

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

### 1. What is Card-Not-Present (CNP) transactions?

A **Card-Not-Present (CNP) transaction** is a retail spend transaction where the cardholder is not physically present at the merchant when the payment is made. Example of CNP transaction are as below:

- Online Transactions (e.g. Lazada, Shopee)
- Mail order telephone order (MOTO)
- Non secured online transaction

### 2. What is Overseas Transaction?

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

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

### 3. Why it is required to opt-in to perform CNP & Overseas transaction?

In order to prevent Cardholders from becoming victims of fraudulent transactions, all Financial Institutions are mandated by Bank Negara Malaysia's (BNM) regulation to block Cardholders from performing any overseas and/or CNP transactions that are not authenticated via strong authentication method such as dynamic password by using a Debit Card/-i, unless the Cardholder has expressly opted-in to perform such transactions.

### 4. To ensure you enjoy a seamless experience with your RHB Debit Card/-i, consider the following:

Prior to travelling abroad:

- Remember to 'Opt in' for Overseas and CNP transaction prior travelling
- Set your purchase and contactless limit according to your usage, and you may transact up to available balances.
- If you're a Multi-Currency Debit Cardholder/-i, please ensure sufficient foreign currencies are available for your usage. Otherwise, a 1% conversion fee will be imposed on the transaction. Ie. If you are travelling to Europe, please ensure sufficient EURO is available in your Multi Currency Account/-i.
- You can withdraw cash at any ATMs that is part of a Visa network, do check your ATM withdrawal limit on your debit card settings.

Prior Online/ MOTO:

- Ensure to 'Opt-in' for CNP for non-3D secured transaction, MOTO and Auto Debit
- Ensure your purchase limit is set sufficiently for your purchase, and you may transact up to available balances.
- Ensure to have sufficient balance in your Multi Currency Account/-i, Current and Savings Account/-i to avoid any declined transaction.

### 5. How to enable the CNP and/or Overseas transaction?

There are 4 options available as follows:

#### Option 1 – SMS

- Type CNP1<space> last 4 digit NRIC numbers <space>last 6 digit of your Debit Card/-i numbers and send to 66300.

*Note : Your opt-in for CNP and/or Overseas transaction will be effective after 2 business day.*

**Option 2 - RHB Branch**

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

**Option 3 - RHB Customer Contact Centre**

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

**Option 4 - RHB ATM**

- Refer to the below steps at ATM screen:

Step 1: Insert your card, then select your preferred language and key in your 6 digit pin.

Step 2: Select Others, followed by Debit Card/-i Opt-in.

Step 3: Select Card-Not-Present Activation and/or Overseas Usage Activation.

*Note : Your opt-in for CNP and/or Overseas transaction will be effective after 2 business day.*

**6. Is allowed to opt in for Overseas transaction only and not CNP, or vice versa?**

Yes, you can.

**7. What are the risks associated with CNP and overseas retail transaction?**

When a card-not-present transaction and/or overseas transaction is performed, there is a risk of your account data being compromised or the information being used for unauthorized purchases and/or cash withdrawals. Please be reminded that in the case of overseas transactions, the card verification features for POS transactions may vary from country to country and some country/merchants may not adopt a stringent approach. Fraudulent transactions may occur if your account data is compromised.

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

- Always 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 is required, please ensure you log out each time and clear the browsing history.
- Bring your passport along when making purchases. Some countries are still using magnetic stripe system and will require your passport for identification purposes.