

HSBC SimplyPay is a next-generation UPI and bill payment platform designed to provide you with features that enhance security, and give you a seamless user experience. With HSBC SimplyPay, you can access all your UPI needs which include bill payment options across 16 categories covering 18,000+ billers.

To make this transition seamless for you, we've outlined the necessary steps depending on your current usage scenario.

Scenarios and Step-by-Step Registration Process

1. Existing UPI Users from the Mobile Banking app registering on HSBC SimplyPay for the first time :

If you are an existing UPI user on the Mobile Banking app and are registering on HSBC SimplyPay for the first time, follow these steps:

- a) First visit the Apple App store or Google Play store
- b) Search for 'HSBC SimplyPay' App and click on download
- c) Open the app and select the country, enter the mobile number linked with your bank account.
- d) Verify the mobile number. (For iOS users, 2 SMS token need to be send)
- e) Wait for an auto-read OTP to verify the registration. (In iOS devices, no manual input allowed, device detect the OTP and display it above the keyboard, user need to select OTP from that box or Tap on OTP box)
- f) Enter your details like name, email ID and select security question & answer
- g) Accept the HSBC SimplyPay App terms and conditions
- h) Set up your UPI ID (Your existing UPI ID created on HSBC India Mobile Banking app will continue to be available on HSBC SimplyPay app)
- i) Set up your 6 digit login PIN/password for access.
- j) The registration page will be completed. You can now login to your home page with the 6 digit login PIN. (Enable Touch ID/Face ID if the device is compatible for the same)
- k) Go to the HSBC SimplyPay home page and select –SET UPI PIN Option.
- l) If you are already registered with UPI with you HSBC account and have set your UPI PIN through another UPI application, you can continue to use the same UPI PIN within the HSBC SimplyPay app.
- m) In case you want to change the UPI PIN select Set UPI PIN - enter the last 6 digits of your debit card & expiry date
- n) Authenticate with the OTP PIN and set the new UPI PIN.
- o) Now the app is ready to use.

2. Customers using both, the Mobile Banking app and the HSBC SimplyPay App for UPI services:

- No additional registration required: If you are already registered on HSBC SimplyPay, you can continue using it seamlessly.
- Transition reminder: Please note that UPI services on the Mobile Banking app will be discontinued, and all UPI transactions must be conducted through HSBC SimplyPay.
- Review pending collect requests:
- Any pending collect requests made via the Mobile Banking App will automatically appear in the HSBC SimplyPay App.
- You can review and take action on these requests within HSBC SimplyPay.

Impact of Open Disputes and Pending Collect Requests

1. Open Disputes:

- Any disputes raised on the Mobile Banking a App will continue to be available on the HSBC SimplyPay App with the latest status once you register on HSBC SimplyPay.
- You will be able to track, manage, and get the latest status of these disputes directly through HSBC SimplyPay.

2. Pending Collect Requests:

- All pending collect requests initiated on the Mobile Banking App will be migrated to HSBC SimplyPay.
- You can review these requests and take action as required within HSBC SimplyPay.

Comparison: UPI Features on Mobile Banking India App vs HSBC SimplyPay App

	iOS/AOS	HSBC SimplyPay App	Mobile India App
Log on	Both	Yes	To Be Demised
Log off	Both	Yes	To Be Demised
UPI Features			
Pay to VPA (Virtual Payment address)	Both	Yes	To Be Demised
Pay to Account/IFSC (Bank Transfer)	Both	Yes	To Be Demised
Collect from VPA	Both	Yes	To Be Demised
Collect from Mobile Number	Both	Yes	No
Collect from UPI Number	Both	Yes	No
Receive Collect/ Approve	Both	Yes	To Be Demised
Scan & Pay	Both	Yes	To Be Demised
Cardless Cash Withdrawal through 'UPI ATM'	Both	Yes	No
Generate and share my QR	Both	Yes	To Be Demised
UPI Transaction History	Both	Yes	To Be Demised
UPI - Raise disputes & track disputes (UDIR)	Both	Yes	To Be Demised
UPI settings (Manage accounts)	Both	Yes	To Be Demised
Add Beneficiary on Mobile (online add payee)	Both	Yes	No
UPI Mandate - One Time Mandate	Both	Yes	No
My Mandate - Existing Mandate History	Both	Yes	No
Scan and Setup UPI Mandate	Both	Yes	No
Pay Again/Repeat Payment	Both	Yes	No
Balance Enquiry UPI Linked Bank Accounts	Both	Yes	No
FAQ	Both	Yes	No
UPI Profile	Both	Yes	To Be Demised
Manage VPA	Both	Yes	To Be Demised
Manage Payee	Both	Yes	To Be Demised
Reset Security Questions	Both	Yes	N/A
Unblock Spam VPA	Both	Yes	No
Sharing Customers Location	Both	Yes	No
IOS Camera QR Scan	iOS	Yes	To Be Demised
Face ID Login	iOS	Yes	To Be Demised
Biometric (Fingerprint) Login	aOS	Yes	To Be Demised
Pay to Contact/Mobile	Both	Yes	No
Manage UPI Number	Both	Yes	No
Self-Transfer (To UPI Linked Bank Accounts)	Both	Yes	No
Pay to UPI Number/Private UPI Number	Both	Yes	No
Quick FASTag Recharge (UPI Mode)	Both	Yes	No
Bill Payment Push Notification	Both	Yes	No
*Rewards SimplyPay Instant cashbacks History	Both	Yes	No

(BBPS) Bill Payment Categories			
MOBILE POST-PAID	Both	Yes	No
MOBILE PREPAID	Both	Yes	No
ELECTRICITY Bill	Both	Yes	No
Piped GAS Bill	Both	Yes	No
FASTAG RECHARGE	Both	Yes	No
INSURANCE	Both	Yes	No
DTH	Both	Yes	No
EDUCATION	Both	Yes	No
LOAN EMI PAYMENT	Both	Yes	No
WATER	Both	Yes	No
MUNCIPAL TAX/Property TAX	Both	Yes	No
LANDLINE	Both	Yes	No
RENT	Both	Yes	No
SUBSCRIPTION	Both	Yes	No
CABLE TV	Both	Yes	No
DONATION	Both	Yes	No
Instant cashback Offer on Electricity Bill payments (₹50), Post Paid Mobile (₹25) and PNG (Piped Natural Gas) (₹25) once in a month for per user.			

*Newly Added Features

Why choose HSBC SimplyPay?

- Comprehensive UPI Features:** HSBC SimplyPay is a one-stop solution for all your UPI and bill payment needs.
- Wide range of billers:** With support for 16 categories and 18,000+ billers, HSBC SimplyPay makes it easy to manage all your bill payments in one place.
- Exclusive rewards:** Enjoy instant cashback and exclusive offers for the merchant transactions made through HSBC SimplyPay.
- Seamless user experience:** HSBC SimplyPay offers a modern interface with advanced features for a smooth and hassle-free experience.
- Secure transactions:** Built with the latest security protocols, HSBC SimplyPay ensures your data and transactions are 100% secure.

Other information for existing UPI users of Mobile Banking app.

- If you want to view your existing UPI transaction details, you need to use transaction history page on SimplyPay app.
- In case you want to raise a dispute for your existing transactions done through MX, you can use the help option on transaction history page of the HSBC SimplyPay app
- In case you want to view your existing open or closed dispute/complaint status, you need to use help page on the new HSBC SimplyPay app.
- You will continue to use your existing VPA address, linked HSBC account and registered beneficiary details from the HSBC SimplyPay app.
- You can enable biometric/face ID Login from the HSBC SimplyPay app.

Next Steps

We encourage you to download HSBC SimplyPay today and register to continue enjoying uninterrupted UPI services.

Thank you for choosing us for your banking and payment needs. We look forward to continuing to serve you through HSBC SimplyPay.