FREQUENTLY ASK QUESTION (FAQ)
THE USE OF 6 DIGIT CREDIT CARD PIN

All Credit Card transaction in Indonesia **required to using PIN.** Get your 6 digit OCBC NISP Credit Card PIN by following:

1. ONe Mobile Application*
   Download **the latest version of ONe Mobile OCBC NISP** and follow the steps below:
   - Log in with your User ID and Password
   - Click "Settings"
   - Click "Card Management"
   - Click "Credit Card" menu and choose card
   - Click "Change PIN"
   - Set your PIN and reconfirm
   - PIN successfully set

2. Sending SMS to **6477****
   SMS Format:
   OCBCNISP[space]**SETPINCC**[space]**Last 4 Digit Credit Card#Date of Birth DDMMYYYY#Your 6 Digit PIN**

   For Example: OCBCNISP SETPINCC 1234#14121990#180825

(*Create PIN through ONe Mobile only for Basic Card Holder)
(**Create PIN through SMS for Basic and Supplement Card Holder using the registered telephone number on the Bank)

For further information, please contact Tanya OCBC NISP 1500-999

1	**What is the basis for Credit Card PIN?**
	Referring to Bank Indonesia Circulars (SEBI) No. 16/25/DKSP dated December 31, 2014 concerning the Second Amendment to Bank Indonesia Circulars Letter Number 11/10 / DASP dated April 13, 2009 concerning The Implementation of Payment Instrument Activities Using Card, all purchase transactions at merchants in Indonesia using Credit Cards must be carried out with use a 6-digit PIN or signature as a means of verification and authentication until June 30, 2020. **Effective July 1, 2020**, for every purchase transactions at merchants in Indonesia using Credit Cards are **required to use a 6-digit PIN** as a means of verification and authentication.
2	**What is the function of a Credit Card PIN for transactions?**
	The 6-digit PIN on a Credit Card is a substitute a signature verification, which starting **on July 1, 2020** the use of the signature will no longer be valid for purchase transactions at merchants in Indonesia.

	Signatures are still valid for Credit Cards from overseas issuers or Credit Card transactions abroad that still accept signatures as a means of verification and authentication.
	The use of a PIN on a Credit Card will make transactions safer because the PIN is only known by the Card owner and it is confidential, PINs cannot be given to anyone, including the Bank and family.
3	**When should I use Credit Card PIN?**
	The 6-digit Credit Card PIN must be used for every purchase transaction at merchants in Indonesia from **July 1, 2020.** During the transition period until June 30, 2020, all OCBC NISP Credit Card transactions can use a 6-digit PIN or signature. However, start to get yourself used to the 6-digit PIN for every purchase transaction at merchants in Indonesia.
4	**What about overseas transactions, do I also have to use a PIN?**
	PIN also can be used for cash withdrawals at all ATMs (domestic / overseas). Cardholders can still use signatures for transactions in certain countries that still accept validation using signatures. The use of a PIN or signature abroad depends on the policy in each country.
5	**What things needs to be considered in making a Credit Card PIN?**
	Important to note: 1. Avoid using sequential or repeated numbers 2. Avoid using predictable numbers such as date of birth or telephone number 3. Change your PIN periodically 4. Avoid record and storing PIN on paper or other media without security 5. Never telling your PIN to anyone 6. Avoid making financial transactions using open public WiFi network 7. Be aware of scamming on behalf of Bank OCBC NISP. Bank will never ask you for your confidential data, such as PIN, Password, Passcode/OTP Code and User ID.
6	**What if I forgot my Credit Card PIN that I already have?**
	Customers can create or reset the wanted PIN by: • **ONe Mobile Application*** Download the latest version of ONe Mobile OCBC NISP and follow the steps below: • Log in with your User ID and Password • Click "Settings" • Click "Card Management" • Click "Credit Card" menu and choose card • Click "Change PIN" • Set your PIN and reconfirm • PIN successfully set (*Create PIN through ONe Mobile only for Basic Card Holder)

	• **Send SMS to 6477 with format:** OCBCNISP(space)SETPINCC(space)last 4 digit CreditCard(#)Date of Birth DDMMYYYY(#)6 Digit PIN wanted Example: OCBCNISP SETPINCC 1234#14121990#180690 Customers will directly receive a reply of PIN number which can be used immediately.
7	**I am a supplementary cardholder, how do I get my card PIN?** Supplement Cardholders can set a PIN by sending an PIN request SMS using the telephone number of the Supplement Cardholder registered on the Bank.
8	**Does the PIN for each of my OCBC NISP Credit Cards should to be same?** It doesn't have to be the same. The PIN can be made different for each of your OCBC NISP Credit Cards. For your safety and comfort, make sure you use a PIN that is easy to remember but not easily guessed by others.