



## Frequently Asked Questions

**1. Why is there a need for an One-Time Password (OTP) to complete an online purchase?**

An OTP helps to protect against online fraud. It is a secure way to authenticate whether a customer who is making an online purchase is the rightful owner of the credit card being used.

**2. Is an OTP required for all online purchases?**

No. OTP for online payment is required only at merchant websites that support the 3-D Secure (3DS) authentication protocols which provide extra security for online transactions.

**3. How do I know if an online merchant is a 3DS enabled merchant?**

If an online merchant is a 3DS enabled merchant, the merchant website will display the logo of 3DS card schemes such as VISA's Verified by VISA and Mastercard SecureCode.

**4. Do I need to enrol for 3DS with the Bank?**

Enrolment is not required but you will need to have a valid mobile number registered with the Bank which the OTP will be sent to.

**5. When do I key in the OTP and how do I receive the OTP from HSBC?**

When you make an online purchase using your credit/debit card via a 3DS enabled merchant, a pop-up message will appear on your screen asking you to enter the OTP. This OTP will be sent to your registered mobile phone via SMS.

**6. Do I have to pay for this SMS transaction alert?**

This OTP service is provided to you free by HSBC for your banking convenience and enhanced security.

**7. If I do not have my mobile phone registered with the Bank, can I still make an online purchase?**

You will be able to make online purchases from merchant websites that do not support 3DS. For 3DS enabled websites, you will not be able to complete a transaction without keying in an OTP (which will be sent only to the registered mobile phone number with the Bank).

**8. How can I update my contact details?**

- a. To update your contact details, you can:
- b. Log on to Personal Internet Banking
- c. Visit nearest HSBC branch
- d. For further assistance, please call us on 1800-HSBC NOW (4722 669) in Singapore or (65) 6-HSBC NOW (4722 669) from overseas.

**9. Can I opt out of the OTP service for online purchases?**

An OTP is required for all online purchases made through all 3DS enabled merchants as per MAS regulations. You may still make online purchases from online merchants that do not support 3DS.

**10. Can the Bank resend the OTP to me due to non-receipt?**

If you have not received the OTP, you can request for an OTP resend, up to 3 attempts. Do note however, that the OTP may be delayed due to circumstances beyond the Bank's control as it is telco-dependent. Please also ensure that your mobile number is updated in the Bank's records in order to receive your OTP from the Bank.

**11. I receive an error message that says that my card has been locked. How can I unlock my card?**

To unlock your card, please call 1800-HSBC NOW (4722 669) in Singapore or (65) 6-HSBC NOW (4722 669) from overseas.

**12. What if I require further assistance?**

For further assistance, please call us on 1800-HSBC NOW (4722 669) in Singapore or (65) 6-HSBC NOW (4722 669) from overseas.

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