

PIN security tips

Whether you're paying for petrol, shopping for new shoes, or buying groceries at the supermarket, using a personal identification number (PIN) is a faster and more secure way to pay for purchases than signature.

With many Australians now preferring to quickly key in a PIN rather than wasting time with a pen and docket, it's even more important to observe some basic security precautions. Here are some key tips to consider when using a PIN.

Avoid the obvious:

It's tempting to use numbers from your birthday, phone number or home address when creating your PIN. But if it's obvious to you, it's likely to be obvious to others as well. Don't choose anything that's too simple to guess or find out.

It's a numbers game:

Avoid common consecutive sequences such as '1234'. Instead, choose a random selection of numbers, which are the hardest to crack. Don't use any number sequences on the card itself (like the first or last 4 digits of your card number) to create your PIN either.

One is the loneliest number:

This is true, except when it comes time to create your PIN. Then it's the most popular first number in the sequence. Try to avoid using it if possible.

Personalise your PIN:

Select numbers that have a special (but not publicly known) significance to make them easier to recall. They can relate to a personal or career milestone or even a sporting event. For added safety, split the numbers in half, with each set of two digits referring to something different. Example, you bought your first car in 1996 and your second child was born on 17-10-2008, you could combine 96 and 17, to give yourself a memorable PIN.

Don't write your PIN down:

Choose a PIN that is memorable. That way you will avoid the common mistake of writing it down. Don't make it easy for the bad guys by storing your PIN on a bit of paper in your wallet. And definitely don't write it down on the card itself.

Never share your details:

We will never contact you to ask for your PIN.
Never divulge it to anyone.

Cover that keypad:

Whether you're at an ATM or paying by card while shopping, cover the keypad with your hand when you enter your PIN. You never know who's watching.

Don't lend out your card:

While it might seem harmless to lend out your card to a friend who is nipping off to the shops or buying coffees at the local café the only person who should ever use your card – or know your PIN – is you.

Three strikes and they're out:

Anyone who incorrectly enters your PIN three times will be locked out of the system. But don't let it get that far. If your card has been lost or stolen, report it immediately.

Here's one final tip, if you're having trouble remembering your PIN – or are afraid that it might have been compromised – with CommBank, you can change it at any time.

PERSONAL:

If you have a CommBank personal credit card or a personal or business Debit MasterCard®, here's how you can select a PIN:

1. Log onto NetBank and click the More tab.
Then click Manage my accounts and follow the links;
2. Log onto CommBank Kaching (and tap the card image if you're an iPhone user), then choose and confirm your PIN;
3. At a CommBank ATM;
4. Call us on 13 2221;
5. Visit any branch.

CORPORATE:

If you have a CommBank corporate charge or credit card or a business liability business credit card, here's how you can select a PIN:

1. Visit a branch (with identification) to personally select your PIN;
2. Visit a CommBank ATM to change your current PIN;
3. Call us on 13 1576 to request a new PIN be mailed to you.