



Quick and Simple E-PIN feature for convenient banking!

To serve you better everyday, we are always finding new ways to bring you convenience and simplicity. **The E-PIN feature allows you to create or change your PIN at your convenience in a few simple steps.** Here's how you can create or change your E-PIN!

Bank Muscat ATM & Statement Printer

- 1 Visit your nearest **ATM or Statement Printer** at the branch and insert your card into the ATM or Statement Printer.



- 2 Select '**Create PIN**'.



- 3 You will Receive an **OTP (One Time Password)** on your mobile number registered with the bank.



- 4 Enter the **OTP** on the **ATM/statement printer**.



- 5 Enter a **new 4-digit PIN** of your choosing. **Re-enter** the same to confirm.



Your new PIN is successfully generated! You will receive a confirmation SMS on your registered mobile number. Enjoy the convenience at your fingertips!

Bank Muscat IVR

- 1 Call **24795555** our customer contact centre.



- 2 Select option to "**Create or Reset PIN**".



- 3 Enter your **16-digit card details** followed by the **expiry date (mm/yy)** mentioned.



- 4 You will Receive an **OTP (One Time Password)** on your mobile number registered with the bank.



- 5 **Press 1** to enter the **OTP**.



- 6 Enter a **new 4-digit PIN** of your choosing. **Re-enter** the same to confirm.



Your new PIN is successfully generated! You will receive a confirmation SMS on your registered mobile number. Enjoy the convenience at your fingertips!

E-PIN FAQs

1. What is EPIN? (Electronic Personal Identification Number)

It is a secure and easy way for creating and resetting the ATM PIN quickly and effortlessly for your Debit, Credit or Prepaid Cards. The service can be used to create/reset for new and existing cards.

2. What are all the channels I can use to create or reset my card PIN?

Customer can use the following channels to set/reset the card PIN

Bank Muscat Cards	Meethaq Cards
ATM (Bank Muscat & Meethaq ATM)	ATM (Meethaq & Bank Muscat ATM)
Bank Muscat Call Center – IVR	Meethaq Call Center – IVR
Bank Muscat Statement Printer	Bank Muscat Statement Printer

Note: Statement Printer will not be applicable for Meethaq Card products.

3. Can I create or Reset card PIN using internet/mobile banking (IB/MB) channels?

No, the service will be available through other channels later.

4. When can I use the “Create PIN” service on ATM?

The create PIN service in the ATM can be used for two options.

- a) You can use this option to set the PIN for newly issued cards.
- b) You can use this option to reset the PIN for existing cards.

5. Can I use the “Change PIN” service currently available in ATMs to change the card PIN?

You can use the password change service only if you remember the existing ATM PIN.

6. Can I reset the PIN of the current card that had been issued earlier with a paper number?

Yes. You can use one of the above channels to set your PIN.

7. What happens if I forget my password? Do I need to issue a new card?

No. With the new service, you can reset your PIN without having to issue a new card.

8. Is there any maximum attempts for resetting my card PIN?

No, you may reset the PIN as many times you want.

9. Is this E-PIN a secure service?

Yes. Customer will be authenticated using One Time Password (OTP) sent to registered mobile number, while you set/reset your card PIN

You will be notified with an error message, in case a wrong OTP is entered. You will be asked to re-enter the correct OTP.

Using below channels	OTP Sent by Bank
ATM (Bank Muscat & Meethaq) ATM & Statement Printer	4-digit
Bank Muscat Call Center – IVR	6-digit
Bank Muscat Statement Printer	Bank Muscat Statement Printer

10. What should I do if OTP is not received or delayed?

You need to contact Bank Muscat Call Center on **24795555** or Meethaq Call center **24656666** for further support.

11. Can I get OTP on an international number registered with the Bank?

Yes, if the international number is registered with the Bank

12. What happens if I enter wrong card number and / or expiry date on Call Center (IVR)?

The IVR will reply back asking you to enter the correct Card number and/or expiry date.

13. Can I create / reset PIN for block/expired cards?

No. You will have to contact Bank Muscat or Meethaq Call Center for assistance.

14. What should I do if I entered wrong card PIN 3 times while attempting a transaction?

Your card will be temporarily blocked for incorrect PIN tries. You will need to contact Call Center to unlock your card. Then Call center agent can transfer the call to IVR which will allow you to reset the PIN of your choice else you may visit nearest ATM to reset the PIN.

15. Why did I receive a One Time Password (OTP) on my phone when I selected PIN select option?

The OTP will validate you are the same account holder requesting for this service.