



(Authorised by the Prudential Regulation Authority (PRA) and regulated by the Financial Conduct Authority and PRA)

Corporate Office: 1 Moorgate, London EC2R 6JH
Tel: 08008499229 (Monday to Friday 9.00am to 5.00pm)
FAX: 020 7796 1015
Email: customersupport@pnbint.com, Website: www.pnbint.com

Sort Code: 60 95 00

SWIFT Code: PUNBGB22

13/07/2018

NOTICE

Changes in our services of Debit Card (3-D Security)

PNBIL is issuing our Debit Card in association with MasterCard Company. MasterCard has announced changes to their 3-D secure programs, which affects the way the online transactions are conducted with the use of debit card. Currently, for authorizing online debit card transactions, you are required to input random characters from your memorable password (Alphanumeric with special characters) provided by yourself at the time of debit card registration.

Bank is planning to introduce 3-D security authentication as an additional fraud prevention feature for online transactions through your debit card from Q4 2018. Under this feature, while making online transactions with debit card, you will receive One Time Password (OTP) code on your registered mobile number with us.

You would be required to enter the OTP code you shall receive on your mobile phone for every transaction to authenticate your identity and complete the online transaction. This SMS can only be sent to the cardholder's pre-registered mobile phone number with Bank.

As such all customers who wish to do online transactions using their debit cards need to mandatorily register their mobile numbers with the Bank. Customers intending to do only ATM and Point of Sale (POS) transactions will be able to continue using their Debit Card without getting affected. Therefore, we request you to register yourself for SMS alerts by visiting PNBIL branch nearest to you or send the [SMS Registration Form](https://www.pnbint.com/forms/SMS%20Alert%20Registration%20Form.pdf) (<https://www.pnbint.com/forms/SMS%20Alert%20Registration%20Form.pdf>) duly filled in and signed to your account maintaining branch.