

31 July 2008

Amatemu e-Chip & PIN amukelekile kanye nemiyalezo efundisayo

1. Isethulo

Emhlanganweni we-Payment Strategy Steering Committee ye-Banking Association South Africa ngomhlaka 29 Agasti 2007, kwavunyelwana ukuthi uMnyango we-Payment Strategy we-Banking Association (PayStrat) ubhale ukwaziswa okuhlongoza ukuba kube namatemu e-Chip & PIN amukelekile kanye nemiyalezo esemqoka okungase kusetshenziswe yile Mboni lapho iqeqesha izisebenzi namakhasimende ayo nasemikhankasweni yezokumaketha . Kuhloswe ukuthi indikimba ibe ngesezingeni eliphezulu futhi naleyo evamile. Le ndlela eyamukelekile izosiza ukuba kudluliselwe umyalezo ofanayo kumnikazi wekhadi nakubahwebi ukuze kugwenywe ukudideka okungase kube khona. Kusewumthwalo webhange ngalinye ukuqeqesha abahwebi balo nokwazisa kahle abanikazi bamakhadi ngemininingwane yezivumelwano namalungiselelo abo athile. **OAPHELA : Leli bhukwana liphakanyiswe njengebhuku elihamba phambili ukuba lisetshenziswe ngamabhange uma ethanda.**

2. Isizinda

Ngenxa yokuthi amabhange aseqala ukukhipha amakhadi e-Chip & PIN, kubalulekile ukuthi wonke amatemu e-Chip & PIN nemiyalezo yakhona, okuvunyelwe ngakho kuze kube manje, kumele kusetshenziswe ngendlela efanayo yibo bonke kule Mboni. Leli bhukwana linikeza iqoqo lamatemu nemiyalezo okwavunyelwana ngakho ngaphambili (kuForamu ye-EMV) okumele kusetshenziswe yile Mboni, okusekelwa yimiyalezo eyasetshenziswa e-United Kingdom lapho kwethulwa umkhankaso wabo we-Chip & PIN. Kuhlangezwa ukuthi ukwaziswa okuqokethwe kuleli bhukwana kube yikho okusetshenziswa yile Mboni lapho kuhlelwa izinto zokuqeqesha abahwebi ngamunye namakhasimende kanye nasemikhankasweni yezokumaketha. Kuhlangezwa ukuthi izincwadi zokuqeqesha kufanele zibonise ngokucacile ukuthi yikuphi ukwaziswa okuphathelene nabahwebi futhi yikuphi okuqondene nabanikazi bamakhadi.

3. Amatemu

3.1 Amatemu ayingqalasizinda

Lapho kukhulunywa ngamakhadi asebenza nge-EMV, amagama athi "Chip & PIN" kufanele kusetshenziswe wona esikhundleni samagama anjengokuthi i-EMV noma i-Smart card.

3.2 Amatemu engeziwe

Lawa aye afakwa njengeSenezelo A (Annexure A).

Ngaphezu kwalokho, kuhlinzekwe ngesethulo esimayelana Nomlayezo Osemqoka Nokuqwashisa (Ref 37815) okuhloswe ngaso ukusiza abasebenzi bezohwebo .

4. Abantu abanama-akhawunti

4.1 Umyalezo osemqoka

Indlela esikhokhela ngayo impahla namasevisi ngama-*credit card* nama-*debit card* iyashintsha. Ukuze kwenziwe ukukhokha ngamakhadi eNingizimu Afrika kuphephe nakakhulu, njengamanje le mboni iphezu kwamalungiselelo okukhipha amakhadi e-Chip & PIN. La makhadi afuna ukuba amakhasimende afake i-PIN ethile lapho ekhokha, kunokuba asayine irisidi. Lokhu kufana nokufaka i-PIN lapho usebenzisa i-ATM noma i-*debit card* lapho ukhokha . Eminye imishini noma amakhadi angase akufune kokubili isiginesha kanye ne-PIN.

4.2 Imibuzo evame ukubuzwa ngabantu abanamakhadi:

Ngezansi kunikezwe imibuzo eminingana evame ukubuzwa ngabantu abanamakhadi, kanye nezimpendulo zakhona:

4.2.1 *Kungani nginikwa ikhadi elisha le-Chip & PIN?*

Amakhadi e-Chip & PIN eza nendlela ephephe ngokwengeziwe yokusebenzisa ama-*debit* nama-*credit card*. Uma ikhadi le-Chip & PIN lilahlekile noma lintshontshiwe, isimiso esilawula izingozi se-chip siyalivimbela ikhadi. Kumakhadi aseNingizimu Afrika, lokhu kwenzeka ngemva kokuzama okwesithathu ukufaka i-PIN engafanele. Ikhadi le-Chip & PIN card libuye libe nendawo enkulu yokugcina ukwaziswa, ukwedlula i-*magnetic stripe*. Amakhadi e-Chip & PIN azokwazi ukusebenza ngemikhiqizo namasevisi amasha noma athuthukisiwe.

4.2.2 *Ingabe kumele ngisebenzise i-PIN, njengoba mina ngikhetha ukusebenzisa isiginesha ukugunyaza ukukhokhwa kwezimali zami?*

Ukusebenzisa i-PIN kusho ukuthi nguwe kuphela njengoMnikazi wekhadi ogunyaziwe, ongathenga ngekhadi lakho. Ekugcineni le ndlela izosetshenziswa emhlabeni wonke yibo bonke abantu abanamakhadi nezitolo, izokwethulwa kancane kancane ukuze kuthuthukiswe ukuphepha. Uma ukuthola kunzima ukukhumbula i-PIN yakho, ungase ukwazi ukuyishintshela enombolweni ekhumbuleka kalula, kodwa ikhadi lakho elisebenzisa isiginesha lisasebenza kuze kube yilapho waziswa.

4.2.3 *Kuzokwenzekani uma ngifaka i-PIN engafanele?*

Ungakhathazeki uma ufake inombolo engafanele – unamathuba amathathu okuyilungisa (ekhadini lalapha eNingizimu Afrika). Uma ufaka inombolo engafanele izikhathi ezintathu zilandelana, ikhadi lakho “lizovinjwa” . Lokhu kuvimbela noma ubani ngaphandle kwakho, ukuba asebenzise ikhadi lakho futhi abe namathuba amaningi okuqagela i-PIN yakho. Iskrini emshinini wokufaka i-PIN sizosho uma ufake inombolo ye-PIN okungesiyo. Uma ikhadi lakho livinjiwe, siza uthinte ibhange lakho elizokutshela indlela yokuvula ikhadi lakho.

4.2.4 *Ingabe ikhadi le-Chip & PIN lami elisha lisazodinga ukusayinwa ngasemuva?*

Yebo, njengoba zonke izitolo zingakashintsheli ekusebenzeni kwemishini yokukhokha esebenzisa i-Chip & PIN, kuzodingeka usayine iresidi yekhasimende kulezo zitolo njengoba nje kunjalo manje. Ngaphezu kwalokho, ikhadi lizoqhubeka liswayiphiwa emshinini wokukhokha futhi ngeke lifakwe ngaphakathi kuwo.

4.2.5 *Ingabe ngizokwazi ukusebenzisa ikhadi le-Chip & PIN card lami phesheya?*

Usazokwazi ukusebenzisa amakhadi akho phesheya njengoba kwenzeka manje. Izinhlelo zamakhadi zomhlaba wonke zizoqinisekisa ukuthi abanikazi bamakhadi baseNingizimu Afrika bayakwazi ukusebenzisa amakhadi abo ezitolo zaphesheya nakuma-ATM njengoba kwenzeka manje. Injongo yesikhathi eside kumhlaba wonke wukuba wonke amazwe asebenzise i-Chip & PIN njengendlela evamile yokuqinisekisa umnikazi wekhadi.

5. **Abahwebi**

5.1 Umyalezo osemqoka

Indlela amakhasimende anamakhadi akhokhela ngayo impahla namasevisi ngama-*credit card* nama-*debit card* iyashintsha. Ukuze kwenziwe ukukhokha ngamakhadi eNingizimu Afrika kuphephe nakakhulu, njengamanje kwenziwa amalungiselelo okukhipha amakhadi e-Chip & PIN. La makhadi afuna ukuba amakhasimende afake i-PIN ethile lapho ekhokha, kunokuba asayine irisidi. Lokhu kufana nokufaka i-PIN lapho usebenzisa i-ATM noma lapho ukhokha nge-*debit card*. Awathathi indawo yamakhadi amanje asebenzisa isiginesha, okwamanje.

5.2 Imibuzo evame ukubuzwa emayelana nabahwebi

Ngezansi kunikezwe imibuzo eminingana evame ukubuzwa yizisebenzi ezingabahwebi kanye nezimpendulo zakhona:

5.2.1 *Ngizokwazi kanjani ukuthi ikhasimende linekhadi le-Chip & PIN?*

Amakhadi e-Chip & PIN ane-*chip* ngenhla ekhoneni ngakwesobunxele ngaphambili ekhadini. Lokhu kusho ukuthi i-*chip* kumele ifakwe ngaphakathi emshinini, ingaswaphiwi.

5.2.2 *Ingabe amakhasimende adinga i-PIN kuzo zonke izinto azithenga ngamakhadi awo e-Chip & PIN, okungukuthi, ama-debit nama-credit card awo?*

Yebo, kunjalo.

5.2.3 *Isebenza kanjani inqubo yokukhokha ngamakhadi e-Chip & PIN?*

Nganoma yiliphi ikhadi eline-*chip*, landela lokho okushiwo esikrinini somshini wokukhokha. Umshini uzokutshela ukuthi wenzeni, kungaba wukucela i-PIN noma ukuqhubeka ucele isiginesha. Ikhadi lisazoqhubeka lisayinwa ngasemuva.

Lapho amakhadi esashintshwa, kuzoba namakhadi athile ane-*chip* kodwa asazofuna isiginesha. Uma umshini wokukhokha ukutshela ukuba ucele isiginesha, ungakhathazeki, kulungile. Wena landela nje lokho okushoyo umshini wokukhokha.

5.2.4 *Ubani okufanele afake i-PIN?*

Amakhasimende kumele njalo azifakele i-PIN yawo. Umshini wokukhokha uzosho ukuthi ikhasimende malifake i-PIN. Uma ikhasimende lifuna ukuba ulifakele i-PIN, kumele ulichazele ukuthi lokho akuphephile futhi ulibonise indlela yokuzifakela i-PIN ngokwalo.

Ama-PIN ayizinombolo eziyimfihlo futhi kumele kuhlale kunjalo! Indawo lapho ucindezela khona izinombolo ze-PIN emishini yokukhokha emisha inezinto zokuvimba kungabonakali kalula. Uma ninomshini we-PIN onentambo ende,

wunikeni ikhasimende ukuze liwubambe futhi liwusithe ngomzimba walo. Nawe ungasiza ngokuba nobuhlakani futhi ungagqolozeli ikhasimende lapho lifaka i-PIN yalo. Ungalokothi neze uvumele ikhasimende likutshele i-PIN yalo – ngisho noma lifuna ukwenza kanjalo.

Uma ikhasimende lisola ukuthi kungenzeka umuntu othile ulibonile lifaka i-PIN yalo, kumele ulicebise ukuba lishintshe i-PIN yalo, elingakwenza ngokuya ebhange lalo.

5.2.5 *Yini okumele ngiyenze uma ikhasimende liyikhohliwe noma lingayazi i-PIN yalo?*

Lapho kusaqalwa ukukhishwa kwama-Chip & PIN, ungathola ukuthi amakhasimende awawakhumbuli ama-PIN awo. Kusadingeka ukuba kusetshenziswe izindlela ezahlukene emakhadini ahlukene, okuzokuya ngebhange eliwakhiphile (labo abawanike ikhadi). Lapho usufake ikhadi emshinini wokukhokha futhi ufika lapho kucelwa khona i-PIN, uma ikhasimende libonisa ukuthi aliyikhumbuli i-PIN, landela lokho okushiwo emshinini wokukhokha. Amanye amakhadi asebhange enza ukuba umshini wokukhokha ukhiphe umyalezo wokwenqaba, kanti amanye amakhadi azovumela ukuba kukhokhwe ngokuba kusayinwe kanye/noma kusetshenziswe i-*magnetic stripe*.

Lapho ikhadi likhipha umyalezo wokwenqaba, kungcono ukuba ucele umnikazi wekhadi ukuba athinte abamnike lelo khadi noma aye egatsheni lebhange elamnika lona eliseduze naye, ukuze i-PIN ihlelwe kabusha.

Kuzoba ngcono uma amakhasimende eshesha ukuqala ukusebenzisa uhlelo olusha, – gwema noma yisiphi isicelo sokweqa isigaba sokufaka i-PIN, ngaphandle kwalapho ugunyazwe umphathi wakho futhi kuphela ezimweni lapho kwenzeka khona. Uma ikhasimende lithi aliyikhumbuli i-PIN yalo, hlolisisa ikhadi nesiginesha – kungenzeka ukuthi isizathu sokungayazi i-PIN wukuthi ikhadi lintshontshiwe.

5.2.6 *Ngizokwazi kanjani ukuthi i-PIN ivinjiwe?*

Njengoba ikhadi lifakwa emshinini wesitolo othenga kusona, uma i-PIN ivinjiwe, umshini uzokwenqaba ukukhokha ngaso leso sikhathi. Ngokuya ngohlobo lomshini, kuzovela omunye wale miyalezo, "PIN limit exceeded", "Limit Exceeded" noma ukuthi nje "Transaction declined, please contact issuer". Ngokuvamile lokhu kusho ukuthi ikhasimende lifake i-PIN okungeyona izikhathi ezintathu zilandelana (ngamakhadi aseNingizimu Afrika) futhi ikhadi alinakusetshenziswa okwesikhashana. Ngamakhadi akwamanye amazwe, izikhathi zokuzama ukufaka i-PIN zingase zihluke. Umshini wokukhokha uzosho uma ikhadi lifuna ukuba kukhokhwe kusetshenziswa isiginesha noma uma ikhasimende kudingeka ukuba likhokhe ngenye indlela.

Kufanele ucebise amakhasimende ukuba athinte ibhange lawo elizowatshela indlela yokuvula i-PIN.

5.2.7 *Ukukhokha okwenqatshiwe – yini okumele ngiyenze?*

Ukukhokha kuzokwenqatshwa uma ikhasimende lifake i-PIN okungesiyo izikhathi ezintathu zilandelana. Ngaphezu kwalokho, ukukhokha kuzoqhubeka kwenqatshwa ngezizathu ezifanayo nasekuqaleni.

5.2.8 *Izimali ezibuyiswayo*

Umnikazi wekhadi kumele abe khona lapho kukhishwa imali ebuyiswayo. Uma kube nokuthenga okuqinisekiswa yi-PIN, ngokuvamile lokhu kuzoboniswa kurisidi. Ngenxa yemithetho ehluahlukene yezinhlobo zamakhadi

ezahlukahlukene namabhange, i-PIN ingase idingeke noma ingadingeki emshinini wokukhokha ukuze kuqedelwe inqubo yokukhokha.

5.2.9 *Ukwamukela amakhadi ane-magnetic stripe*

Abanye abantu abanamakhadi, ikakhulu abavela kwamanye amazwe, kungenzeka abakabi nawo amakhadi e-Chip & PIN. Ukuze babhekelelwe nabo, ungaqhubeka nokwamukela lawa makhadi ngendlela evamile. Amakhadi ane-*magnetic stripe* ayasebenza nawo emishinini ye-Chip & PIN, ngakho ngeke kudingeke ube nezinhlobo ezimbili zemishini yokukhokha. Mane nje ulandele indlela evamile yamakhadi ane-*magnetic stripe*, esebenzisa isiginesha, noma i-PIN ekukhokheni.

5.2.10 *Uma umnikazi wekhadi ekholwa wukuthi i-PIN yakhe idalulekile*

Uma amakhasimende ekholwa wukuthi kungenzeka ukuthi umuntu othile uwabonile efaka i-PIN yawo, wacebise ukuba ashintshe i-PIN yawo ngokushesha. Lokho angakwenza ngokuthinta ibhange lawo elawanika ikhadi.

5.2.11 *Kudingeka kuphi ukuqeqeshwa kwezisebenzi?*

Ngokuvamile kudingeka izisebenzi ziqeqeshwe kusenesikhathi ngaphambili kokukhishwa kwe-Chip & PIN. Abahwebi ngamunye kufanele banqume ngezidingo okungezabo zokuqeqeshwa, ngokusebenzisana namabhange abo.

6. **Isiphetho**

Kuphakanyiswa ukuthi ukubakhona kwamakhadi e-Chip & PIN kufanele kwethulwe ngendlela engeke iphazamise ukusebenza okuvamile, njengoba leli "khadi" elisha liza kungekudala.

Isithasiselo A

Incazelo Yamatemu – Okumele Abahwebi Bagxile Kuko

1. Abakhiphe Ikhadi

Ibhange noma inkampani enika ikhasimende ikhadi le-Chip & PIN, futhi enesibopho esingokwezimali ngokukhokhwa kwemali evela kulelo khadi.

2. Amasevisi e-PIN

Amasevisi (Ukushintsha i-PIN nokuvula i-PIN evinjiwe) anikwa abanikazi bamakhadi ukuze bakwazi ukuzilawulela ama-PIN abo. Ushintsho lwe-PIN lwenza abanikazi bamakhadi bakwazi ukushintsha i-PIN ibe yinto ekhumbuleka kalula futhi ibenza babe nesiqiniseko lapho bekhathazeke khona ngokuthi i-PIN kungenzeka idalulekile. Ukuvula i-PIN kuqinisekisa ukuthi abanikazi bamakhadi bangaphinde bakwazi ngokushesha ukukhokha ngamakhadi abo.

3. I-Application

Wuhlelo olungaphakathi ekhadini le-Chip & PIN oluqukethe izinto ezilawula ukusebenza kwekhadi le-Chip & PIN.

4. I-Debit Card (Chip & PIN)

Ikhadi le-Chip & PIN elixhunywe ku-akhawunti yasebhange, elisetshenziselwa ukukhokhela impahla namasevisi ngokukhipha imali ku-akhawunti yomninikhadi, livame ukhlanganiswa namanye amalungiselelo, njengokusebenzisa i-ATM.

5. I-Charge Card (Chip & PIN)

Ikhadi le-Chip & PIN, imithetho yayo efaka nesibopho sokukhokhela i-akhawunti ngokugcwele ekupheleni kwesikhathi esimisiwe.

6. I-Chip

Wubuchwepheshe obuhlanganiswe ndawonye (isibonelo, obusetshenziswa ekhadini le-Chip & PIN).

7. I-Credit Card (Chip & PIN)

Yikhadi le-Chip & PIN elivumela umnikazi walo ukuba athenge ngalo futhi akhiphe imali ngokwesilinganiso okuvunyelwene ngaso kusengaphambili.

8. I-Electronic Purse

Ikhadi lokukhokha elinenani lemali engase isetshenziselwe ukukhokhela impahla namasevisi. Liyinto ongayisebenzisa esikhundleni sikakeshe. Lingase lilahlwe noma libuye lifakwe imali, kodwa ngaleso sikhathi ukhokha ngalo imali iyehla.

9. I-EMV

Imigomo okuvunyelenwe ngayo emhlabeni wonke emayelana namakhadi okukhokha ane-*chip*, abaqala ukuvumelana ngayo yi-EuroPay, i-MasterCard ne-Visa. Le migomo ye-EMV ibhekwe yi-EMVCo, inhlango ephethwe futhi elawulwa yi-Japan Credit Bureau, i-MasterCard ne-Visa.

10. I-Fallback

Wukukhokhwa kwemali okuqinisekiswa yindlela ethile ngaphandle kokusebenza okuhle kakhulu kwekhadi nomshini. Kuyi-Chip & PIN esiphelelwa yisikhathi, ukuba umshini ubuyele (fallback) ekusebenziseni isignesha, ekukufakiseni i-pin noma iphepha, ngeke kulokhu kusebenza futhi ekugcineni kuzoyeka ngokuphelele.

11. I-Magstripe

I-*magnetic stripe* (umugqa omnyama) ekhona njengamanje ngemuva kwawo wonke amakhadi okukhokha akhishwa yizinhlango zezimali. Iqukethe imininingwane esemqoka yekhasimende ne-akhawunti, okuningi kwayo okuvame nokuqoshwa ekhadini.

12. I-Online Debit Card

I-*debit card* lapho konke okukhokhelwayo kugunyazwa ngobu-elektronikhi.

13. I-PIN

Yi-Personal Identification Number. Uhla lwezinhlamvu zezinombolo, ezivame ukuba zine noma zinhlano zilandelana, esetshenziswa ngumnikazi wekhadi ukuqinisekisa imininingwane yakhe lapho ekhokha noma esemshinini, njenge-ATM. Inombolo yakhiwa yiNkampani ekhipha ikhadi, ngokusebenzisa inqubo ephophile yekhompyutha lapho ikhadi likhishwa okokuqala futhi ingase ishintshwe nguMnikazi wekhadi kamuva (bheka ukushintsha i-PIN).

14. I-Pre-Payment Card

Bheka i-Electronic Purse.

15. I-Type Approval

Inqubo ye-Type Approval emshinini yenzelwe ukwenza indlela yokuhlola ukuthi kukhona yini ukuvumelana neZimiso ze-EMV. I-Type Approval yenza kube nokwethemba ukuthi kuye kwaba nokusebenzisana nokwenza izinto ngendlela efanayo enengqondo phakathi kwama-*applications* avumelanayo.

16. Ifayela Lamakhadi Asetshenziswe Ngomgunyathi

Uhlu olwenziwe ngekhompyutha lwamakhadi alahlekile nantshontshiwe abikiwe, ake asetshenziswa ngomkhonyovu okungenani kwaba kanye, olunikwa abahwebi ukubasiza ekuboneni nasekunqandeni ukukhokhwa kwezimali ngenkohlakalo.

17. Ikhadi eli-Co-Branded (Chip & PIN)

Ikhadi le-Chip & PIN elikhishwa yibhange ngokubambisana nenhlango engeyona eyezimali (ngokuvamile iba negama elaziwayo), liba nophawu lwazo zombili. Le nhlango engeyona eyezimali ingase inikeze izinzuzo ezithile kuMnikazi wekhadi, njengokumnika amaphoyinti.

18. Ikhadi elingekho (Card-Not-Present (CNP))

Ukukhokhwa kwemali lapho umhwebi engaliphathi ikhadi ngesandla (isibonelo, kukhokhwa ngocingo, nge-*mail order* noma ngekhadini ku-intanethi)

19. Ikhadi Lebhizinisi/Lokuthenga

Ikhadi elinikwa amabhizinisi noma izinkampani ukuze izisebenzi zilisebenzise ezintweni ezihlobene nebhizinisi, isibonelo, ezintweni zokuhamba nakwezokuzijabulisa (bheka neKhadini Lezokuhwebelana).

20. Ikhadi le-Chip & PIN

Ikhadi le-Chip & PIN inemininingwane oku-*chip* yekhompyutha efakwe epulasitikini, engagcina futhi isebenze imininingwane. I-PIN isetshenziswa njengendlela yokuqinisekisa umnikazi wekhadi, ukuqinisekisa ukuthi lowo oliphethe usemthethweni nokuthi ikhadi alilahlekile noma alintshontshiwe. Lingaba nane-*magnetic stripe* evamile.

- 21. Ikhadi Lezinkampani Ezinkulu**
Yikhadi izinkampani ezinkulu ezilinka izisebenzi ukuze zikhokhele izinto ezihlobene nebhizinisi. (isibonelo, izinto zokuhamba nezokuzijabulisa). Amakhadi Ezinkampani Ezinkulu kaniing enza nezinye izinto ngaphandle nje kokukhokha.
- 22. Ikhadi Lezokuhwebelana**
Yigama elivamile elihlanganisa namakhadi ebhizinisi, ezinkampani ezinkulu nawokuthenga.
- 23. Ikhadi Lokwethembeka**
Amakhadi akhishwa yizitolo ukuze kunikezwe imivuzo noma izaphulelo.
- 24. Ikhadi-mbumbulu**
Yikhadi eliphrintiwe, laqoshwa noma lafakwa amagabelo ukuze libukeke njengekhadi elisemthethweni.
- 25. Indawo Othenga Kuyo (PoS) (noma Indawo Oseviswa Kuyo)**
Indawo ikhasimende elikhokha kuyo.
- 26. Indlela Yokuqinisekisa Umnikazi Wekhadi (CVM)**
Indlela yokubona ukuthi umuntu okhipha ikhadi ungumnikazi walo ngempela. Isibonelo, lokhu kungeziwa ngokusebenzisa i-PIN noma isiginesha esitolo noma ngokufaka i-PIN ku-ATM.
- 27. Izinhlelo/Izinhlango Zamakhadi**
Amabhange ngokuvamile angamalunga ezinhlelo/izinhlango ezifanele ukuba zikhiphe amakhadi nokwamukela izimali ezikhokhwa ngamakhadi. Izibonelo yilezi: Visa, MasterCard, American Express ne-Diners Club International.
- 28. Ukuba Off-Line**
Isimo sokusebenza lapho umshini we-elektroniki ungakwazi khona ukuxhumana nekhompyutha eyinhloko. Intengiso igunyazwa ngaphandle kwalolu xhumano, kungazange kuqinisekiswa eNkampanini eyakhipha ikhadi noma kuleyo esebenzisana nayo. Kamuva leyo nkokhelo ibe isidluliselwa ohlelweni lokukhokha ukuze ikhokhwe.
- 29. Ukuba On-Line**
Isimo sokusebenza lapho umshini we-elektroniki uxhumana khona nekhompyutha eyinhloko ukuze uhlale imininingwane yoMnikazi wekhadi neye-akhawunti, eNkampanini eyakhipha ikhadi, noma kuleyo esebenzisana nayo, ngaphambi kokugunyaza ukukhokhwa kwemali. Imininingwane yokukhokha idluliselwa ohlelweni lokukhokha, ngaso lesi sikhathi noma kamuva.
- 30. Ukugunyaza**
Inqubo lapho abahwebi (noma umnikazi wekhadi esebenzisa i-ATM) ecela imvume eNkampanini ekhiphe ikhadi, ukuba ikhadi lisetshenziselwe okuthile.
- 31. Ukukhwabanisa Kwangaphesheya Kwemingcele (Chip & PIN)**
Ukukhwabanisa okwenziwa ekhadini le-Chip & PIN, noma ngokusetshenziswa kwenombolo yekhadi, ezweni okungelona elakhishwa kulo.

- 32. Ukukopishwa kwemininingwane ngomgunyathi**
Indlela evame kakhulu yenkohlakalo yokukhwabanisa lapho imininingwane ye-*magnetic stripe* yekhadi elisemthethweni ikopishwa futhi ifakwe ku-*magnetic stripe* yekhadi-mbumbulu.
- 33. Ukukhokha Endaweni Othenga Kuyo**
Ukukhokha okwenzeka emshinini osendaweni yokukhokha.
- 34. Ukuqinisekisa**
Inqubo yokuqinisekisa ukuthi ikhadi kanye/noma ukwaziswa okubalulekile akushintshwanga ngomkhonyovu noma kwaphazanyiswa, futhi ngenxa yalokho kuyiqiniso.
- 35. Ukuqopha ikhadi**
Ukuphrinta ngendlela yokuthi kuqophe ipulasitiki kunokuba kwenze umfanekiso ngaphezulu.
- 36. Ukushintsha I-PIN**
Ukukwazi koMninikhadi ukukhetha i-PIN ehlukile kuleyo eyenziwa yinkampani eyakhipha ikhadi.
- 37. Ukuvimbela i-PIN**
Inqubo lapho ikhadi livinjwa khona ukuba lingabe lisasetshenziswa ngemva kwemizamo ethile elandelanayo yokufaka i-PIN engeyona, kuvame ukuba yizikhathi ezintathu (bheka ukuvulwa kwe-PIN evinjiwe).
- 38. Ukuvula I-PIN evinjiwe**
Inqubo yokuvula i-PIN evinjiwe ekhadini. Lokhu ngokuvamile kwenzeka kuphela egatsheni lebhange.
- 39. Umhwebi**
Inhlangano (kuvame ukuba ngumhwebi: isibonelo, isitolo, irestoranti, noma inkampani yama-*mail order*) eyamukela ikhadi ukuze kukhokhwe.
- 40. Umnikazi Wekhadi**
Umuntu onikezwe ikhadi lokukhokha.
- 41. Umshini Osetshenziswa Ngumnikazi Wekhadi (CAT)**
Umshini osetshenziswa nguMnikazi wekhadi futhi ongaqondiswa yisisebenzi egameni lomhwebi. Ubizwa nangokuthi ngUmshini Owusebenzisa Ngokwakho (Self Service Device (SSD)).
- 42. Umshini Owusebenzisa Ngokwakho (SSD)**
Lona ngumshini ongenamuntu, lapho ikhasimende elingase linikeze kuwo imiyalo yokuba kukhokhwe. Isibonelo sale nkokhelo sihlanganisa ukudonsa/ukukhipha ivawusha, engase ishintshwe yenziwe ukheshe, ukukhokhela ezinye izinkampani, ukuthenga, kanye/noma ukuthola imininingwane ye-akhawunti yakho siqu.
- 43. Umshini Wendawo Othenga Kuyo**
Umshini we-elektronikhi osetshenziswa ukwamukela nokwenza inqubo yokukhokha ngekhadi endaweni yokukhokha.

44. Umshini We-PIN

Umshini onezinombolo uMninikhadi afaka kuwo i-PIN yakhe ukugunyaza ukukhokha. Imishini ye-PIN kungaba yileyo engasuki phansi noma yileyo esukayo. Imishini ye-PIN ibuye ibizwe nangokuthi ngama-PIN Entry Devices (PED).

45. Umshini Wokufaka Ikhadi [Card Acceptance Device (CAD)]

Umshini osebenza ngekhadi le-Chip & PIN lapho lisetshenziswa.

46. Umzuzi

Yibhange elimema izitolo nabanye abahlinzeki bemisebenzi, ukuba bamukele amakhadi okukhokha. Abazuzi basebenza ngemali ekhokhelwe abahwebi ngamakhadi futhi bakudlulisele ohlelweni lokuqinisekiswa kokukhokhelwa kwabahwebi ngemali evela kulelo khadi.

