



Why digital payments?

HSBC provides a plethora of digital payment products and services, using which, our customers can carry out most of the banking needs digitally using Mobile App, Internet banking and other payment apps.

- **Ease and Speed**: Digital payments are faster and more convenient than traditional methods like cash and cheques.
- **Financial Inclusion**: These payments offer banking and payment access to those without traditional banking services.
- **Enhanced Security**: Digital payment systems feature strong security measures such as encryption and multi-factor authentication.
- **24*7 Access & Transparency**: Banking anytime, anywhere with efficient tracking for better finance management.

Popular digital payment products, HSBC offers

- UPI (Unified Payments Interface): A real-time payment platform HSBC SimplyPay for Instant Transfers, Bill payments and many more
- **RTGS/NEFT**: Caters to our every customer segment, who wants secure high value payments processed quickly with an underlying trust from RBI
- **Global View Global Transfer** Stay connected and manage your worldwide accounts 24/7 wherever you are with Global View on Personal Internet Banking platform.
- **Global Money Transfer**: Unrivalled money transfer service with the HSBC India app



Secure your digital payments by

- Using Strong Passwords & Multi-Factor Authentication: Always create strong passwords and enable multi-factor authentication for extra security.
- Avoiding Public Wi-Fi: Use a secure, private network when conducting financial transactions or using banking apps.
- **Updating Software Regularly**: Keep your banking apps and security software up-to-date to safeguard against cyber threats.
- **Monitoring Accounts Frequently**: Regularly check your transaction history to detect any unauthorized activity early.
- **Being Cautious of Phishing Scams**: Never click on suspicious links or share sensitive information via email, SMS, or phone calls.

Click here to learn more: <u>https://www.hsbc.co.in/help/security-centre/online-security/</u>

This guide aims to educate users about the benefits and security precautions needed while using digital payment systems. The RBI's initiatives help ensure that these payments are safe, secure, and efficient.

