

Frequently Asked Questions – Mobile Wallet (Apple Wallet, Google Wallet and Samsung Wallet)

1. What is mobile wallet and mobile payment?

Mobile wallet is the app where you store your HSBC credit card/-i details so that you can use your mobile device to make in-store or in-app purchases. Mobile payment is a payment made via a mobile device such as a smartphone, tablet or wearable device.

2. Is mobile payment secure?

Mobile payment is a secure way to make payments. It uses tokenization to secure your payment information so that your HSBC credit card/-i details are never shared with the merchant. For added security, you will be asked to unlock your device for certain payments from time to time.

To protect your HSBC credit card/-i, always keep your device under your personal control and do not let others to unlock your device. Do not store anyone else's fingerprint or biometric credentials in your device, or else they might be able to make transactions without your authorization.

3. Which devices will support mobile wallet?

To check on your device capability, please refer to the official webpages below:

- [Apple Wallet](#)
- [Google Wallet](#)
- [Samsung Wallet](#)

4. Which HSBC credit card/-i can I use for mobile payment?

Any personal HSBC credit card/-i can be used for mobile payment.

5. Do I earn reward points/cashback for mobile payment transactions?

Yes, mobile payment transactions are treated the same as normal credit card transactions.

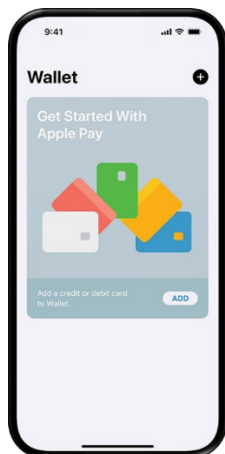
6. When I am adding my HSBC credit card/-i to mobile wallet, I have been prompted to verify my HSBC credit card/-i. How does it work?

Effective 24 June 2025, the verification method for provisioning of HSBC credit card/-i to mobile wallet is through HSBC Malaysia Mobile Banking app.

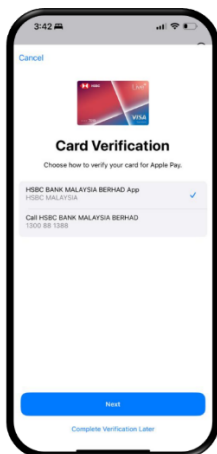
- If you are a primary credit cardholder, you can perform your HSBC credit card/-i verification via HSBC Malaysia Mobile Banking app or by calling our Contact Centre at the number displayed on the verification screen.
- If you are a supplementary credit cardholder, you can perform your HSBC credit card/-i verification via SMS OTP or by calling our Contact Centre at the number displayed on the verification screen. If we do not have a record of your mobile number, we will not be able to send an SMS OTP to you. Please visit your nearest branch for assistance.

7. How to add and verify my HSBC credit card/-i via HSBC Malaysia Mobile Banking app?

To add and verify your HSBC credit card/-i via HSBC Malaysia Mobile Banking app, simply follow the steps below:



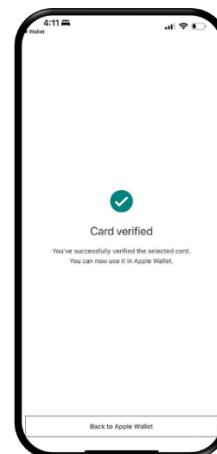
Step 1: Open your mobile wallet and add your HSBC credit card/-i details. Read and accept the mobile wallet Terms and Conditions



Step 2: Choose the HSBC Malaysia Mobile Banking app as your card verification method.



Step 3: Log on to the HSBC Malaysia Mobile Banking app using biometric or PIN verification. Select the credit card/-i you want to add to your mobile wallet.



Step 4: You will see a green tick indicating your credit card/-i has been successfully added to your mobile wallet.

8. I am a primary HSBC credit card/-i cardholder but I do not have HSBC Malaysia Mobile Banking app. Can I choose to complete my HSBC credit card/-i verification via SMS OTP?

No. As part of our security measures to protect you and your HSBC credit card/-i provisioning journey, we will no longer send SMS OTP to you as a primary credit cardholder to verify your card. Thus, it is important that you download the latest version of HSBC Malaysia Mobile Banking app from official App Store or Google Play and register for mobile banking. Alternatively, you can call our Contact Centre to verify your HSBC credit card/-i.

If you are not a HSBC Malaysia Mobile Banking app user, we strongly encourage you to register for mobile banking.

If you do not have a Telebanking PIN (TPIN), kindly refer to the steps below:



Step 1: Visit your nearest branch to set up your TPIN and verify your registration.



Step 2: Download the latest version of HSBC Malaysia Mobile Banking app from official App Store or Google Play or scan the QR code.



Step 3: Follow the on-screen instructions to register then set up your 6-digit PIN and Mobile Secure Key. *

If you have a Telebanking PIN (TPIN), kindly refer to the steps below:



Step 1: Download the latest version of HSBC Malaysia Mobile Banking app from official App Store or Google Play or scan the QR code.



Step 2: Follow the on-screen instructions to register then set up your 6-digit PIN and Mobile Secure Key. *



Step 3: Call our Contact Centre with the mobile phone number you have registered with us within 48 hours of registering for mobile banking to verify your registration via TPIN.

*There will be a 12-hour cooling-off period after you have activated your Mobile Secure Key. You can access our full range of online and mobile banking services after that.

For more details on mobile banking registration, kindly refer to our step-by-step Digital Banking Guide available [here](#).

9. Why do I need to verify my HSBC credit card/-i via HSBC Malaysia Mobile Banking app when I provision my HSBC credit card/-i to mobile wallet?

This step is necessary to ensure that you are the genuine cardholder who logs on to the mobile app to provision your HSBC credit card/-i to mobile wallet which adds a layer of security to your mobile payment and mobile wallet.

10. I have an issue adding my HSBC credit card/-i to mobile wallet. What should I do?

An active internet connection via a Wi-Fi network or your mobile data is required to add your HSBC credit card/-i to mobile wallet. If your credit card/-i is not activated and/or closed and/or suspended or cancelled, you will not be able to add your HSBC credit card/-i to mobile wallet.

11. Can I add the same HSBC credit card/-i to more than one device?

Yes, you can add the same HSBC credit card/-i to multiple devices. If you are adding the same HSBC credit card/-i to a different device (apart from your registered device with your HSBC Malaysia Mobile banking app), please call our Contact Centre for verification.

12. Can I add my HSBC credit card/-i to mobile wallet when I am out of Malaysia?

Yes, you can add your HSBC credit card/-i to mobile wallet while you are out of Malaysia as long as you have active internet connection, and you must be a HSBC Malaysia Mobile Banking app user.

13. What is the maximum transaction limit for mobile wallet?

- (a) Apple Pay: The transaction limit for Apple Pay is subjected to the available limit on your HSBC credit card/-i. Every payment using Apple Pay requires Touch ID or a passcode.
- (b) Google Pay and Samsung Wallet: The transaction limit is RM250 per transaction. Any transaction above RM250 will require you to enter your HSBC credit card/-i PIN when making payment at the credit card terminal. To setup your credit card/i PIN, please call our 24-hour Card Activation and PIN hotline at 03-8321 8999

14. How can I check my mobile payment transactions?

To check your mobile payment transactions, please refer to the official webpages below:

- [Apple Wallet](#)
- [Google Wallet](#) - on the heading "*Transaction details*".
- [Samsung Wallet](#) - on the question "*How can I keep track of purchases I've made with Samsung Wallet*".

15. How can I identify mobile payment transactions in my credit card monthly statement?

Your mobile payment transactions history in your credit card monthly statement or HSBC Bank/HSBC Amanah Online Banking account will appear as:

- "AP" which stands for Apple Pay
- "GP" which stands for Google Pay
- "SP" which stands for Samsung Wallet

16. What if my HSBC credit card/-i is upgraded or reissued upon card expiry?

You will need to remove your expired HSBC credit card/-i and add your newly issued HSBC credit card/-i to your mobile wallet.

17. What should I do if I lose my device or my physical HSBC credit card/-i is lost or stolen?

Contact HSBC Bank / HSBC Amanah Malaysia [here](#) immediately to block your HSBC credit card/-i. Once you receive your new physical credit card, you will need to add it to your mobile wallet again.

18. I want to recycle/give away/trade in/send my device for servicing but my HSBC credit card/-i(s) are still linked to the device. What should I do?

To protect yourself from unauthorized usage of your mobile wallet, please remove all your HSBC credit card/-i(s) from your mobile wallet in your current device by referring to the below:

- [Apple Wallet](#)
- [Google Wallet](#)
- [Samsung Wallet](#)

19. What should I do if I could not log on to HSBC Malaysia Mobile Banking app successfully during card verification?

You are unable to log on to HSBC Malaysia Mobile Banking app successfully which may be due to the following events:

- HSBC Malaysia Mobile Banking app is under system maintenance
- Your HSBC Malaysia Mobile Banking app is locked due to invalid biometric or PIN
- You have just registered for online banking and you have yet to complete identity verification through calling our Contact Centre or visiting branch within 48 hours
- You have not register for online banking yet
- You do not have an active internet connection
- Your mobile operating system is outdated
- You are using physical security device

In the cases mentioned above, you can perform the verification by calling our Contact Centre at the number displayed on the verification screen and follow the required steps to verify and activate your HSBC credit card/-i.

20. Where can I find out more information on the mobile wallets?

For more information, please visit the official mobile wallet FAQs below:

- [Apple Wallet FAQs](#)
- [Google Wallet FAQs](#)
- [Samsung Wallet FAQs](#)