

ENHANCEMENT OF TRANSACTION AUTHENTICATION FOR MOVE MONEY TRANSACTIONS IN HSBC ONLINE AND MOBILE BANKING.

16 April 2026

Dear Valued Customers,

Please be informed that from **17 May 2026**, we'll be enhancing transaction authentication for **HSBC Online Banking** and **HSBC Mobile Banking** as part of our ongoing efforts to protect you when banking online. This is in line with regulatory direction and industry-wide measures to combat fraud and scams.

What's changing

When you perform **move money** transactions, you'll be prompted to complete authentication before the following transactions are processed.

How you'll authenticate

1) HSBC Mobile Banking

You'll authenticate using **biometrics** or your **6-digit PIN** for move money transactions, including:


- Intrabank transfers (within HSBC)
- DuitNow (Pay to Account / Pay to Proxy)
- Interbank GIRO (IBG)
- Telegraphic Transfer
- Payments to 3rd party HSBC credit cards
- JomPAY bill payments
- Global Money Transfer (GMT)
- DuitNow QR
- Transfers to your own HSBC accounts (domestic)
- Cash Advance
- Payments to your own HSBC credit card
- FX on Mobile

2) HSBC Online Banking

You'll authenticate using **Mobile Secure Key** (code generation):

<https://www.hsbc.com.my/ways-to-bank/online-banking/mobile-secure-key/#generate>

- **Transfer/payment to a new person or new biller:** you'll be prompted for a **Transaction Verification Code**

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- **Transfer/payment to a saved payee or saved biller:** you'll be prompted for a **Re-authentication Code**

This applies to move money journeys including:

- Intrabank transfers (within HSBC)
- DuitNow (Pay to Account / Pay to Proxy)
- Interbank GIRO (IBG)
- Telegraphic Transfer
- Payments to 3rd party HSBC credit cards
- JomPAY bill payments
- Global transfer to family & friends (saved payee)
- Transfers to your own accounts (domestic and overseas HSBC accounts), Cash Advance, and payments to your own HSBC credit card (Re-authentication Code)

3) Online payments (via Online Banking)

For the following **online** journeys, authentication depends on the transaction amount:

- **FPX**
 - **RM10,000 and below: Re-authentication Code**
 - **Above RM10,000: Transaction Verification Code**
- **DuitNow Online Banking/Wallets**
 - **RM10,000 and below: Re-authentication Code**
 - **Above RM10,000: Transaction Verification Code**

Should you require any further assistance, please [contact us](#).

Thank you for choosing HSBC. It's always a pleasure to serve you.

Issued by: HSBC Bank Malaysia Berhad & HSBC Amanah Malaysia Berhad