

HSBC Malaysia Mobile Banking app approval for HSBC Credit Card/-i and Debit Card/-i Online Transactions - Frequently Asked Questions (effective 21 June 2025)

1. What is HSBC Malaysia Mobile Banking app approval?

HSBC Malaysia Mobile Banking app approval allows you to approve secured online transactions made with your HSBC Credit Card/-i and Debit Card/-i that previously required SMS OTP to approve.

2. When is the effective date of the HSBC Malaysia Mobile Banking app approval replacing SMS OTP?

Effective 21 June 2025, SMS OTP will be replaced by HSBC Malaysia Mobile Banking app approval for HSBC Credit Card/-i and Debit Card/-i online transactions.

3. Who will be impacted?

This new feature applies to:

- All Debit Card/-i cardholders,
- All Primary Credit Card/-i cardholders,
- Supplementary Credit Card/-i cardholders having access to their savings or current accounts via HSBC Malaysia Mobile Banking app.

If you are not yet a user of HSBC Malaysia Mobile Banking app, please register for HSBC Malaysia Mobile Banking app before 21 June 2025 to avoid any disruption when performing your online transactions.

4. Is HSBC Malaysia Mobile Banking app approval available for HSBC Credit Card/-i supplementary cardholders?

This applies to HSBC Credit Card/-i supplementary cardholders who have access to their savings or current accounts via HSBC Malaysia Mobile Banking app. For supplementary cardholders who have no other banking products with HSBC, they will continue to approve an online transaction using SMS OTP until further notice.

5. What are the transactions impacted?

All secured online transactions using HSBC Credit Card/-i and Debit Card/-i will be impacted.

6. Am I required to use HSBC Malaysia Mobile Banking app to approve online transactions made on my HSBC Credit Card/-i and Debit Card/-i?

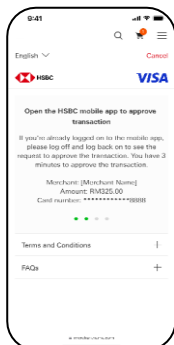
Yes, HSBC Malaysia Mobile Banking app approval is the only way to approve your cards secured online transactions starting 21 June 2025. Please refer to Question 3 to find out if this applies to you.

By using HSBC Malaysia Mobile Banking app, you will experience:

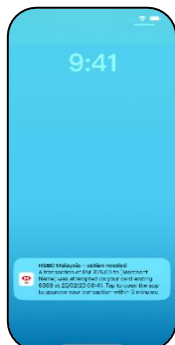
- Efficient one-tap approvals for your online transactions
- Enhanced security for online purchases
- Reduced exposure to SMS OTP fraud on transactions made on your HSBC Credit Card/-i and Debit Card/-i

7. How does HSBC Malaysia Mobile Banking app approval work?

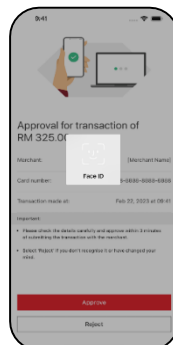
Simply follow the steps below to approve your online transactions starting on the effective date of change:



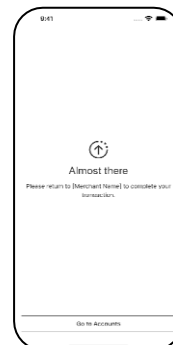
Step 1: Proceed to make payment at the merchant's checkout page.



Step 2: If you have enabled push notifications, you will receive a pop-up notice to approve payment in HSBC Malaysia Mobile Banking app.



Step 3: Check your transaction details before tapping 'Approve' and authenticate it via biometric or PIN verification. Tap "Reject" if it is NOT you.



Step 4: Once completed, you will be redirected to the merchant's page. Your purchase is confirmed.

8. What do I need to do before I can register for mobile banking?

To make your mobile banking registration a smooth one, please make sure you have any one of the following credentials ready:

- Debit card number
- Credit card number
- Phone banking number

9. How do I register for HSBC Malaysia Mobile Banking app?

If you do not have a Telebanking PIN (TPIN), kindly refer to the steps below:



Step 1: Visit your nearest branch to set up your TPIN and verify your registration.



Step 2: Download the latest version of HSBC Malaysia Mobile Banking app from Apple or Google app store or scan the QR code.



Step 3: Follow the on-screen instructions to register then set up your 6-digit PIN and Mobile Secure Key. *

If you have a Telebanking PIN (TPIN), kindly refer to the steps below:



Step 1: Download the latest version of HSBC Malaysia Mobile Banking app from Apple or Google app store or scan the QR code.



Step 2: Follow the on-screen instructions to register then set up your 6-digit PIN and Mobile Secure Key. *



Step 3: Call our Contact Centre with the mobile phone number you have registered with us within 48 hours of registering for mobile banking to verify your registration via TPIN.

* There will be a 12-hour cooling-off period after you have activated your Mobile Secure Key. You can access our full range of online and mobile banking services after that.

For more details on mobile banking registration, kindly refer to our step-by-step Digital Banking Guide available [here](#).

10. What should I do if I cannot log on after creating my username, password, and security question?

You will need to verify your registration first if it is your first time registering with us for online and mobile banking. Please visit your nearest branch within 48 hours of receiving the SMS that confirms your registration. Alternatively, call our Contact Centre with the mobile phone number you have registered with us if you have a Telebanking PIN (TPIN). If you did not complete your verification within 48 hours, you will need to start your online and mobile banking registration again. Please note that there is a 12-hour cooling-off period after each time you set up your Mobile Secure Key. You will be able to access our full range of online and mobile banking services after that.

11. What mobile operating system version I need to access HSBC Malaysia Mobile Banking app?

For mobile operating system version, please visit <https://www.hsbc.com.my/ways-to-bank/mobile-banking/faq/#mobile-provisioning>

Using outdated mobile operating systems may leave your device vulnerable to cyberattacks. Update your mobile device's operating system to the latest version to ensure it is protected with the latest security patches, enhancing your security while using the HSBC Malaysia Mobile Banking app.

12. What should I do when I switch to a new mobile device?

For your security, you can only register the HSBC Malaysia app on one device at a time. When you switch to a new device, it is important that you deregister the app on your old device before you register it on your new device. To deregister the app, please log on to the app and follow these steps:

1. Select the profile icon in the top right corner and select 'Security'.
2. Select 'Manage devices'.
3. Choose the device you wish to remove, then 'Remove device'.
4. Select 'Remove and log off' to complete.

Do not delete the app from your old device before you have completed the steps to deregister it. If you are unable to deregister your old device and need more help, please call our Contact Centre with the mobile phone number you have registered with us. Please note that there is a 12-hour cooling-off period after each time you set up your Mobile Secure Key. You will be able to access our full range of online and mobile banking services after that.

13. What should I do if I do not receive the push notification to approve online transactions via HSBC Malaysia Mobile Banking app?

- Firstly, confirm if you have registered for HSBC Malaysia Mobile Banking app.
- If no, please download the latest version of HSBC Malaysia Mobile Banking app from Apple or Google app store. Please refer to Question 9 above for the steps to register for mobile banking.

- We strongly encourage you to enable push notifications on both your HSBC Malaysia Mobile Banking app and on your device settings to ensure seamless and secure online transactions approval.
- Alternatively, you can manually log on to HSBC Malaysia Mobile Banking app to approve your online transactions.

14. How do I enable push notifications on my mobile phone and on HSBC Malaysia Mobile Banking app?

To ensure a seamless experience, please ensure you have downloaded the latest version of HSBC Malaysia Mobile Banking app and enable push notifications for the app in your device settings. You also need to enable push notifications on your HSBC Malaysia Mobile Banking app by following the steps below:

Step 1: Log on and select your profile icon at the top right corner of the 'Home' page.

Step 2: Find 'Communication preferences'.

Step 3: Choose 'Push notification preferences' and enable push notifications.

Important tip:

For your security, this feature is put in place to protect you against fraud. Enabling push notifications on HSBC Malaysia Mobile Banking app and on device settings will allow us to send you real time updates such as transaction alerts, security alerts and statement reminders.

For more info, please visit <https://www.hsbc.com.my/ways-to-bank/mobile-banking/faq/#push-notifications>.

15. What should I do if I receive a push notification, but I do not initiate any payment?

If you receive a push notification for a payment you did not initiate, please reject the request and immediately contact our HSBC Fraud Operations at 603 8800 7420 to report the suspicious activity.

16. Can I still approve my online transactions when I am overseas?

Yes, you will continue to receive push notifications for your online transactions made on your HSBC Credit Card/-i and Debit Card/-i as long as your mobile phone is connected to the internet/wifi.

17. What happens if I make more than one online transaction, but only tap on one of the push notifications?

You can proceed to approve the next valid transaction by tapping the 'Next transaction' button when you approve the transaction via HSBC Malaysia Mobile Banking app.

18. I am unable to find any approval request. Where did the request go?

Firstly, please ensure that you have enabled push notifications on both your HSBC Malaysia Mobile Banking app and on your device settings. You are required to complete your online transaction approval via the HSBC Malaysia Mobile Banking app within 3 minutes. Please log off HSBC Malaysia Mobile Banking app and try making the transaction again.

19. Why do I receive SMS OTP although I have enabled push notification when approving the online transaction?

In the event of HSBC Malaysia Mobile Banking app system is down, customer will then receive the SMS OTP to proceed with the online transaction approval.

20. Why am I unable to complete the online transactions approval via HSBC Malaysia Mobile Banking app?

You are unable to complete the online transactions approval via HSBC Malaysia Mobile Banking app which may be due to the following events:

- Your HSBC Malaysia Mobile Banking app is locked due to invalid biometric or PIN
- You are within 12 hours of cooling off period
- Your mobile operating system is outdated
- You are using physical security device

Please ensure that you are able to log on to HSBC Malaysia Mobile Banking app to use the digital banking services in order to complete the online transactions approval.