

Dear Customer,

In our continuous endeavor to enhance the services offered to you, we are glad to inform you that we will be launching the **IVR Dual Authentication** process. This will provide you with an added level of security for the IVR transactions carried out on your HSBC Credit Cards with effect from. 1st Jan, 2011. Kindly note that this is not applicable for Add-on credit cards.

Please note that this additional level of security will be valid only for the IVR transactions carried out on your HSBC Credit Card, and it will in no way affect other operations on your card.

For all IVR related Credit Card transactions carried out from the 1st of January, 2011, you will need to create an **IVR Transaction Password**. Only after providing this password, will the transaction be allowed to be processed. The option to set the IVR password will be available from 1st Jan 2011 on your HSBC Internet Banking account.

A step-by-step guide to creating this password is given below along with clarifications on some of the queries that you may have.

Should you have any other queries, kindly feel free to call our Customer Service Advisors at the numbers listed [here](#).

We give below answers to some Frequently Asked Questions (FAQs) about IVR Transaction Authentication.

What is an IVR transaction?

Interactive Voice Response i.e. IVR transactions are transactions carried out over the telephone where a Credit Card number is to be entered on an automated system for the purpose of making a payment to a vendor for purchase of goods, services etc.

In what way will this affect the way I carry out an IVR transaction on my credit card?

You would be required to enter your IVR Transaction Password (in addition to other card details) to effect transactions on IVR w.e.f. 1st January, 2011.

What do I need to do to continue carrying out IVR transactions on my credit card?

All you would need to do is to set up the IVR Transaction Password via your HSBC Internet Banking account. The detailed process for setting up this password is given below.


How can I set up my IVR Transaction Password?

Step1: If you have an HSBC Internet banking account, login to your account at www.hsbc.co.in and proceed as per instructions in Step 2. After login, please check if you have linked your Credit Card(s) to your Internet Banking account before proceeding. You can easily link your cards through the 'Select or Deselect Accounts' option from the Services tab.

If you do not have an HSBC Internet Banking account, please visit www.hsbc.co.in and click on the 'Register' icon under Personal Internet Banking for the various options available to setup your Internet Banking account.

Step 2: After logging in to your Internet Banking Account, click on the Secure Pay link on the left hand side.

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Welcome, MR [XXXXXXXXXXXXXXXXXXXX] **LOG OFF**

Accounts You have 2 new messages

Account Summary

Click on an underlined account number to view your account.

Save on interest payments with Smart Loan Against Property from HSBC
Special introductory offer of 12% p.a.* rate of interest
[Know More](#)

What you can do online:

- [Retail Investment System \(RIS\)](#)
Important notice regarding Retail Investment System on Internet Banking
[Click here to know more](#)
- [Mobile Banking and Alerts](#)
Stay updated on your Banking Transactions.
[Register Now!](#)

Secure Pay

Pay Bills/Visa Money Transfer

Transfers

Wealth Management

Rates Enquiry

Demat Account

Mutual Funds

Insurance

Services


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If you suspect any unusual account activity or last logon time-stamp, change your password immediately and contact us through the "Send message" option under Contact Us.

The outstanding balance for an account is the ledger balance and may include any holds, including clearing holds, placed in the account. To check the available balance, kindly click on the account number. This will take you to the "View account history" page. Once in this page, please click on the "account overview" icon to view the available balance and other account details.

Step 3: Clicking on 'Secure Pay' will reveal the 'Verified by VISA' and 'MasterCard SecureCode' links as below. Click on 'Verified by Visa' if you are a Visa Credit Cardholder or on 'MasterCard SecureCode' if you are a MasterCard Credit Cardholder.

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Welcome, MR [XXXXXXXXXXXXXXXXXXXX] **LOG OFF**

Accounts You have 2 new messages

Secure Pay

[Verified by VISA](#)

[MasterCard SecureCode](#)

Pay Bills/Visa Money Transfer

Transfers

Wealth Management

Rates Enquiry

Demat Account

Mutual Funds

Insurance

Services

Mobile Banking and Alerts

Apply Now

Statements /Advices

Contact Us

Service Charges

Log Off

Help | Print

Kindly select the option corresponding to your card type found on the Navigation Bar to register for Secure Pay.

Step 4: You will be directed to the Verified by Visa Registration / MasterCard SecureCode webpage. Here after verifying your credit card number displayed, please click 'Register this card' under IVR service channel.

Personal Internet Banking Logoff

Verified by VISA

Verified by Visa Registration/Maintenance

Please choose a Visa credit card from HSBC : 4384-5937-0624-9507 Visa Card

Internet service channel :
▶ [Register this card](#)

IVR service channel :
▶ [Register this card](#)

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The page will ask you to enter a 6 digit password and also to confirm it. After entering the password click on the 'Confirm' button.

Step 5: The final confirmation screen will appear. Click on the 'Confirm' button

Personal Internet Banking Logoff

Verified by VISA

Verified by Visa Registration for IVR channel

Please verify the following details and click the **Confirm** button to proceed. Or, click the **Modify** button to edit.

Selected Visa credit card : 4384-5937-0624-9507 Visa Card

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Once you have set your IVR password as per steps given above, you can use it for carrying out IVR transactions from 1st Jan 2011.

In case of any problems in using the merchant IVR system for transactions, Primary Cardholders can visit the merchant's website to carry out secure transactions. The same option is available for Add-on Cardholders as well.



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