

# Quick & Simple E-PIN feature for convenient banking!

We are always finding new ways to bring you convenience and simplicity. The E-PIN feature allows you to create PIN at your convenience in a few simple steps. Here's how you can create or change your E-PIN!

## Meethaq ATM

- 1 Visit your nearest ATM at the branch and insert your card into the ATM.



- 2 Select 'Create PIN'.



- 3 You will receive an OTP (One Time Password) on your mobile number registered with the bank.



- 4 Enter the OTP on the ATM.



- 5 Enter a new 4-digit PIN of your choosing. Re-enter the same to confirm.



Your new PIN is successfully generated! You will receive a confirmation SMS on your registered mobile number.

## Meethaq IVR

- 1 Call 2465 6666 our customer contact centre from your registered mobile number.



- 2 Select option to 'Create or Reset PIN'.



- 3 Enter your 16-digit card details followed by expiry date (mm/yy) mentioned.



- 4 You will Receive an OTP (One Time Password) on your mobile number registered with the bank.



- 5 Press 1 to enter the OTP.



- 6 Enter a new 4-digit PIN of your choosing. Re-enter the same to confirm.



Your new PIN is successfully generated! You will receive a confirmation SMS on your registered mobile number.

## E-PIN FAQs

### 1. What is EPIN?

(Electronic Personal Identification Number)

It is a secure and easy way for creating and resetting the ATM PIN quickly and effortlessly for your Debit & Credit Cards. The service can be used to create/reset for new and existing cards.

Shortly Meethaq Islamic Banking will start issuing new cards without paper PIN and customers can set the PIN through this process.

### 2. What are all the channels i can use to create or reset my card PIN

Customer can use the following channels to set/reset the card PIN.

Meethaq Debit & Credit Cards
ATM (Meethaq & Bank Muscat ATM)
Meethaq Call Center – IVR

**Note :** Statement Printer will not be applicable for Meethaq Cards products.

### 3. Can i create or Reset card PIN using internet /mobile banking (IB/MB) channels?

Currently the service is offered only through above mentioned channels. However, bank will soon make this service available.

### 4. The first screen on the ATM has create pin, however under other services I see an option called “PIN Change”. When can I use “PIN Change” service?

You can use the PIN Change service only if you remember the existing ATM PIN.

### 5. When can i use the “Create PIN” service on ATM?

The create PIN service in the ATM can be used for two options.

- You can use this option to set the PIN for newly issued cards
- You can use this option to reset the PIN for existing cards.

### 6. Can i reset the PIN for my existing card, which was earlier issued with a paper PIN?

Yes. You can use one of the above mentioned channels to reset the PIN. .

### 7. What happens if i forget my card PIN? Do I need to request for a new card?

No. With the new service, you can reset your PIN without requesting for a new card

### 8. Is there any maximum attempts for resetting my card PIN?

No, you may reset the PIN as many times you want

### 9. Is this E-PIN a secure service?

Yes. Customer will be authenticated using One Time Password (OTP) sent to registered mobile number, while you set/reset your card PIN

You will be notified with an error message, in case a wrong OTP is entered. You will be asked to re-enter the correct OTP.

Using below channels	OTP sent by bank	Number of Wrong OTP attempts
ATMs (bank muscat & Meethaq) & statement printers	4 digit	3
Meethaq Bank Muscat IVR	6 digit	4

### 10. What should i do if OTP is not received or delayed?

You need to contact the Meethaq Call center 24656666 for further support.

**11. Can i get OTP on an international number registered with the Bank?**

Yes, if the international number is registered with the Bank

**12. What happens if i enter wrong card number and / or expiry date on Call Center (IVR)?**

The IVR will reply back asking you to enter the correct Card number and / or expiry date.

**13. Can i create / reset PIN for block/expired cards?**

No. You will have to Meethaq Call Center for assistance.

**14. What should i do if I entered wrong card PIN 3 times while attempting a transaction?**

Your card will be temporarily blocked for incorrect PIN tries. You will need to contact Call Center to unlock your card.

Then Call center agent can transfer the call to IVR which will allow you to reset the PIN of your choice else you may visit nearest ATM to reset the PIN.

**15. Why did i receive a One Time Password (OTP) on my phone when I selected PIN select option?**

The OTP will validate you are correct account holder requesting for this service.

**16. Can i use "PIN Change option" on the ATM to create my PIN on my new card?**

No, only Create PIN option can be used to set your new PIN.