

Frequently Asked Questions

1. What does the term “Card(s)” refer to here under this FAQ?

The term “Card(s)” used in this FAQ shall mean any credit cards and debit cards issued by United Overseas Bank Limited (“Bank”).

2. What is a magnetic stripe?

The magnetic stripe is the black band located at the back of your Card(s). The magnetic stripe allows card data to be read to perform the following transactions:

- (i) when your Card(s) is ‘swiped’ at a merchant terminal for payment of Point of Sale transactions
- (ii) in some cases, when you use your Card(s) to access Automated Teller Machines (“ATM”) for withdrawing cash and making other ATM transactions.



3. What is EMV?

EMV is a global security standard for chip card technology. It enables chip cards to be accepted anywhere in the world. With the EMV chip, your Card(s) is better protected against fraudulent activities. The EMV chip can be recognized by a gold or silver metal piece on the card just below the United Overseas Bank logo on the left of the Card(s) face.

4. Why are overseas magnetic stripe transactions given the option to be enabled or disabled?

The magnetic stripe on the Card is easily read and copied. Disabling the magnetic stripe for overseas use will help protect customers against fraudulent transactions that could arise due to such fraudulent copying of customer data from the Cards’ magnetic stripes. On the other hand, the EMV chip is encrypted which virtually eliminates the ability to copy the contents of the chip to another Card.

5. Which overseas transactions depend on the Cards’ magnetic stripe?

These overseas transactions require the Card’s magnetic stripe to be enabled for overseas use:

- Credit Card overseas Cash Advance
- Non-EMV Point-of-Sale transactions overseas (merchant uses a terminal where the Card is required to be swiped in order to process the transaction)
- All overseas ATM cash withdrawals

6. Which countries do not accept EMV chip for processing the Transactions?

Merchants in the United States of America and South Korea still use the magnetic stripe to process credit/debit card transactions. Merchants in some countries such as the United Kingdom, Europe, Australia, Taiwan, Hong Kong and Malaysia may or may not accept the EMV chip located on the front of your Card(s). In Japan, the EMV chip is only partially implemented.

7. Can I disable or enable the magnetic stripe of the Card(s) before 1 October 2013?

You may disable or enable the magnetic stripe of the Card(s) from 23 September 2013. Any changes that you make during the period from 23 September 2013 to 30 September 2013 (both days inclusive) to the settings of the magnetic stripe of the Card(s) will only take effect from 1 October 2013.

8. How can I check on my Card(s) magnetic stripe settings?

To check the current settings on your Card(s), please visit uob.com.sg/overseas or call our 24-hour hotline at 1800 222 2121.

9. How can I disable or enable the magnetic stripe on my Card(s) for overseas use?

You can disable or enable the magnetic stripe on your Card(s) conveniently at any one of the following channels:

- Through the UOB website¹ uob.com.sg/overseas (available from 23 September 2013)
- Call our 24-hour hotline 1800 222 2121 (available from 23 September 2013)
- Go to any UOB ATM² located in Singapore (available from end November 2013)

¹ You will receive a One-Time Password (OTP) via SMS to complete the disabling/enabling of the magnetic stripe on the Card(s). Please ensure that your updated mobile phone number has been registered into our records.

² Card PIN needed

10. Can I enable my Card(s) for overseas card use for a limited time period?

Yes, you may choose to enable your Card(s) for overseas card use perpetually or for a limited time period. You may select the duration in which your Card(s) will be enabled for overseas card use via website at uob.com.sg/overseas or our hotline at 1800 222 2121. The magnetic stripe on your card(s) will automatically be disabled after that time.

11. Can I enable the magnetic stripe on my credit/debit Card(s) just for ATM overseas cash withdrawals and not for overseas Point-of-Sale transactions and overseas Cash Advance?

From 23 September 2013 onwards, if you enable/disable the magnetic stripe of your credit/debit Card(s) for overseas ATM cash withdrawal, you will also correspondingly enable/disable your credit/debit Card(s) for overseas point-of-sale (POS) transactions and overseas cash advance.

12. Can I still use my Card(s) overseas if I have not enabled the magnetic stripe?

You will be able to make purchases at any overseas merchants' outlets if your Card(s) can be 'inserted' into the merchant terminal (i.e. not swiped). But if the overseas merchant uses a terminal where the Card(s) is required to be swiped in order to process the transactions, you will need to enable the magnetic stripe of you Card(s) before the transaction can be processed. It is advisable to enable your magnetic stripe before you use it overseas.

13. Can I continue to make internet payment transactions at overseas merchants using my Card(s)?

Yes, the disabling of the magnetic stripe on your Card(s) does not impact internet payment transactions made using your Card(s).

14. How long is the process to disable or enable the magnetic stripe of the Card(s)?

It will take only a few minutes to make your selection at any one of our available channels. Once your selection has been made successfully, the new card setting will take effect immediately.

15. What if I do not disable the magnetic stripe of my Card(s) upon my return from my overseas trip?

The risk of unauthorised transactions being effected on your Card(s) is higher if you do not disable the magnetic stripe on your Card(s). To minimise unauthorised Transactions from being carried out using your Card(s), it is advisable to disable the magnetic stripe on your Card(s) upon your return from your overseas trip. You can easily enable the magnetic stripe on your Card(s) before your next travel.

16. I am the Principal cardholder. Can I change the card settings for overseas card use for my Supplementary card holder?

No, Principal and Supplementary cardholders must change the card settings for overseas card use individually.