

Meezan Bank Debit Cards Usage Guidelines

1. Once the customer receives their Meezan Debit Card, they can activate it through any Meezan Bank ATM or by calling the Bank's 24/7 helpline at 021-111-331-331/2. Upon activation, the customer will be able to use the following services:

Services activated by default

- **POS (Pakistan only):** Refers to the use of a debit card at a POS machine at a retail outlet in Pakistan.
- **E-Commerce (In Pakistan and Outside Pakistan):** Refers to the use of a debit card online at websites and mobile apps i.e., Foodpanda, Daraz, Facebook, Google, etc.
- **ATM Withdrawal (Pakistan only):** Refers to the use of a debit card for cash withdrawal at any ATM inside Pakistan.

Services that require customer consent to activate

Following services will require the customer to call the Bank's 24/7 helpline at 021-111-331-331/2 for activation.

- **POS (Outside Pakistan):** Refers to the use of a debit card at a POS machine outside Pakistan.
- **ATM Withdrawal (Outside Pakistan):** Refers to the use of a debit card at any ATM outside Pakistan.

Please refer to the following summary of services that are active by default and services that require activation by calling the Bank's 24/7 helpline at 021-111-331-331/2.

Channel	Default Status
ATM Withdrawal (In Pakistan)	Active
ATM Withdrawal (Outside Pakistan)	Activation Required
POS Transaction (In Pakistan)	Active
POS Transaction (Outside Pakistan)	Activation Required
e-Commerce Transaction (In Pakistan)	Active
e-Commerce Transaction (Outside Pakistan)	Active

POS and ATM Transactions

2. All Meezan Debit Cards feature EMV CHIP and PIN for additional security. The embedded EMV CHIP prevents fraudsters from stealing the customer's debit card data and prevents any attempt at copying the debit card.
3. When the customer attempts an ATM or POS transaction, they will be required to input their 4-digit PIN to complete the transaction. This prevents any fraudster from using the customer's debit card at any ATM or POS merchant.
4. It is important to note that the 4-digit PIN will be the same for both POS and ATM transactions. The 4-digit PIN is set during the debit card activation process and can be changed at any Meezan Bank ATM or by calling the Bank's 24/7 helpline at 021-111-331-331/2.
5. In some cases, for transactions below PKR 3,000, the POS terminal of the acquiring bank may not prompt the customer to enter their 4-digit PIN. However, please note that this threshold of PKR 3,000 is specific to Pakistan and may vary when transacting at international POS merchants.
6. The same process and rules are applicable to card-based contactless transactions.
7. For Meezan Tap and Go transactions, the customer will not be required to enter their 4-digit PIN. However, the customer will be required to unlock their android-based NFC enabled smartphone to complete the transaction. Please note that all consecutive transactions will require the customer to unlock their smartphone.
8. Meezan Debit Cards do not allow Magstripe transactions. However, in some countries, ATM and POS machines may only accept magstripe cards. To temporarily activate magstripe transactions, the customer is required to call the Bank's 24/7 helpline at 021-111-331-331/2.

E-Commerce (Online Purchases)

9. Meezan Debit Cards feature 3D-Secure for additional security while transacting at online websites or mobile apps. 3D-Secure requires the customer to enter a 4-digit OTP (One Time Password) to complete the transaction.
10. When the customer attempts an online transaction with their Meezan Debit Card, they will receive a 4-digit OTP on their registered mobile number and email. To complete the transaction, the customer needs to simply input their 4-digit OTP.
11. It is important to note that the registered mobile number and email are recorded by the Bank at the time of account opening. It is the customer's responsibility to subscribe to SMS alert services and ensure that their records are updated with the Bank to avoid any inconvenience. To update their records, the customer can call the Bank's helpline at 021-111-331-331/2 or login to Meezan Internet Banking and initiate a request. The respective branch will update the contact information after due verification.
12. Some websites/apps allow the customer to save their debit card details for a faster check-out (card-on-file / credential-on-file). In such cases, the customer will be required to input their OTP on the first transaction only and subsequent transactions may or may not require an OTP.
13. Non-3D-Secure websites and apps will not require an OTP at all. It is advised that customers avoid transacting at such websites/apps altogether. To identify if a website/app is 3D-Secure, please look for the "Verified by Visa" or "Mastercard SecureCode" logo.

Dispute Handling and Chargebacks

14. Meezan Bank will provide its full support in recovering funds in case of any disputed transaction so that its customers can use their debit cards with complete peace of mind. The Bank will duly investigate the dispute transactions and will approve or decline cases based on the investigation as mentioned in Clause 18 of this document. Disputed transactions can include:
 - a. Fraudulent transactions (refers to a transaction conducted by an unauthorized user causing financial loss to the customer).

- b. Duplicate charge (refers to a transaction that was wrongly charged to the customer twice or more).
 - c. Product or service not delivered (refers to a transaction against which the purchased product or service was not delivered or partially delivered).
15. In case of fraudulent transactions, the customer is required to immediately call the Bank's 24/7 helpline at 021-111-331-331/2 to block their debit card and file a dispute so that the Bank can investigate the fraudulent transactions. Please note as per Association regulations, the Bank can investigate a maximum of 15 transactions of MasterCard and 35 Transactions of Visa. Rest of the transactions will be customer's liability.
16. If the customer identifies any suspicious pattern of transactions, they should immediately call the Bank's 24/7 helpline at 021-111-331-331/2 to block their card. Alternatively, the debit card can also be temporarily deactivated through the Meezan Mobile App. However, the customer will be required to call the helpline immediately after deactivating their debit card on the app.
17. The customer is required to report any disputed transaction within 60 days from the transaction posting date. The Bank will not be able to lodge any disputes after this time.
18. The Bank may gather evidence from the merchant/website/app through the payment scheme for its investigation. After the investigation, the Bank will reverse the funds into the customer's account if it has been established that the transactions were fraudulent, were not conducted by the customer, and were not a result of the customer sharing their debit card details with another party including immediate family members. Any transaction which was verified through the customers 4-digit PIN on POS or 4-digit OTP on e-commerce will not be reversed.
19. For transactions not verified through either PIN or OTP, the following steps will be taken:
- a. If the merchant/website/app has not claimed the funds for this transaction, the amount will be reimbursed in the customer's account within 10 working days.
 - b. If the Bank has already paid the merchant through its routine settlement process, then chargeback will have to be lodged. As per the payment schemes, it may take up to 45 days for Mastercard and 30 days for Visa for a decision.
 - c. Reversal of the disputed amount is subject to the Bank's investigation.

20. For duplicate charge on POS or e-Commerce, the customer is required to call the Bank's 24/7 helpline at 021-111-331-331/2 to file a claim. Customer's funds will be reversed based on the following:
- a. If the merchant/website/app has not claimed the funds for this transaction, the amount will be reimbursed in the customer's account the next day.
 - b. If the Bank has already paid the merchant through its routine settlement process, then chargeback will have to be lodged. As per payment schemes, it may take up to 45 days for Mastercard and 30 days for Visa for a decision.
 - c. Reversal of the disputed amount is subject to the Bank's investigation.
21. For disputes whereby a merchant/website/app failed to provide a product or service, it is recommended that the customer takes up the matter with them directly. In most cases, the merchant/website/app will refund the amount to the customer either directly or through credit advice to the Bank. However, if the merchant/website/app does not cooperate, the customer can file a claim with the Bank's 24/7 helpline at 021-111-331-331/2.
22. In some cases, the Bank may settle a dispute early in favor of the customer. The Bank reserves the right to recover these funds if the investigation results in favor of the merchant/website/app.

Safety Advisory

23. Meezan Bank will never ask for your banking information. To prevent scams and fraudulent transactions, never share your CNIC, card number, PIN, expiry, CVV, or OTP with anyone over SMS, Call, WhatsApp, or Email. The customer is advised to stay up-to-date on emerging fraud trends. The Bank facilitates this by sending awareness messages via multiple communication channels such as SMS and social media.
24. If the customer wishes to block e-commerce transactions, they can do so by calling the Bank's 24/7 helpline at 021-111-331-331/2.
25. If the customer's debit card details have been compromised, they are required to immediately call our 24/7 helpline to permanently block their debit card and to request a replacement.

Subscription Services on Websites/Apps

26. Customers are advised to be vigilant when signing up for online subscription services which require the customer to enter their debit card details. Subscription services will automatically charge the customer's debit card on a given date after a fixed period (weekly, monthly, annually). To stop such payments, the customer must cancel their subscription on the respective website/app as it is the only way to ensure that the subscription is cancelled.
27. The customer is advised to thoroughly read the terms and conditions of the respective website/app before using their debit card. Meezan Bank will not be liable for such transactions.

Trial Periods on Websites/Apps

28. Many websites and apps offer free trial periods for paid services to allow the customer to experience the additional benefits of the service. To sign-up for the trial period, the website/app will require the customer to enter their debit card details. However, please note that the trial period will be temporary. After the free trial period has elapsed, the website/app will charge the customer for the service.
29. In addition, the customer will continue to be charged after a fixed period (weekly, monthly, annually). Hence, it is advised that the customer is attentive to such trial periods to avoid making unwanted payments.
30. The websites/apps may not send updates and reminders that the trial is about to expire. The customer is advised to remain attentive to the expiry of trial period.

Managing Website/App Accounts

31. Many websites and apps allow their customers to create their personal accounts where they can store their debit card details for a faster checkout. It is advised that customers ensure that their respective login ID and password are secure.
32. Moreover, customers are recommended to turn-on additional security measures such as two-factor authentication for better security and are advised to update their passwords from time to time.