### **Frequently Asked Questions**

#### What is this SecurePay One Time Password about?

The SecurePay One Time Password is an online authentication to give you an added security feature and peace of mind every time when you purchase online at any participating 3D secure\* merchant's website using your HSBC Amanah credit card-i(s).

# What if I have an existing static password for online transactions today? Do I still receive this new SecurePay One Time Password?

Your existing static password is no longer valid effective 1 April 2012. You will receive a new SecurePay One Time Password which replaces your current static password. The SecurePay One Time Password will be sent to you via SMS every time you purchase online at any participating 3D secure\* merchant's website.

### Can I opt to continue to use the existing static password instead of receiving the new SecurePay One Time Password ?

No. Effective 1 April 2012, the existing static password will no longer be valid and the dynamic One Time Password will be sent to you every time you purchase online from any participating 3D secure\* merchant's website.

#### Will I receive SecurePay One Time Password for all my online purchases?

No, you will only receive SecurePay One Time Password for online purchase(s) from any participating 3D secure\* merchants.

### How do I differentiate the normal online purchase(s) from the online purchases made at 3D secure\* merchant?

You will be able to see the logos of MasterCard SecureCode & Verified by Visa when you are performing the online transaction.

#### MasterCard VERIFIED SecureCode by VISA

# If I lose my mobile phone, can I provide a temporary phone number while waiting for my new phone number?

No, SecurePay One Time Password will only be sent to the mobile phone number maintained with HSBC Amanah. Please ensure your mobile phone is with you when you make an online purchase(s) and that your mobile phone number maintained with HSBC Amanah is updated at all times.

### Will my supplementary card holder receive SecurePay One Time Password on his/her mobile phone number for online transactions made using his/her credit card-i?

Yes, your supplementary cardholder will receive SecurePay One Time Password on his/her mobile phone only if his/her mobile number is maintained with HSBC Amanah.

### If my mobile phone is on roaming mode while I am abroad, will I receive SecurePay One Time Password for online transactions made then? Do I need to pay for the SMS charges?

Yes, you will receive SecurePay One Time Password via SMS at our cost for all local charges but not the roaming charges.

#### What should I do if I did not receive my SecurePay One Time Password ?

If you did not receive your SecurePay One Time Password, you may click on "Did not receive OTP SMS" button on the authentication screen to request for another SecurePay One Time Password(OTP). The SecurePay One Time Password will be sent to you immediately. However, you can only make up to a maximum of 3 requests for each online purchase.

#### What will happen if I enter an invalid OTP up to 3 times?

A web message will pop up to inform you that your online purchase is blocked due to maximum attempts for invalid SecurePay One Time Password entered. Please contact HSBC Amanah Call Centre at 1-300-80-2626 for assistance.

#### What should I do if I receive an SMS on SecurePay One Time Password not performed by me?

Please contact HSBC Amanah Call Centre at 1-300-80-2626 located at the back of your credit card-i to block your card immediately.





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