Frequently Asked Questions (FAQs) on SMS OTP/Securepay password functionality.

Cards issued by The Hongkong and Shanghai Banking Corporation Limited, India (HSBC)

Transaction authentication for Primary and Add-on credit cards:

HSBC has enhanced the security offered via the Secure Online Payment Service for your online/IVR transactions under the 'Verified by VISA' (VBV) and 'MasterCard® SecureCode™' (MSC) authentication service on your HSBC VISA and MasterCard credit cards respectively.

Effective 27 May 2013, HSBC has implemented an SMS OTP (One Time Password) functionality offering ease of use for authentication of online and IVR transactions for primary and add-on cardholders.

The HSBC SMS OTP authentication service will automatically trigger authentication for your online/IVR transactions via the SMS OTP. You will now be able to authenticate online/IVR transactions by entering a 6 digit OTP (One Time Password). **The OTP will be automatically sent to your registered mobile number via SMS once you enter the card details on the payment page or on the merchants IVR system.** The OTP sent to your registered mobile number is valid for 5 minutes.

Primary cardholders have the choice of using either the SMS OTP or the Securepay password created in Internet banking for authentication of online/IVR transactions.

'Securepay password' is an alphanumeric password that can be created by primary cardholders in Internet banking.

Steps for authentication of online transactions:

1. When you are transacting online, the website will open a new window and display a HSBC Verified by VISA (VBV)/MasterCard® SecureCode authentication screen.

2. The transaction details (merchant name, amount, last 4 digits of the card number) will be displayed on the VBV/Securecode authentication screen. Please ensure that the details are accurate.

3. Please enter the 6 digit OTP sent to your registered mobile number on the VBV/Securecode authentication screen, to initiate the authentication process. Similarly in case of an IVR transaction, you will be required to enter the 6 digit OTP using the phone keypad. Primary cardholders can enter either the OTP received by SMS or the Securepay password for the online transaction. In case of an IVR transaction, primary cardholders can enter either the OTP created on personal Internet banking or the OTP received by SMS.

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4. The card details and the authentication results will be processed by our system and subject to correct card details and OTP being entered and the card account having adequate limit, the transaction will be approved.

5. On transaction approval, the website will display a payment received acknowledgement. In case of an IVR transaction, the merchants IVR system may play out a payment acknowledgement message.

6. A transaction alert will be sent to your registered mobile number confirming the successful transaction.

FAQs on SMS OTP/Securepay authentication for Primary and Add-on credit cards:

1. Why is there a need for a One-Time Password (OTP)/ Securepay password to complete an online transaction with the HSBC credit card?

The OTP helps to protect against online frauds. It is a secure way to authenticate that the customer making the online transaction is the rightful owner of the card being used.Primary cardholders can enter either the OTP received via SMS or the Securepay password for authentication of the online transaction.

2. Will every website require the OTP/Securepay password to be entered for authentication?

No, you will be asked to enter the OTP/Securepay password only if the website supports VISA/MasterCard® credit cards for online transactions and supports the Verified by VISA (VBV) or MasterCard® SecureCode (SC) authentication protocol. Support for VBV or MasterCard® SecureCode is usually indicated by the following image on the website:

Please note that, two factor authentication is compulsory for online transactions originating from websites/IVR merchants in India. The authentication is done using the Verified by VISA or MasterCard® SecureCode authentication service as explained above. In case you initiate an online transaction from an Indian website/Merchant IVR system without Verified by VISA / MasterCard® SecureCode authentication, the transaction will be declined.

3. I am using my HSBC credit card at an overseas website, do I need to enter the OTP/Securepay password for authentication?

If the website supports VBV/MasterCard® SecureCode authentication protocol, our system will automatically send you the OTP by way of an SMS for authentication at the payment stage. Alternatively primary cardholders can enter their Securepay password for authentication.

However if the overseas website does not support VBV/MasterCard® SecureCode authentication, the online transaction will be processed basis the card details without requiring the OTP/Securepay password for authentication.

However, please note that not all such transactions will be approved. If the online transaction is prohibited as per regulations in India or is considered as high risk by HSBC, such transactions will not be approved.

4. Can I use the same One Time Password (OTP) password for multiple transactions?

No, your One Time Password (OTP) can be used for a single transaction only.

5. Can I use the same Securepay password for multiple transactions?

Yes, Primary cardholders can use the Securepay password for multiple transactions.

6. What happens if I enter wrong OTP or wrong Securepay password multiple times?

In case you enter the wrong OTP or the wrong Securepay password three times successively, or if the combination of wrong OTP/Securepay password totals three attempts your transaction will be declined and the authentication service will be blocked.

Kindly note you will not be able to switch from SMS OTP to Securepay password option or vice versa in an event you have entered wrong OTP or the wrong Securepay password three times successively.

7. How can I unblock the VBV/MSC in case it gets blocked?

Primary credit card holders can login to Internet Banking and unblock their VBV/MSC password under the 'Securepay' tab in case it gets blocked due to three incorrect attempts.

Add-on credit cardholders would need to call HSBC India Phone Banking numbers to get their VBV/MSC unblocked.

8. If I do not have my mobile number registered with HSBC INDIA, can I still make an online transaction with my HSBC credit card?

Primary cardholders without the mobile number registered with HSBC India can use the Securepay password for online transactions. However, primary cardholders who have not registered for Internet Banking and have not set up their Securepay password and Addon cardholders will have only the SMS OTP servicefor authentication of online transactions on websites/IVR systems that support Verified by VISA/MasterCard® SecureCode authentication protocol.HSBC provides the OTP on your registered mobile number and therefore in the absence of a registered mobile number you will not be able to complete the online transaction. We suggest that you register your mobile number with HSBC so that you are able to receive the OTP by way of an SMS for online transaction authentication in addition to transaction alerts. You may call the HSBC PhoneBanking number for immediate updation of the mobile number. The records will be updated subject to successful verifications.

9. I have a HSBC primary card, how do I create the Securepay password ?

Primary cardholders will need to self register for Internet Banking.

Please visit the HSBC website (www .hsbc.co.in) and follow the instructions under the 'Register' tab or you may call HSBC Phone Banking for guidance on how to self register for Internet Banking. Once the Internet Banking login ID is created, please login with the security token and create your alphanumeric Securepay password under the 'Securepay' tab. You can also create an OTP for authentication of IVR transactions under the Securepay tab by typing in a 6 digit number of your choice. This OTP is valid for a single IVR transaction within 6 hours of the OTP creation.

You can change the Securepay password/IVR OTP anytime by simply creating a new one under the option.

10. I wish to use only my Securepay password for my online transaction authentication, can you stop the SMS OTP ?

Primary cardholders can enter either the OTP received via SMS or the Securepay password for authentication of the online transaction. By offering you a choice of the authentication service, we make it convenient for you to transact online. If a valid mobile number is registered with HSBC, you will automatically receive the SMS OTP for online/IVR transactions. You may decide to use either the Securepay password or the SMS OTP for authentication.

11. I have created an IVR OTP in Internet Banking and yet I receive another OTP via SMS during my IVR transaction, which one should I use?

You may use either of the OTPs. However please note that the IVR OTP you create in Internet Banking is valid for a single transaction within 6 hours, whereas the SMS OTP is valid for a single transaction within 5 minutes.

12. Can HSBC resend the OTP to me in case of non-receipt?

The OTP will be sent to your registered mobile number as soon as the online transaction request is received by the bank from the merchant's website; however due to network issues there could be a delay in receipt of the OTP via SMS. To factor this, the OTP sent to your registered mobile number is valid for 5 minutes. In the event that you do not receive the OTP in 5 minutes, there will be an option provided in the HSBC Verified by VISA/Mastercard® Securecode authentication screen to generate another OTP which again would be valid for 5 minutes.

13. What should I do if I change my mobile phone number?

As your mobile phone number will be the primary contact for HSBC to send you an OTP or transaction based SMS alert, please ensure that your new mobile phone number is updated with HSBC at the earliest. Primary cardholders have the option to use the Securepay password for the online transaction after prior registration.

14. Can I opt out of the OTP/Securepay password authentication service for online transactions?

No, the OTP/Securepay password is mandatory for authentication at websites that accept VISA/MasterCard® credit cards and support the Verified by VISA/MasterCard® SecureCode protocol.

15. Do I have to pay for this service?

No, you do not need to pay for this service.

16. I have an Add-on card, do I need to update my mobile number to receive the OTP ?

Yes, please register your mobile number with HSBC so that you are able to receive the OTP for online transaction authentication and also to receive transaction alerts. You can call the HSBC PhoneBanking number for immediate updation of the mobile number. The records will be updated subject to successful verifications.

17. What happens to the Securepay password I had created on Internet Banking for my primary card?

In case of primary cardholders, the Securecode password created on Internet Banking can be used.

18. Does the implementation of SMS OTP authentication mean that the Securepay password authentication was not secure?

No, Securepay password authentication is also secure. SMS OTP is a convenient option being made available to you so that you do not need to register separately to be able to use your card online.

19. Do I have a choice to continue using my Securepay password instead of the SMS OTP option?

Yes, Primary cardholders canuse either the Securepay password or SMS OTP for authentication of online transactions.

20. How will SMS OTP function for replacement card issued in case of lost/stolen/Upgrade or renewed cards ?

If there is no change in the mobile number, you can start using the SMS OTP authentication for online transactions even after the card has been replaced as lost/stolen or on upgrade/renewal.

21. After I update my mobile number with HSBC, can I start using my card for e-Commerce transactions immediately.

Yes, you can start using the card immediately after you have updated the mobile number with HSBC.

22. I do not see my Personal Assurance message after the SMS OTP launch, how do I know if it is safe to use the website?

Primary cardholders who have registered their card for Securepay password will see the Personal Assurance Message. It will not be displayed in case of authentication via SMS OTP functionality. The transaction continues to be authenticated in a secure manner through VBV or MasterCard® SecureCode indicated by the following image on the website:

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