be? Most PINs are four digits (** ***) however some financial institutions either issue or allow you to select a PIN that has more than four digits.

6. Can I choose my PIN? Your financial institution will inform you directly if this option is available.

If you want to find out if you can choose your PIN, please contact your financial institution.

7. Can I change my PIN? Some financial institutions allow cardholders to select their own PIN. To find out if you can change your PIN, please contact your financial institution.



8. I have a debit card with a PIN already; do I need a new PIN?

Most likely no. The PIN is dedicated to a specific card and therefore there is little likelihood you will need to change anything.

Of course, if you have any queries, please contact your financial institution to discuss the matter.

9. From what date will I be able to use my PIN? You will be able to use your PIN when you press the ‘credit’ button from the 4th of June 2008. This service will be available from most point of sale machines at most shops across Australia from that date.

In New Zealand you can already use your PIN for transactions when pressing the ‘credit’ button.

10. Why are Australian financial institutions making this change?

All Australian financial institutions, issuing the American Express, Diners Club, MasterCard and Visa cards have worked together to add this service, as an enhanced convenience. The use of a PIN will, in most cases, be a faster process when purchasing goods or services in a face-to-face environment.

11. What happens if I have a secondary card? All cards have a dedicated PIN.

The ‘secondary’ or ‘additional’ cardholders on your account should also receive their own dedicated PIN. Please contact your financial institution if you wish to obtain details regarding your ‘secondary’ cardholders.

12. What if I don't want to use my PIN and would rather sign the receipt as I do now?

If you don't want to use your PIN, that is okay. You can still continue to sign as you have done in the past.

13. What are the advantages of using a PIN instead of a signature?

Speed is the main advantage of the introduction of PIN as it makes the process at the point of sale machine faster – there is no need for the shop assistant to check your signature.

14. What if I cannot remember my PIN and I want to use it as a result of this new service?

Please contact your financial institution – their telephone number is on the back of your card.

15. What happens if I key in the wrong number when I input the PIN after I've pressed the 'credit' button and after I've pressed the 'OK/ENTER' button? If you have entered the wrong PIN, your financial institution will respond with a message that the request is either declined, or you are offered another chance to ‘re-enter your PIN’.

If the response to the point of sale machine is ‘decline’, ask the shop assistant to start a new transaction and you can enter the correct PIN on this occasion. If you are not sure of the PIN, press the ‘credit’ button and then the ‘OK/ENTER’ button. Your

financial institution will evaluate the request again and probably approve that transaction. In this case, you will be asked to sign the sales receipt as you have been doing in the past.

If the response is ‘re-enter your PIN’, please enter the correct series of numbers and press the ‘OK/ENTER’ button again. If this second attempt is correct, your financial institution will most likely approve the transaction and you will be provided a receipt for your records.

If you have any queries, please contact your financial institution – their telephone number is on the back of your card.

16. What happens if I key in the wrong number when I input the PIN after I've pressed the 'credit' button, but before I've pressed the 'OK/ENTER' button? If you have entered the incorrect numbers for your PIN and you have not pressed the ‘OK/ENTER’ button, press the ‘clear’ button and re-enter your PIN, then press the ‘OK/ENTER’ button.

17. Will I need to receive a new card? In most cases, no, you will not need or be issued a new card. If there is a specific need for a new card, you will receive advice from your financial institution.

18. If I have used a PIN with my card, do I still need to sign the signature panel on the back of the card?

Yes. Whilst it is not required as a reference for cases involving a PIN, you should always sign the signature panel on the back of your card as a partial protection against fraudulent use of your card. Not all shops or retailers will be able to offer you a PIN pad to enter your PIN, therefore, in those cases you will be asked to sign the transaction slip as verification.

19. Are there any changes to the Terms and Conditions of card usage?

Your financial institution will inform you of any changes that may result from this new alternative.

20. Will I be charged more by either the bank or the shop if I use my PIN instead of signing a receipt?

No. If a shop attempts to do so, please contact your financial institution or one of the regulatory authorities.

21. Can PIN protect me against fraud? And how? Yes.

How? If you make sure only you know the PIN and maybe change the PIN from time to time if that is offered by your financial institution, transactions that have a PIN as verification can by definition only be carried out by you.

22. Does PIN change my liability for any fraud committed on my card?

Possibly. If the fraud involved your card and PIN and you didn't report the loss of your PIN to your financial institution,

there may well be a case for liability adjustments.

If the PIN was not used as verification and the signature used at the time of the purchase has no similarity to yours, your financial institution may discuss alternatives with you.

Your financial institution can provide further details.

23. Who else knows my PIN and who is it safe to reveal my PIN to?

Only you should have access to your PIN. Your financial institution does not know your PIN. You should not reveal your PIN to anyone.

If you believe your PIN has been copied by someone and you are concerned they might have access to your account/s then contact your financial institution as soon as possible and cancel that card. Your financial institution will issue you with a replacement card in a couple of days. Their telephone number is on the back of your card.

24. I have been told not to write my PIN down - what can I do?

Some people find it helps to visualise the PIN pad number pattern as you enter them.

If you find remembering your PIN difficult, try to break it down into two lots of numbers. For example, ‘1856’ might be easier to remember as ‘eighteen’ and ‘fifty-six’.

25. Can I ask the shops staff to enter my PIN for me? No,

never disclose your PIN to anyone. You should not advise shop assistants, bank staff, regulatory authorities or any other party of your PIN. If you believe your PIN has been copied by someone and you are concerned they might now have access to your account/s, contact your financial institution as soon as possible and cancel that card. Your financial institution will issue you with a replacement card in a couple of days. Their telephone number is on the back of your card.

26. What if I have 'suspended' use of my card because I have entered the PIN incorrectly a number of times? Would I still be able to use my signature as another form of proof?

If your card has been ‘blocked’ as a result of you using an incorrect PIN, we recommend you contact your financial institution as soon as possible. Their telephone number is on the back of your card.

If your card doesn't work with your PIN, you can try signing instead – remember to press the ‘credit’ button and then the ‘OK/ENTER’ button .

In many cases you may be able to sign verification, however, this is dependant on the financial institution.

27. Is it possible for others to read my PIN?

Effectively no, if you use the PIN pad in the way it is designed. As you enter your PIN

you will only see asterisks (****). The PIN is not printed on the sales receipt nor is it stored in the PIN pad.

You may feel comfortable using your hand to shield others seeing you enter your PIN.

28. What if someone has seen my PIN? If you believe someone might have seen the numbers of your PIN, contact your financial institution to see what they recommend. Their telephone number is on the back of your card.

If you believe someone might have seen the numbers of your PIN, contact your financial institution to see what they recommend. Their telephone number is on the back of your card.

29. Will the shop or shop assistant have access to my PIN? No.

You should not advise shop assistants, bank staff, regulatory authorities or any other party of your PIN. Only you should be aware of your PIN.

30. Are any of my card details (ie: account balance, address and other personal details) available to the shop? No.

Nothing is available to the shop or the shop assistant. They only know if the transaction is approved or declined. If the transaction is declined, more often than not, no reason is displayed on the PIN pad or cash register.

If you have any queries regarding the reason a transaction was declined, please contact your financial institution. Their telephone number is on the back of your card.

31. Can I identify a transaction authorised by PIN on my receipts and statements? Yes on receipts. No on statements.

The difference on the receipt is that transactions that are processed and approved with your PIN will not have a section for your signature.

You will not see any difference between a transaction processed with a PIN or a signature on your statements.

32. Is my PIN printed on the transaction receipt? No, your PIN is not printed on or stored in anything either at the PIN pad or the shop's cash register.

No, your PIN is not printed on or stored in anything either at the PIN pad or the shop's cash register.

33. What does it mean if my PIN is blocked? If your PIN is 'blocked' it means you have entered you're PIN incorrectly a number of times and the financial institution has suspended the card in the interests of your safety. You will need to contact your financial institution to find out how to unblock it. Their telephone number is on the back of your card.

If your PIN is ‘blocked’ it means you have entered you're PIN incorrectly a number of times and the financial institution has suspended the card in the interests of your safety. You will need to contact your financial institution to find out how to unblock it. Their telephone number is on the back of your card.

34. Will my card be taken if I get the PIN wrong three times, like an ATM? No, your card will not be taken by the shop. If your financial institution decides to 'block' the card due to too many incorrect PIN tries, it is most likely further attempts to use the card for transactions, with a PIN, will be declined.

No, your card will not be taken by the shop. If your financial institution decides to ‘block’ the card due to too many incorrect PIN tries, it is most likely further attempts to use the card for transactions, with a PIN, will be declined.

35. Will I use my PIN in every shop? Most shops in Australia will accept your PIN as verification, however, many smaller shops or those where the point of sale machine is not accessible by the customers may still ask you to sign your transactions.

36. When I am at the shop, should I swipe my card into the point of sale machine or will the shop assistant do it? Each shop will act differently. Many of the larger shops – chains, supermarkets and petrol outlets – will ask you to swipe your card; if that's the case, you can select what steps you want to take by following to prompts on the point of sale machines screen.

The smaller boutique shops will probably swipe the card for you. If you want to use your PIN you will need to tell the shop assistant when you give them the card.

37. Will the PIN I use for making retail purchases be the same as the PIN used for cash withdrawals at the ATM? Yes.

38. Is my PIN different when I want to access my Cheque or Savings account, compared to pressing the 'Credit' button? No, your PIN relates to the card, not the account.

39. What if I have multiple cards with different PINs for each? Am I able to change my PINs so they are all same? Probably not. Some financial institutions allow you to select your own PIN, others do not. It is probably not a good idea to have the same PIN on multiple cards as this may increase the level of possible fraud if your cards are stolen.

40. Will PIN be used to make card transactions through the internet or over the telephone? No. Even if asked, do not enter your PIN into any other service device such as the internet.

Do not give out your PIN over the phone, even if it is the telephone banking staff – telephone banking uses a different PIN from the one that is issued on your card.

If you are at all concerned, please contact your financial institution. Their telephone number is on the back of your card.

41. If I return goods for a refund, will I need to enter my PIN to receive the money back? No you will not. Refunds do not require the PIN that is issued with your card to be completed.

42. If a transaction is pre-authorised – for example when checking into a hotel – will I need to enter my PIN? No you do not. If you wish to enter a PIN you can request this, the choice is yours. However, you may find that some hotel check-in areas do not have point of sale machines that are easily accessed by customers therefore entering your PIN may be difficult.

Hotel check-in procedures are used to test that the card being used is valid, not for a specific amount, therefore the use of a PIN at the time of check-in is not important.

43. Which shops or retailers can I trust? There is no reason to assume that any shop is untrustworthy. If you are not comfortable in any way, do not proceed to using your PIN or do not proceed with the purchase at all. If you have grounds for concern, contact your financial institution and discuss the matter with them.

44. What if the shop does not accept PIN? If a shop does not accept PIN then you can continue by signing the sales receipt as you have done in the past.

45. How are cards I use for business purposes affected by PIN? Most cards (debit or credit, business or personal) will have a PIN assigned to them. With some card types the PIN is not issued for a number of reasons. Your financial institution can provide further details. Their telephone number is on the back of your card.

46. How can point of sale machines differ? There are over 600,000 point of sale machines and approximately 20 different looking PIN pads in Australia. Most, if not all, operate in the same manner. All have a level of security that is determined by Australian Payments Clearing Association (apca.com.au) to be acceptable.

47. Are all PIN pads laid out the same way? Most PIN pads are laid out the same way with the same numbering sequence. Some will have the credit, savings, and cheque keys in a slightly different spot but they are all clearly marked.

