

Security enhancement on HSBC India Debit Card



A Secure Debit Card

HSBC India Debit Cards are more secure and enabled with the 'Chip and PIN' technology. In addition to this you can restrict usage of the debit card to Domestic or International transactions.

You can use your debit card at Point Of Sale (POS) terminals that support Chip and PIN capability, by entering your 6 digits ATM PIN after the merchant dips the debit card on the POS terminal.

To learn more about the services you can enjoy and the usage of your HSBC India Debit Card, please read the service guide and Cardholders agreement thoroughly.

1 What is a chip enabled debit card?

Chip enabled debit card is a more secure debit card with a global security standard in card technology. The embedded Smart Chip better protects your card against fraudulent usage.

2 How does this security feature impact the usage of HSBC India Debit Cards?

At HSBC India, it is our endeavour to offer you secure ways to transact by adopting the latest technology.

Chip cards offer a global security standard in card technology. They contain a micro processor Chip that uses encryption to prevent their contents from being replicated.

The Chip cards from HSBC India are classified as 'Chip and PIN' debit cards. These cards offer the safety of Chip cards and incorporate another layer of security in the form of PIN validation. You will be required to authenticate your purchases at merchant establishments in India using your 6 digits ATM PIN at the Point Of Sale (POS) terminal.

3 Do I have to pay for my new HSBC India Debit Card?

No fees will be levied for the HSBC India Debit Card that has been replaced by the Bank. For replacements due to stolen/lost/damaged cards, and new debit card issued, charges will be applicable as per the existing tariff applicable to your debit card.

4 How does this impact my existing HSBC India Debit Card?

In order to offer this enhanced security to our debit Cardholders, HSBC India is in the process of replacing existing debit cards and issuing new debit cards with the Chip facility in the following manner:

1. If the magnetic stripe debit card has been used at ATM/ e-commerce and/or purchase transactions overseas, the card will be replaced.
2. On expiry of the existing debit card.
3. On replacement of an existing debit card that has been reported as lost/stolen or damaged.
4. Debit card replacement request received through any of our channels.

5 Do I have to ask for a new PIN for the replaced debit card?

No, The ATM PIN currently valid on your existing HSBC India Debit Card will also be valid for the new debit card issued by HSBC

India. In case you don't know the PIN of your existing debit card, you can call HSBC India PhoneBanking or visit the nearest branch in India and request for a new ATM PIN.

6 Can I continue to use my existing HSBC India Debit Card in case I do not use my new debit card for purchase transactions?

No, if you have an existing/earlier HSBC India Debit Card linked to any of your HSBC India Savings/Current Account, it will be deactivated 30 days from the date of the letter dispatched with your debit card. To prevent any misuse, please remember to destroy your earlier debit card across the magnetic stripe once you have used your new HSBC India Debit Card.

7 How do I activate the New or Replaced HSBC India Debit Card?

The debit card is in an inactive status for security reasons. To activate your card, use your Chip card at:

1. Use your HSBC India Debit Card at any Visa ATM worldwide, by entering the ATM PIN. This is applicable only to debit cards linked to HSBC India Resident and/or Non-Resident External (NRE) account.

or

2. Use your debit card at a POS terminal that supports Chip and PIN capability. You will need to enter your 6 digits ATM PIN after the merchant dips the debit card on a POS terminal.

Please note:

In case your HSBC India Debit Card is linked to a Non-Resident Ordinary (NRO) account or is a Power of Attorney (POA) debit card linked to an HSBC India NRE Account you are requested to use the debit card at any Visa ATM/ merchant establishments in India, by entering the ATM PIN issued by HSBC India.

or

3. Make a Telephone Banking PIN verified call to HSBC India PhoneBanking/Customer Service Representative in your city to confirm receipt and they will activate your debit card. The debit card can also be activated through PIN verified call on the IVR.

8 Can I use the HSBC India Debit Card for online transactions as well as at ATMs in India?

Yes, you can use the HSBC India Debit Card for ATM transactions. You can also use it for online transactions at websites in India that accepts Visa debit cards.

9 Can I use the HSBC India Debit Card overseas?

Yes, depending on the Debit Card usage preference (Domestic/ International) and also depending on the capability of the overseas POS terminal, you may be required to validate your purchases using your 6-digits ATM PIN and sign on the charge slip OR you will be asked to directly sign the charge slip without ATM PIN validation.

- i) All chip debit cards issued on or after 1 December 2013 will be by enabled for Domestic or International usage as per the

preference stated by the Cardholder at the time of debit card application.,

- ii) In case Chip debit card is used as a magnetic stripe card internationally (by swiping it at a POS machine) it will be treated as a magnetic stripe card transaction and a limit of USD 750 per transaction for HSBC India Premier Platinum Debit Card and USD 500 per transaction for all other HSBC India Debit Cards will thereby apply for international transactions.
- iii) Cardholders can choose to allow international transactions also on their debit card or vice versa. For this the customer can call HSBC PhoneBanking OR submit a 'Local/ International Card Usage Form' at the nearest HSBC Branch.

Also please note that, in some countries Chip cards are not prevalent and not all POS terminals can accept chip cards. Your card transactions in these countries will revert to using magnetic stripe instead. Such transactions are categorised as 'fallback transactions'. Fallback transactions may also be initiated by the merchant in case the POS terminal is unable to read information from the Chip.

10 Would the HSBC India Debit Card be accepted by all merchants?

Yes, The debit card also has a magnetic stripe to ensure acceptance even at merchants whose POS terminals do not have Chip card capability. Hence the HSBC India Debit Card can be used at most card accepting merchants in the same way as the magnetic stripe cards are used.

11 I have received a replacement HSBC India Debit Card. Do I need to ask for a new PIN as well?

Your current ATM PIN will continue to work with your replacement HSBC India Debit Card for ATM and Purchase transactions. Please contact us in case you need a new ATM PIN to be issued.

Secure transactions at merchant establishments

1 What is the enhanced security feature on my HSBC India Debit Card?

We have added another layer of security for your purchase transactions upon usage of your HSBC India Debit Card at electronic Point Of Sale (POS) swipe machines, which are kept at merchant establishments. The POS swipe machine at merchant establishments in India will be enabled to accept debit card transactions with ATM PIN. This is in addition to the requirement to sign the charge slip.

If you enter an incorrect ATM PIN, your purchase transaction will be declined. In that case, you may need to provide another card for payment or any other alternative method of payment.

Accordingly it will be mandatory for you to enter the ATM PIN of your HSBC India Debit Card for purchase transactions at POS terminals at merchant establishments in India.

2 What do I need to do as a HSBC India Debit Cardholder?

To continue to use your HSBC India Debit Card at Merchant POS terminals, please ensure that you know your ATM PIN, as the same ATM PIN will be required to validate your purchase transactions

at POS terminals. If you have forgotten/do not hold your ATM PIN, please place a request with HSBC PhoneBanking for issuance of new ATM PIN.

3 What are the safety measures I should take while entering my ATM PIN at the POS terminals?

Please remember your ATM PIN and enter it yourself at the POS terminal. Do not reveal the same to merchants or anyone else so as to avoid any misuse of your card.

4 Is this security feature valid for all international transactions also?

No, this security feature is only valid for domestic purchases. In case of usage of your debit card for POS transactions abroad, you are not required to enter the ATM PIN unless the POS terminal specifically prompts for ATM PIN entry.

5 Will I need to use my PIN at every merchant establishment?

Effective 1 December 2013, every POS transaction done with your HSBC India Debit Card at a merchant establishment in India will require PIN validation. If the POS terminal does not ask for PIN entry and subsequently the transaction is received by the Bank without ATM PIN, the Bank may decline such transaction since they do not meet the RBI mandate of PIN validation.

How do I use my HSBC India Debit Card at merchant establishments?



1. The merchant will dip the debit card into the card reader in the POS terminal and enter the amount to be paid by you.



2. The POS terminal will ask for your PIN, which will be your 6 digit debit card ATM PIN.



3. You will be required to enter your ATM PIN on the Point Of Sales (POS) machine in addition to signing the charge slip for the purchase transaction to successfully go through.



4. The merchant hands over the charge slip along with the Chip card.

Please note:

Dip your Chip card at chip enabled terminals and swipe your Chip card at non-Chip enabled terminals.

Secure transactions online

Your HSBC India Debit Card can be used for shopping online at websites which accept Visa debit cards. Whether it is travel or movie tickets, hotel reservations, shopping for luxuries, paying utility bills or making investments - you can do it safely from the comfort of your home. Your online transactions are secured by 3-D Secure (3DS) technology, which is an added layer of security for online credit and debit card transactions. 3DS was developed to improve the security of online transactions and is offered to customers as the HSBC Verified by Visa (VbV) service.

You are requested to adhere to the terms of usage of your HSBC India Debit Card specified in the 'Terms and Conditions' section of the service guide while undertaking such online transactions.

1 How do I shop online using my HSBC India Debit Card?

Shopping online with HSBC India Debit Card is simple.

You will first need to ensure that your debit card is activated (activation options are listed separately in the FAQ).

When you visit a website to make a purchase online or make a bill payment, please check if the website accepts Visa debit cards for online transaction. We request you to visit the terms and conditions towards the usage of the website prior to undertaking any online transaction. Usually this information is given on the home page or the payment page.

To initiate the online transaction, you will be required to enter the following details on the payment page:

- Card number
- Card expiry date
- Amount
- CVV2 (the 3-digit number printed on the signature panel at the back of the card)

In addition to the above, some websites may ask you to enter the Cardholder's name.

Next, you will be required to authenticate the transaction by entering the 6-digit OTP (One Time Password).

Please refer the steps below:

1. The OTP will be automatically sent by our system to your registered mobile number via SMS, when you complete entry of the card details on the payment page.
2. The website will open a new window and display a HSBC VbV authentication screen.
3. At the VbV authentication screen, the transaction details (merchant name, amount, last 4 digits of the card number) will be displayed. Please confirm that the details are accurate.

4. Please enter the 6-digit OTP sent to your registered mobile number to initiate the authentication process.
5. The card details and the authentication results will be processed by our system and subject to correct card details and OTP being entered and account having adequate balance, the transaction will be approved.
6. On transaction approval, the website will display a payment received acknowledgement.
7. A transaction alert will be sent to your registered mobile number confirming the successful transaction.

2 Why is there need for a One Time Password (OTP) to complete an online transaction with the HSBC India Debit Card?

The OTP helps to protect against online fraud. It is a secure way to authenticate that the customer making the online transaction is the rightful owner of the card being used.

3 Will every website require the OTP to be entered for authentication?

No, you will be asked to enter the OTP only if the website supports Visa debit cards for online transactions and supports the VbV authentication protocol. Support for VbV is usually indicated by the following image on the website:



Please note that, two factor authentication is compulsory for online transactions originating from websites/internet merchants in India. The authentication is done using the VbV authentication service as explained above.

In case you initiate an online transaction from an Indian website without VbV authentication, the transaction will be declined.

4 I am using my HSBC India Debit Card at an overseas website, do I need to enter the OTP for authentication?

As explained above, if the website supports the VbV authentication protocol, our system will automatically send you the OTP for authentication at the payment page.

However, if the overseas website does not support VbV authentication, the online transaction will be processed based on the card details without requiring the OTP for authentication. However, please note that not all such transactions will be approved. If the online transaction is prohibited as per Indian regulations or is considered as high risk by HSBC, such transactions will not be approved.

5 Can I use the same One Time Password (OTP) for multiple transactions?

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

6 What happens if I enter wrong OTP multiple times?

In case of three successive wrong password attempts, your transaction will be declined.

7 If I do not have my mobile phone registered with HSBC India, can I still make an online transaction with my HSBC India Debit Card?

Online transaction requires a One Time Password (OTP) to authenticate your transaction on website which supports VbV authentication protocol. HSBC provides the OTP on your registered mobile number and therefore, absence of a registered mobile number will not allow you to complete the online transaction.

We suggest that you register your mobile number with the Bank 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 numbers for immediate updation of the mobile number subject to successful verifications.

8 Can the Bank resend the OTP to me due to 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 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 VbV authentication screen to generate another OTP, which again would be valid for 5 minutes.

9 What should I do if I change my mobile phone number?

As your mobile phone number will be the primary contact for your Bank to send you an OTP or SMS alert, you will need to ensure your new mobile phone number is updated with the Bank at the earliest. Please call PhoneBanking or use Internet Banking to get your mobile number updated on the Banks records.

10 Can I opt out of the OTP authentication service for online transactions?

No, the OTP is mandatory for authentication at websites that accept Visa debit cards and support the VbV protocol.

11 I have a joint account and both accountholders have a HSBC India Debit Card. Can any of the debit cards be used for online transactions?

Yes, however, please ensure you have updated your mobile number against each of your individual debit card to receive the OTP for completion of VbV authentication during the online transaction.

12 Is there any limit on the number of online transactions on my debit card?

There is no limit on the number of online transactions, provided you have adequate balance in your account. Please note that cumulative value of your online transactions in a day cannot exceed the daily purchase limit on your debit card.

13 Do I have to pay for this service?

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

