

Revision to process for authenticating online transactions on Supplementary Credit Cards/-i

Dear Valued Customers,

At HSBC Bank, safeguarding your accounts and transactions remains one of our highest priorities. Effective 30 July 2026, we will be enhancing the authentication process for online card transactions made using Supplementary Credit Card/-i(s).

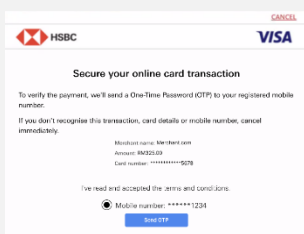
For Supplementary Credit Cardholder with HSBC Malaysia Mobile Banking app:

There is no change - you can continue to authenticate your online card transactions using the HSBC Bank Mobile app.

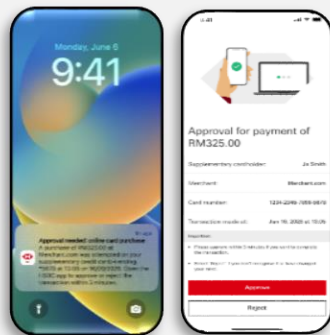
For Supplementary Credit Cardholder without HSBC Malaysia Mobile Banking app:

Online card transactions will now require authentication from both the Primary Cardholder (using their HSBC Malaysia Mobile Banking app) followed by the Supplementary Cardholder (using SMS OTP).

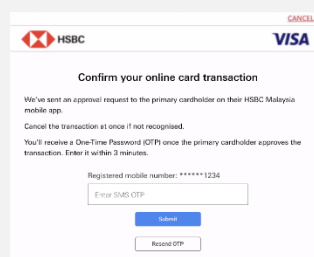
Step 1: Supplementary cardholder



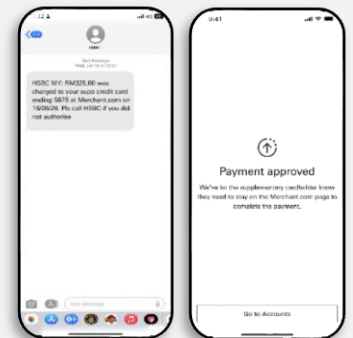
Step 2a: Primary Cardholder



Step 2b: Supplementary Cardholder



Step 3: Primary and Supplementary Cardholder



Post checking out at merchant's website, the supplementary credit cardholder will be prompted to request for an SMS OTP.

The Primary cardholder will receive an approval request (push notification must be enabled) on their HSBC Malaysia Mobile Banking app to either approve or decline the transaction. Alternatively, the Primary cardholder can manually log on to HSBC Malaysia Mobile Banking app to approve your online transactions.

Once Primary cardholder approves the transaction on their mobile app, an SMS OTP would be sent to the supplementary credit cardholder's registered mobile number. The supplementary cardholder must enter the OTP to complete the transaction.

Both Primary and Supplementary cardholders will receive a notification once the transaction is approved. The Supplementary cardholder will be directed to the merchant's website and both cardholders will receive transaction alert confirming the approval.

For more details, kindly refer to Frequently Asked Questions [here](#).



Important Tips:

1. Please ensure you are registered and have the latest version of the HSBC Malaysia Mobile Banking app to avoid any service interruptions. For more details on how to register for HSBC Malaysia Mobile Banking app, kindly refer to our step-by-step Digital Banking guide available [here](#).
2. Please ensure push notifications are enabled on your mobile device and in the HSBC Malaysia Mobile Banking app. For more information, please refer to [Push Notification FAQ](#).

Thank you for choosing HSBC and we hope you enjoy using our new feature. Should you have any questions, please contact us via our Contact Centre hotlines below or visit your nearest HSBC / HSBC Amanah branch.

	Local call number	International call number
HSBC Premier	1300 88 9393	+603 8321 5208
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