



IMPORTANT INFORMATION ON YOUR DEBIT CARD/-i

Debit Card/-i – Card-Not-Present (CNP) and Overseas Transaction

What is Card-Not-Present and Overseas Transaction?

A Card-Not-Present transaction is a card payment(s) for purchase(s) without the need for physical presentation of your RHB Debit Card/-i. Example of CNP transaction are as below:

- Online Transactions (e.g. Lazada, Shopee)
- Mail order telephone order (MOTO)
- Recurring/Auto Debit transaction (e.g. Bills for telephone, utilities, Astro, insurance)

An Overseas transaction is a transaction that is performed outside Malaysia. Overseas transaction includes the following:

- Cash withdrawal at overseas Automated Teller Machine (ATMs)
- Overseas point of sale purchases (POS)

Do you know that before you can use your RHB Debit Card/-i for Card-Not-Present (CNP) or Overseas transaction, there are some steps to be taken first?

Here's a brief guide on this:

1. All Debit Cards/-i, when first issued to cardholders are automatically blocked for Card-Not-Present (CNP) & Overseas transactions.
2. If cardholders don't opt 'in' for the CNP/Overseas, any of their Debit Card/-i transactions done via Online / Overseas will be declined.
3. Cardholders are encouraged to opt 'in' for both CNP & Overseas as some of the online merchants are considered as Overseas merchants, and cardholders could use the Debit Card/-i when travelling abroad too.

How to enable the CNP & Overseas functions?

There are 4 options available as follows:

Option 1 – Reply to the SMS received on your mobile

- Type **CNP1<space>IC numbers<space>last 4 digit of your Debit Card/-i numbers** and send to 66300.





Option 2 - Via RHB Branch

- Cardholder may walk into any RHB Branch.
- Cardholder has the option to select the temporary dates or permanent dates for the opt 'in'.

Option 3 - Via RHB Customer Contact Centre

- Dial 03-92068118 or 03-92061188 (for Premier)
- Cardholder has the option to select the temporary dates or permanent dates for the opt 'in'.

Option 4 - Via any RHB ATM

- Refer to the below steps at ATM screen:
 - 1) Insert your card
 - 2) Choose your language
 - 3) Key in your PIN
 - 4) Select Transaction>> OTHERS
 - 5) Select Transaction >> OTHERS
 - 6) Select Transaction >> DEBIT CARD OPT IN
 - 7) Please take note that your Activation/Deactivation Request will take effect on the next day
 - 8) Select Card-Not-Present (<<ACTIVATION) and/or Oversea Usage (<< ACTIVATION)
 - 9) Transaction Accepted
 - 10) Please take your card

Here are some safety tips for you while using your Card-Not-Present (CNP) or Overseas:

- ✓ *Always ensure when you shop online, only shop with reputable merchant that uses secured/encrypted technologies to protect your card details.*
- ✓ *Do not use public computers while entering your card information/PIN/CVV. If you must, please ensure you log out each time and clear history from the public computer.*
- ✓ *Ensure that you print the reference number at the end of the purchase and share with the seller to track your online purchases.*
- ✓ *Call the bank before you leave the country. Alert them of your destination and travel dates. This will also ensure your cards are not suspended due to suspicious activity.*
- ✓ *Bring your passport along. Some countries might still be using magnetic stripe system and they might not accept your card without proper identification.*
- ✓ *Make sure you memorize your bank's call centre number for lost card. In the event of unfortunate event and you've lost your card, you can call the bank immediately to block the card.*

