

Tap and pay with your Debit Card/-i

From 16 Dec 2017, you can Tap and Pay with your Debit Card/-i for any transaction below RM 250.

1. What is a debit card/-i with a contactless feature?

A contactless debit card/-i is a fast, easy, and convenient way to pay and lets you make everyday purchases quickly and safely with just a tap of your contactless-enabled debit card/-i wherever you see the universal contactless symbol.

Security Features

2. The card never leaves your hand

The most simple security measure for a contactless debit card/-i is the fact that it never leaves your hand. Because you're in control of the payment, there's no chance that someone will double swipe or make a copy of your debit card/-i when you're not looking.

3. Secure chip to prevent counterfeit

Contactless debit card/-is are as secure as any other chip-enabled card and carry the same multiple layers of security to prevent counterfeit. Each contactless transaction includes a unique code generated by the chip in the card that changes with each purchase, thereby preventing fraudsters from replaying information read from the chip to make payments.

4. Customer verification for higher value purchases

As contactless technology is designed to offer customers speed and convenience at the cashier, you do not need to enter a PIN for contactless transactions up to RM250 in Malaysia. If the transaction is more than RM250, you can still tap the card but will be required to enter your PIN.

5. No Cardholder Liability for Contactless Purchases

In the unlikely event of fraud, you will not be held responsible for fraudulent charges or unauthorised purchases made using the contactless feature on your chip card. You

must notify us immediately or as soon as reasonably possible of any unauthorised card use or any suspicious activities.

However, you may be held responsible for unauthorised purchases if you were negligent with protecting your card or your PIN.

6. How do I activate/turn on contactless purchase for my debit card/-i?

You have the option to turn on/turn off the contactless function via:

- a) OCBC branches
- b) OCBC Internet Banking

If you choose to turn on this function, you may select your cumulative transaction limit (e.g. RM250) and/or cumulative transaction count (e.g. 3 transactions) for your contactless purchase.

If you have exceeded the cumulative transaction limit and/or cumulative transaction count that you selected, you are required to enter PIN to authorise the transaction.

Once you have performed a PIN transaction at POS terminal, your cumulative transaction limit and/or cumulative transaction count will be reset to zero and you may use your Debit card/-i for contactless purchase again.

7. Can I turn off/disable contactless purchase for my debit card/-i?

Yes you can do so via:

- a) OCBC branches
- b) OCBC Internet Banking

8. How does my contactless debit card/-i work?

The contactless functionality consists of an embedded computer chip with an antenna that sends the transaction signal wirelessly over a small distance without direct contact between the merchant terminal and the contactless card. In order to make a payment you simply need to tap your debit card/-i with a contactless interface to the terminal reader when prompted.

No PIN is required for contactless transactions up to RM250 in Malaysia.

9. Could I unknowingly make a purchase if I walk past a contactless reader?

A contactless debit card/-i must be very close to the contactless reader at the cashier to work. Your contactless debit card/-i will only work when the card is within 4cm of the card reader. Furthermore, the reader needs to be enabled by the cashier and this will only happen when the cashier initiates a transaction at the terminal to accept payment. If the contactless reader is not processing a transaction, it will not read any contactless card presented in front of it by mistake.

10. What happens if I accidentally tap my card twice on the contactless reader?

The contactless terminal can only process one transaction at a time. Even if the contactless debit card/-i is accidentally tapped more than once, you will only get billed once for the transaction.

11. What happens if I have more than one contactless card in my wallet and I tap my wallet on the contactless reader?

If you hold your card up to a reader and you have any other contactless payment cards nearby, the reader might detect more than one card and won't complete the payment. You will need to do the transaction again.

You should make sure you only hold one card on the reader and always take it out of your wallet.

12. What if a fraudster reads my debit card/-i by placing a contactless reader close to my wallet?

In the unlikely event that the contactless debit card/-i security details are read by a fraudster through a rogue contactless reader in close proximity to your pocket or wallet, safeguards are in place to prevent unauthorised use of the intercepted card security details. Each contactless transaction includes a unique code that changes with each purchase, which can only be used once and can only be generated by the chip in the original contactless card, and prevents a counterfeit card from being produced from the intercepted card security details.

In the unlikely event of fraud, you will not be held responsible for fraudulent charges or unauthorised purchases made using the contactless feature on your chip card. You must notify us immediately or as soon as reasonably possible of any unauthorised card use or any suspicious activities.

13. Could a fraudster steal my debit card/-i and use it to empty my bank account?

Safeguards are in place to mitigate the use of a lost or stolen contactless debit card/-i by a fraudster. There is a low contactless transaction limit of RM250, above which the transaction cannot be authorised without cardmember's verification via PIN.

Transactions are analysed by the card issuer and global payment networks in real-time to identify fraud patterns and detect suspicious transactions.