Qaphela: Lokhu kwaziswa kufanele kufundwe kuhambisana nokwaziswa okunesihloko esithi: "Amatemu e-Chip & PIN amukelekile kanye nemiyalezo efundisayo "

THE BANKING ASSOCIATION SOUTH AFRICA

Amatemu e-Chip & PIN amukelekile

Lo mbhalo wenzelwe ukuqeqesha **abasebenzi abasemkhakheni wokuthengiselana** ekusebenziseni i-Chip & PIN

Ref 41567 – Content Source - APACS

Iyini i-Chip & PIN ?

- Indlela abanikazi bamakhadi abasebenzisa ngayo amakhadi epulasitiki iyashintsha
- Indlela entsha okuthiwa yi-Chip & PIN izosiza ekuvikeleni ukukhwabanisa okwenziwa ngamakhadi alahlekile/ antshontshiwe/nangafikanga kubanikazi bawo. Esikhundleni sokusayina, abaninimakhadi bafaka i-PIN (inombolo eyimfihlo enezinhlamvu ezine noma ezinhlanu)
- Kwezinye izimo umninikhadi angase acelwe ukuba asayine isiliphu nakuba efake i-PIN yakhe
- Indlela ephephe ngokwengeziwe yokukhokha
- I-Chip & PIN isebenza kukho kokubili ukukhokhwa kwezimali ngama-debit nama-credit card
- Phakathi nenqubo yokukhishwa kwayo, i-Chip & PIN ayithathi indawo yawo wonke ama-credit nama-debit card ngokushesha.

Kungani siyidinga i-Chip & PIN ?

Ukwamukela amakhadi e-chip kusho:

- ukuphepha okwandisiwe
- Ukuthutsheleliswa kolwazi okuthuthukisiwe
- ukusizakala okusheshayo kumakhasimende

Kungani siyidinga i-Chip & PIN ?

Ukuphepha okwandisiwe:

- Kulahleka izigidi zamaRandi minyaka yonke ngenxa yokukhwatshaniswa kwamakhadi alahlekile nantshontshiwe
- Le ndlela ye-Chip & PIN izolunciphisa kakhulu lolu hlobo lokukhwabanisa ngoba izigebengu azisezukuba magange ukusebenzisa ikhadi elilahlekile noma elintshontshiwe lapho zikhokha bukhoma

Kungani siyidinga i-Chip & PIN ?

Ukuthutsheleliswa kolwazi okuthuthukisiwe:

Amakhadi e-Chip & PIN angakongela isikhathi nemali ngokuthi:

- Akunciphisela amaphepha, ngoba ambalwa amarisidi asayinwayo okumele uwasingathe futhi uwagcine
- Akunciphesela ukusingathwa kwesimo esithile ngendlela ekhethekile, ukudluliselwa kwabanye, nokuthutsheleliswa kolwazi obuye ukhokhiswe ngakho

Kungani siyidinga i-Chip & PIN ?

Ukusizakala kwamakhasimende okusheshayo nokufanele:

Ubuchwepheshe bamakhadi e-Chip & PIN bungaholela ekusizakaleni ngokushesha, okungase kwenze amakhasimende ajabule ngokwengeziwe futhi eze ngobuningi:

- Amakhadi e-Chip & PIN ngokuvamile awadingi ukugunyazwa okwenziwa yikhompyutha, ngakho-ke ukuthengiselana kungase kwenziwe ngokushesha okwengeziwe

- Lapho kuhlangene nokusetshenziswa kwe-PIN, akukho siliphu esisayinwayo noma esigcinwayo, futhi umshini wemali awuvulwa njalo, okunciphisa umsebenzi kanye nobungozi

I-Chip & PIN isebenza kanjani ?

- I-Chip & PIN ifana kakhulu nezinqubo zamanje ezisetshenziswa ekukhokheni ngama-debit card, ngaphandle nje-ke kokuthi kudingeka ulifake ikhadi le-Chip & PIN, hhayi ukuba uliswayiphe

- Futhi, ikhadi liyekwa emshinini kuze kuqedwe lokho okwenziwayo ngalo.

- ‘Landela okushiwo ngumshini’ – Imishini yendawo yokukhokha oyisebenzisayo inikeza iziyalo zesinyathelo ngasinye sokuba ufeze ukukhokhwa kwemali

Indlela yokusebenzisa i-Chip & PIN

- Ezimweni eziningi, ikhasimende lizokunika ikhadi, kodwa ngezinye izikhathi amakhasimende azozifakela ngokwawo ikhadi. Ukuze usingathe ukukhokhwa kwemali nge-Chip & PIN endaweni yokukhokha:
  - Yazi imali efunekayo
  - Bheka i-chip
  - Lifake ngendlela efanele ikhadi (indawo ene-chip kuqala bese “uyalipaka” ngokuyekela ikhadi lisemshinini)
  - Khetha okuthi “payment” ezintweni ezibonisiwe okukhethwa kuzo
  - Faka imali efunekayo
  - Umninikhadi ufaka i-PIN (futhi angase acelwe ukuba asayine)
  - Linda ukuba iphele inqubo yokukhokha
  - Gcina ikhophi yesiliphu
  - Umninikhadi uthatha ikhadi

Ukusiza amakhasimende asebenzise i-Chip & PIN

Kumele kulandelwe izinqubo ezifanayo nakuma-debit card njengamanje. Umehluko yi-chip kanye nalapho ofaka khona ikhadi emshinini:

- Amakhasimende kufanele azifakele i-PIN yawo
- Kulungele ukubonisa amakhasimende indlela yokufaka i-PIN yawo. Uma ekucela ukuba uwafakele, yenqaba. Kumele uwachazele ukuthi lokho akuphephile futhi uwakhumbuze ukungadaluli i-PIN yawo kunoma ubani
- Yiba nesineke – amakhasimende asebenzisa i-Chip & PIN okokuqala ngqa angase adinge ukuqinisekiswa
- Ucwaningo lubonisa ukuthi lapho amakhasimende eseke azama ukusebenzisa i-Chip & PIN yawo, kuba lula njengokusayina. Ukukhuthaza amakhasimende ukusebenzisa i-PIN yawo ngokushesha, kunokuba ephuze, kunenzuzo yokuphepha yangempela kuwo wonke amakhasimende

Ukungayazi noma ukukhohlwa i-PIN

- Khumbuza amakhasimende ukuthi i-PIN yawo ingase ifane naleyo ayisebenzisa ku-ATM noma emshinini wemali
- Ama-PIN angashintshwa emabhange awo, enziwe abe yinto ekhumbuleka kalula
- Amakhasimende kumele athinte ibhange lawo elawanika ikhadi, elizowanika i-PIN entsha
- Uma ikhasimende lithi aliyikhumbuli i-PIN yalo, bhekisisa kahle ikhadi kanye nesignesha
- Kungenjalo, cela ikhasimende lisebenzise enye indlela yokukhokha

I-PIN evinjiwe

- Uma ikhasimende lifaka i-PIN engafanele ekhadini le-Chip &PIN laseNingizimu Afrika izikhathi ezintathu zilandelana, ikhadi ngeke lisebenze okwesikhashana
- Umshini uzokutshela ukuthi leli khadi lingakhokha ngokuba kusayinwe yini noma ukuthi ikhasimende kudingeka likhokhe ngendlela ehlukile
- Tshela ikhasimende ukuthi lingayivula i-PIN yalo evinjiwe ngokuthinta ibhange elalinika ikhadi. Izinombolo zezingcingo zingasemuva kwamakhadi amaningi noma ezitatimendeni

Ukukhokha okwenqatshiwe

- Izinqubo zokukhokha okwenqatshiwe zisenjengoba zinjalo, azishintshanga
- Nokho, uma ikhadi lenqatshwa, zama ukuthola okungase kube yimbangela bese wazisa ikhasimende (isibonelo, i-PIN ivinjiwe, njl)
- Uma i-PIN ivinjiwe, tshela ikhasimende ukuba lithinte ibhange lalo futhi okwamanje likhokhe ngenye indlela

I-Chip & PIN nokuyisebenzisa

- Qiniseka ukuthi wonke amakhasimende afinyelela kalula emshinini wokufaka i-PIN
- Landela lokho okushiwo ngumshini – abanye abaninimakhadi kungenzeka banamakhadi e-chip kanye nasayinelwayo
- Khumbuza amakhasimende akhubazekile ngezinqubo zokugcina amakhadi nama-PIN awo kuphephile:
  - Khuthaza noma usize ikhasimende ukuthatha umshini we-PIN (entweni ohlala kuyo, uma kufanelekile)
  - Wacebise ukuba asithe umshini we-PIN kwamanye amakhasimende

Amathiphu aphambili avela kubaThengisi

- Izisebenzi zasezitolo zithole ukuthi ukusho ukuthi “Ngicela ufake i-PIN yakho” kuphumelela kakhulu ekukhuthazeni amakhasimende ukusebenzisa i-Chip & PIN, kunokuwabuza ukuthi “Uyayazi yini i-PIN yakho?”

- Abasebenzi basezisendaweni zokukhokha kusetshenziswa le ndlela ye-Chip & PIN basethubeni elikahle lokuqinisekisa amakhasimende ukuthi kuphephe kakhulu ukusebenzisa i-Chip & PIN kunesignesha. “Uma unekhadi le-Chip & PIN, kufanele ulisebenzise njalo – liphephe kakhulu”