

Frequently Asked Questions on Overseas Card Usage

1. Why is my card's magnetic stripe disabled for overseas use?

To safeguard you against fraudulent transactions, the magnetic stripe on all OCBC credit and debit cards is disabled for overseas use by default.

2. I'm travelling soon. How do I enable my card for overseas use?

You can activate overseas ATM cash withdrawal and/or magnetic stripe usage through Internet Banking or OCBC app.

OCBC Internet Banking

- Log in to OCBC Internet Banking with your access code and PIN
- Scroll over "Customer service" then "Card services", and select "Manage overseas card usage"
- Choose the card(s) you wish to enable for overseas usage, then enter the start and end date.
- Check the box to accept the Terms and Conditions. Tap on "Next".
- Tap on "Submit" button after reviewing the request.

OCBC app

- Log in to OCBC app
- Tap "More" at the bottom navigation bar
- Scroll to "Card services" and tap "Manage overseas usage"
- Choose the card(s) you wish to enable for overseas usage, then enter the start and end date. Tap on "Next".
- Tap "Confirm" to accept the Terms and Conditions.
- To disable overseas usage, select the card(s) and toggle to disable. Then, tap "Next"
- Tap "Confirm" to accept the Terms and Conditions

To keep your card secure, we recommend deactivating overseas ATM cash withdrawal and/or the magnetic stripe feature on your OCBC card once you return to Singapore, or when these features are no longer needed. This helps safeguard your card against unauthorised use.

3. Can I still use my card overseas if the magnetic stripe is disabled?

Yes. You can continue to use your card(s) overseas as usual for EMV (Europay, Mastercard and Visa) chip transactions including point-of-sale purchases, ATM withdrawals, contactless payments, mobile wallets and online transactions. For your security, please note that the EMV chip cannot be disabled.

4. What is an EMV Chip?

EMV is a global security standard for chip-based card technology. It allows your card to be accepted worldwide and provides stronger protection against fraudulent activities compared to magnetic stripe.

Once your card is activated, the EMV chip will always remain active for local and overseas use. It supports point-of-sale transactions, ATM withdrawals, contactless payment, mobile wallets, and online transactions. For your security, please note that the EMV chip cannot be disabled.