

Dear Merchant Partners,

Greetings from UOB (Malaysia) Merchant Services!

As an incentive for you to take the necessary corrective action, we are offering to pay you an incentive for each approved domestic MasterCard and Visa credit card transaction at your POS terminal(s) where a PIN is entered by the customer, from 17th May 2017 to 16th June 2017.

Please find below campaign mechanism for your reference.


Campaign title	:	Incentivisation Program to reduce PIN bypass rate
Campaign Duration	:	17 th May 2017 to 16 June 2017
Objectives	:	<ul style="list-style-type: none"> • To correct Retailer behaviour and drive down PIN bypass rate • To encourage top PIN bypass merchant to address behaviour of cashiers to accept PIN for payment card transactions • To drive down PIN bypass rate
Target	:	To reward top 30 merchants with highest reduction in PIN bypass transactions and PIN bypass has to be below 5%
Campaign Mechanism	:	<ol style="list-style-type: none"> 1) Merchant will be Rewarded with RM0.05 for each approved PIN bypass transaction is reduced 2) Reduction of PIN bypass transaction – based on the comparison during the campaign month vs previous month. 3) Each merchant is entitled to claim up to maximum of RM200 during the campaign month. 4) The calculation of total incentive for eligible merchants will be made by UOB (M) Bhd based on qualifying transaction data with a PIN processed from respective merchant

Please take the following Action now and waiting until the end of June 2017 may mean that you will suffer lost sales because your cashiers have not become familiar with accepting PIN transactions.

- 1. Ensure your cashiers are trained and ready to process PIN & PAY transactions and allow customers to enter their PIN when prompted.**
- 2. Ensure that PIN & PAY signage is displayed prominently at the POS so that your customers know they can enter their PIN.**

We encourage and thank you for your successful participation in this program and trust that you will take advantage of the opportunity to maximise the incentive program. We look forward to seeing a significant reduction in the PIN bypass rate at your POS terminal(s).

Should you require any assistance, please do not hesitate to contact your respective Relationship Manager, Merchant Helpdesk at 03-7787 7218/19, Terminal Service Provider at 03-62865222 (GHL), 03-92129500 (RH)

Thank you
 Merchant Acquiring
 United Overseas Bank (Malaysia) Bhd
 Card Payment Services