

# Strong Customer Authentication

Card security when making payments online



HSBC UK

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# Introduction

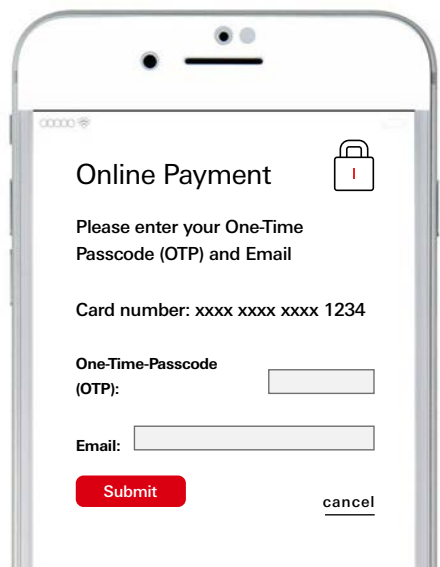
As part of an industry wide initiative to help protect customers and combat fraud, we've changed the way we authenticate online card transactions.

We want to make it as easy as possible for you to transact online while making sure your transactions are secure. To help you, we've put together this guide to explain the changes and included some Frequently Asked Questions which you can share with your cardholders.

## Cardholders making online payments

When cardholders make an online payment with their HSBC card, they may need to provide additional security known as **Strong Customer Authentication (SCA)**.

SCA is a set of rules that, if applied to a payment, require additional information to be provided during the online purchase. The additional information will be a **One-Time Passcode (OTP)** – sent to your mobile phone which is supported by assessing your **Behavioural Biometric Data** when you enter your email address.



# Cardholder FAQs

## Background

### **Q1 What are the changes?**

We're supplementing our security measures to include Behavioural Biometric Data as well as an OTP.

## Strong Customer Authentication (SCA)

### **Q2 Will I need to complete SCA every time I make an online purchase?**

SCA will not be needed for all purchases. We're phasing it in over time so we'll be able to authorise some transactions without asking you to complete this.

### **Q3 Can I opt out of completing SCA when making online purchases?**

No, if asked for additional information, SCA must be completed to authenticate the transaction and successfully complete the purchase, or we won't be able to authorise your transaction. SCA is a regulatory requirement applicable to all online card payments made using HSBC Business and Corporate Cards.

These FAQs cover questions and answers for Cardholders making online purchases with their Business Debit Card, Commercial Card and Corporate Card and are broken down into these specific areas:

#### Background

#### Q1

#### Strong Customer Authentication

#### Q2 – Q3

#### Behavioural Biometric Data

#### Q4 – Q6

#### Accessibility

#### Q7 – Q8

However, if you don't want us to collect your biometric data, you'll need to contact us to arrange for a card reader to be issued (see [business.hsbc.uk/contact-us](https://business.hsbc.uk/contact-us)).

## Behavioural Biometric Data

### Q4 Why do I need to enter my email address?

We use a third party, Callsign, who act on our behalf to capture how you enter your email address, including recording and assessing your keyboard strokes. We use this Behavioural Biometric Data, alongside information about your location, the device you're using and how you interact with your device, to help us check it's you making a transaction and not a fraudster. The data collected via your browser as part of assessing behavioural biometrics is stored by Callsign. For more information about how we use your data, our privacy notice can be found at [business.hsbc.uk/legal](https://business.hsbc.uk/legal).

### Q5 How does using my Behavioural Biometric Data help to protect me from fraud?

We build a profile based on how you enter your email address. In the future, if the way you enter your email address doesn't match the way you usually enter your email address, your payment may be declined because we couldn't confirm it was you making the payment.

### Q6 How do I challenge a declined payment?

We may decline a payment where our fraud checks (including the behavioural biometric check) indicate that it may not be you making the payment. If we've got this decision wrong, contact us (see [business.hsbc.uk/contact-us](https://business.hsbc.uk/contact-us)).

## Accessibility

### Q7 How do I update my mobile phone number?

You can update your mobile phone number by giving us a call.

### Q8 What do I do if I don't have access to a mobile phone to receive an OTP?

If you don't have access to a mobile phone and can't receive an OTP on a permanent basis, please speak with your usual HSBC contact or give us a call.

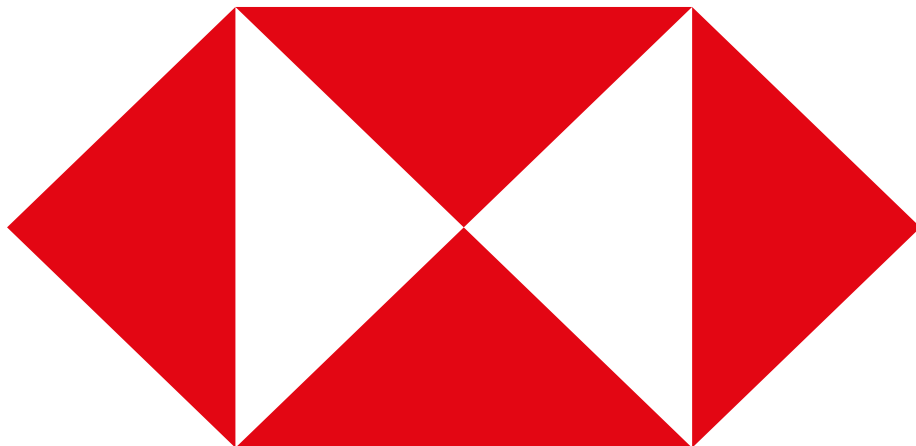


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if you're calling from  
outside the UK.

We're open 8am to 6pm,  
Monday to Friday.

Calls may be recorded for  
security and service  
improvement purposes.



## Accessibility

If you need any of this information in a different format, please let us know. **This includes large print, braille, or audio.** You can speak to us using the live chat on our website, by visiting one of our branches or by giving us a call.

There are also lots of other options available to help you communicate with us. Some of these are provided by third parties who are responsible for the service. These include a Text Relay Service and a British Sign Language (BSL) Video Relay Service. To find out more, please get in touch. You can also visit [business.hsbc.uk/accessibility](https://business.hsbc.uk/accessibility) or [business.hsbc.uk/contact-us](https://business.hsbc.uk/contact-us).

### **business.hsbc.uk**

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