

# Smooth switch to PIN cards

## No issues reported as new payment practice for credit and debit cards starts

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**PETALING JAYA:** Industry players reported no hiccups in the migration to personal identification number (PIN) enabled cards.

They attributed the smooth transition to the six-month grace period for parties to get accustomed to the new practice.

"We were given ample time by Bank Negara. The trial run for the past few months was very helpful. All of us were prepared for it," said Malaysian Association of Hotels (MAH) president Sam Cheah Swee Hee.

Cheah did not receive a single complaint from the association's

900 members after signature-based verification for credit and debit cards was officially discontinued yesterday. Credit and debit card users must now key in their six-digit PIN when paying.

Malaysia Retail Chain Association president Datuk Garry Chua said its members have all migrated to PIN-enabled point-of-sale (POS) terminals and none of them reported any issues yesterday.

Malaysian Tourist Guides Council president Jimmy Leong said the council had been reminding local and foreign tourists as well as their tourism partners about the migration.

"It is not something new. We've been creating awareness among our partners, including hotels,

entertainment outlets and eateries," he said.

For foreigners who do not have PIN-enabled cards, signatures are still a viable form of verification, National Cards Group chairman B. Ravintharan said in a report by *Sin Chew Daily*.

According to an earlier report, all POS terminals, including the outdoor payment terminals at petrol stations, had been upgraded to support PIN-approved transaction.

Close to 23 million payment cards have been replaced, translating to 100% of credit cards and 98.5% of debit cards as of May.

The percentage of card transactions where PIN was entered stood at 94% as at May 31, a huge increase over the 18% recorded

last December.

There were also no problems at most shopping malls and department stores in Penang. Sunshine Wholesale Mart Sdn Bhd general manager Yee Kam Ming said they had started adopting the system since the end of last year.

"Our customers were already used to the system," he said yesterday.

Gurney Paragon Mall director Lily Tan said the company had so far not received any complaints from merchants or customers, including foreign visitors.

"We also reminded our food and beverage outlets to apply for the portable PIN terminal so that patrons need not have to walk to the counter for payments," she said.