



Frequently asked questions

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

An OTP/ In-app Authentication helps to protect against online fraud. It's a secure way to authenticate whether a customer who is making an online purchase is the rightful owner of the credit/debit card being used.

2. Is an OTP/ In-app Authentication required for all online purchases?

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

If you have registered for and are actively using the HSBC Singapore app, you will be prompted to authenticate via In-app Authentication. Otherwise, you will receive a SMS OTP sent to the registered mobile number in the Bank's records instead.

3. How do I know 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 register for OTP/ In-app Authentication service via HSBC Singapore app?

No, this feature is automatically enabled for all HSBC credit and/or debit cards if you have a valid mobile phone registered with the Bank so we can send the OTP or are registered for and are actively using HSBC Singapore app.

5. Is there a fee to use OTP/ In-app Authentication service?

No, this service is provided free by HSBC for your banking convenience and enhanced security.

6. When do I need to approve my transaction in-app and how do I approve my transaction in-app?

When you make an online purchase using your credit/debit card via a 3DS enabled merchant, you will be prompted to login to your HSBC Singapore App to approve the transaction. Tap on "Approve" to confirm the transaction.

7. 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.

8. If I don't have my mobile phone/In-app Authentication service registered with the Bank, can I still make an online purchase?

You will be able to make online purchases from merchant websites that don't support 3DS. For 3DS enabled websites, you won't be able to complete a transaction.

9. How can I update my contact details?

Please submit the request via HSBC Personal Internet Banking or visit the nearest HSBC branch.

10. Can the Bank resend the OTP to me due to non-receipt? You can ask for an OTP to be sent up to 3 times. Please note however, that the OTP may be delayed due to circumstances beyond the Bank's control as it is telco-dependent. Please make sure that your mobile number is updated in the Bank's records to receive your OTP from the Bank.

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

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