

One-Time Password - FAQ

1. What is a One-Time Password (“OTP”) Service?
OTP Service is a security feature provided by Hang Seng Bank. When you make an online transaction with your Hang Seng Visa & MasterCard Credit Card at a participating 3D Secure (3-D Secure™) online merchant, you will receive a 6 digits OTP through an SMS to your registered mobile phone number. Simply enter the OTP to authenticate your transaction.
2. How to register the OTP Service?
No registration is required for OTP Service. And there is no service charge for this service. The OTP SMS will be sent to your mobile phone number. Please ensure your registered mobile phone number with us is valid and updated.
3. Are there any service charges for using the OTP Service?
The OTP service is free if you receive an OTP via SMS in Hong Kong. If you are overseas or using overseas telecommunication service providers, your service provider may levy charges. Please consult your telecommunication service provider for details.
4. Why do I need an OTP Service? What are the benefits of OTP?
OTP Service provides an extra security protection against online fraud. When you make an online transaction with your Hang Seng Credit Card at a participating 3D Secure online merchant, an OTP is required for the transaction authentication. With the implementation of this password authentication, should your credit card information be pilfered for any reason, they will not be able to use your credit card for the online transactions without the OTP sent to your registered mobile phone.
5. What is 3D Secure?
3D Secure is a security protocol used by banks to authenticate online card transactions. You can recognize 3D Secure merchants by the Verified by Visa and MasterCard® SecureCode™ logos on the online merchant’s website.



6. Do I need to register 3D Secure to use the One-Time Password (“OTP”) Service?
3D Secure registration is not required to use OTP Service. You simply ensure your registered mobile phone number with us is valid and updated. Because the OTP SMS will be sent to your mobile phone number registered in our system for your online transaction authentications on 3D Secure online merchants.
7. Do all online transactions require an OTP?
No. OTP is only required for online merchants that support the 3D Secure authentication protocol.
8. Does an OTP expire?
The OTP expires in 100 seconds after it is issued. If you are unable to enter the OTP to complete your online transaction before the OTP expires, you can click “Resend OTP” button on the transaction webpage in order to receive another valid OTP on your registered mobile phone number. You can re-submit the new OTP to complete the transaction.
Please note that the “Resend OTP” function can only be used 3 times for each transaction. If you use the “Resend OTP” function for 3 times in a row without entering the correct OTP, you will be unable to complete the transaction. You will be re-directed back to the merchant’s website and re-start the transaction flow again.
9. What happen if I enter the wrong OTP three times in a row?
You will be unable to complete the transaction. You will be redirected to the merchant’s website. You may require to re-enter your credit card information and get another OTP to proceed with the transaction.
10. Can I receive an OTP when I am overseas?
If you are overseas and using overseas mobile service providers, the service provider may not support receipt of international SMS. Please be reminded to turn on your mobile phone and activate your roaming service to ensure you can receive the OTP SMS to complete the online transaction when you travel to Mainland China / overseas. Please consult your telecommunication service provider for details.
11. What should I do if I lost my mobile phone?
You should report loss to your mobile service provider immediately and request the service provider to suspend your mobile telecommunication service. In case of your credit card information is pilfered illegally, they will not be able to receive your OTP to use your credit card for any transactions.

12. Can I refuse to use OTP Service?

No. When you make an online transaction with your Hang Seng Visa / MasterCard Credit Card at a participating 3D Secure online merchant, you will receive an 6 digits OTP through an SMS to your registered mobile phone number. You are required to enter the OTP to authenticate your transaction.

13. I have updated my mobile phone number at your branch/on e-banking, when will my record be updated? When will I be able to use OTP Service?

The processing time is around 3-7 working days upon the receipt of your request. You can use the OTP Service once your mobile phone number record is updated.

14. Is an OTP a 6 digits numeric password or a password with a combination of letters and numbers?

OTP is a 6 digits numeric password and it will be sent to your registered mobile phone number.

15. What is a valid mobile phone number for OTP SMS?

Valid mobile phone number for OTP SMS includes local, Mainland China or overseas numbers. Please provide relevant country/region code if your mobile phone number is a Mainland China/overseas number. And this service is not applicable to mobile numbers with call forwarding service.

16. If I did not provide a valid mobile phone number, will I be unable to use OTP Service?

If you do not have a valid mobile phone number in our record, you would not be able to make online transactions with your Hang Seng Credit Card at a participating 3D Secure online merchants. Hence, we suggest you to update or register your mobile phone number with us immediately.

You can register or update your mobile phone number via any of the channels below (Note: please provide relevant country/region code if your mobile phone number is a Mainland China/overseas number.):

- Log on Hang Seng Personal e-Banking (require a Security Device)
- Visit any Hang Seng Bank branch

17. How can I register or update my mobile phone number?

You can register or update your mobile phone number via any of the channels below (Note: please provide relevant country/region code if your mobile phone number is a Mainland China/overseas number.):

- Log on Hang Seng Personal e-Banking (require a Security Device)
- Visit any Hang Seng Bank branch

18. How to protect my computers and mobile phones to avoid my credit card information or OTP being pilfered illegally for online transactions?

- Passcodes for mobile phones: Set a passcode for your mobile phone that is difficult to guess. Activate the auto-lock function.
- Secure systems and software: Use the latest versions of operating system, Internet banking App and browser. Do not jailbreak or root your mobile phone or tablet.
- Beware of computer viruses: Your mobile phone is an important device to receive transaction notification or OTP from the bank during online banking or online purchase with your cards. Do not enter personal information (e.g. ID card/passport number) and credit card information together in mobile Apps unless you are absolutely sure this is verified in an alternate channel. This could be a phishing attack. You should install and update your security software promptly, download and upgrade your Apps from official App stores or reliable sources only. Do not browse suspicious websites or click on the hyperlinks and attachments in suspicious emails or SMS messages.
- Network functions: Disable any wireless network functions (e.g. Wi-Fi, Bluetooth, NFC, etc) not in use. Choose encrypted networks when using Wi-Fi and remove any unnecessary Wi-Fi connection settings.