

HBL

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Security comes first!

Your HBL CreditCard is now Chip & PIN enabled



HBL CreditCard

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Welcome to a world of convenience with enhanced security. Your HBL CreditCard is now a Chip & PIN credit card. At the time of card activation, you will now be required to generate a Personal Identification Number (PIN).

When you use your credit card to make a purchase at a merchant outlet, the merchant will insert the card in the POS machine and you will be required to enter a PIN while the card is still in the machine. The Chip inside the card will authorise the transaction and you will not have to sign a receipt.

Follow these steps when conducting a transaction with your HBL CreditCard at a merchant outlet:

Step 1

Merchant inserts your card in a PIN enabled POS machine and enters the transaction amount

Step 2

The POS machine prompts for a PIN to be entered by you

Step 3

Upon entering the correct PIN, the transaction is confirmed and completed

For POS machines without PIN authentication support, you will have to complete the transaction by signing the receipt.

If you enter the wrong PIN more than three times, it will render the card temporarily blocked. You will then have to contact HBL PhoneBanking at 021-111-111-425 to reset the PIN.

I already have a Chip card, how is this different from the Chip & PIN credit card?

Your HBL CreditCard will now provide additional security to your transactions via the PIN use. The PIN should be known only to you and you need to enter the PIN at the POS machine to authenticate the transaction.

Will I be asked for PIN at every POS machine, be it domestic or international?

If the POS machine is enabled for PIN authentication, you will need to enter your credit card PIN to complete the transaction. For POS machines without PIN authentication functionality, you will be required to sign the receipt to complete the transaction.

What if I have forgotten my PIN or enter an incorrect PIN?

After three unsuccessful PIN entry attempts, your card will be temporarily blocked. To reset the PIN for your HBL CreditCard, please call HBL PhoneBanking at 021-111-111-425.

Will I receive the PIN along with the card?

No, you will have to call HBL PhoneBanking at 021-111-111-425 to activate your credit card and generate the PIN.

Will the PIN be different for supplementary cardholders?

Yes, the basic cardholder will have to call HBL PhoneBanking to set a different PIN for supplementary card(s).

How will this work for Internet transactions? Will I be asked for a PIN?

No, for Internet based transactions there are no changes to the existing process. You will be redirected to the 3D Secure OTP generation page to complete your transactions for 3D Secure enabled merchants. For other merchants you will be required to input your card details to make the transaction.

Do I have to pay a fee to get the Chip & PIN functionality?

There is no additional fee required to have Chip & PIN functionality on your HBL CreditCard.

For further information, please contact
HBL PhoneBanking at **111-111-425**
or visit **www.hbl.com**