

## Notice on the Change of HSBC Manual Payments Policy

After ongoing review and assessments, with effect from 01 January 2016, the Bank will discontinue accepting the following modes of manual payments :

- Fax instructions
- Free format hand written instructions
- Hand written Smartform
- E-mail instructions

Manual Payments exposes you and HSBC to fraud risk, processing delays and may impact your experience with HSBC. This is part of our ongoing efforts to strengthen security and risk controls, while ensuring greater customer experience. Alternative payment methods such as Internet Banking (eg. HSBC*net*) are faster and more secure.

From 01 January 2016 onwards, all your future payment instructions shall be submitted via one of the following channels:

- HSBC*net* or any other electronic channels as may be communicated to you from time to time.
- Smartform available on HSBC website ([www.hsbc.com.my](http://www.hsbc.com.my)) under Download Center (*Smartform is not applicable for bulk payments*)

### Benefits of using HSBC*net*

- Global internet banking tool to provide secure, real-time access to cash management services across multiple geographies
- Enhanced visibility and control with real time information and reporting capabilities
- Flexible reporting tools help you manage your cash flow and supply chain needs
- Protect against evolving threats and security concern with market leading internet security and fraud prevention measures

### Dos and Don'ts of using Smartform

#### Dos

1. Download the Smartform via our website.
2. Complete all fields in computer-typed form.
3. Click "Print & Validate Form" button to generate the 2D barcode.
4. Ensure the 2D barcode on the printed Smartform is not smudged and clear. Ensure that signatures and/or company stamp does not go across the generated 2D barcode.

#### Don'ts

1. Submit written Smartform without 2D barcode.
2. Make any written amendments on the printed Smartform. Written instructions and amendments on the printed Smartform will not be processed by the Bank.
3. Tamper or alter the "auto-generated" barcode on the completed Smartform. If the 2D barcode on the printed Smartform is smudged or distorted, the Bank may not be able to process the instruction.

## FREQUENTLY ASKED QUESTIONS FOR MANUAL PAYMENTS POLICY

### 1. Why is HSBC no longer processing Manual Payments?

We consider the following as Manual Payments:

- Payment instructions sent by fax
- Free format hand written instructions
- Hand written Smartform / Smartform without 2D barcode
- E-mail instructions

Manual Payments exposes you and the Bank to fraud risk, processing delays and may impact your experience with the Bank. Alternative payment methods such as Internet Banking (eg. HSBC*net*) are faster, and more secure.

### 2. Why can I no longer send a payment instruction by fax?

Fax Payment is not a secure payment method. Customers are encouraged to use a more secure payment method, such as our electronic channel i.e. HSBC*net*, and 2D barcode enabled Smartform.

### 3. What is a 2D barcode enabled Smartform?

Smartform is a digital version of Telegraphic Transfer (TT) / Local Interbank Funds Transfer form. Smartform encodes all the details of your payment instruction into an auto-generated 2D barcode upon printing, ensuring accuracy, security and convenience. With the auto-generated 2D barcode, no further amendments can be made after printing and validation. The Smartform can be downloaded via HSBC public website ([www.hsbc.com.my](http://www.hsbc.com.my)).

### 4. How do I make payment without internet connection?

Payments can be submitted to a branch using 2D barcode enabled Smartform. When using Smartform, please pay attention to the following DOs and DON'Ts:

#### Do's

1. Download the Smartform via our website.
2. Complete all fields in computer-typed form.
3. Click "Print & Validate Form" button to generate the 2D barcode.
4. Ensure the 2D barcode on the printed Smartform is not smudged and clear. Ensure that signatures and/or company stamp does not go across the generated 2D barcode.

#### Don'ts

1. Submit written Smartform without 2D barcode.
2. Make any written amendments on the printed Smartform. Written instructions and amendments on the printed Smartform will not be processed by the Bank.
3. Tamper or alter the "auto-generated" barcode on the completed Smartform. If the 2D barcode on the printed Smartform is smudged or distorted, the Bank may not be able to process the instruction.

### 5. I have exceeded my online payment limit. What should I do?

- HSBC*net* can offer higher daily limit under dual authorisation
- Please contact our HSBC*net* Helpdesk at 1300 88 1018 if you need help to set up HSBC*net*

### 6. Can I submit payment instructions to Branch?

Payments Instructions can be submitted to a branch using the 2D barcode printed Smartform.

### 7. I still have some balance stock of the existing paper based application form, can I continue using them?

No. Please use e-channel (i.e. HSBC*net*) or latest version of Smartform, which allows you to transfer payment more conveniently with greater accuracy and security. With effect from 01 January 2016, the bank will no longer accept Manual Payments.

### 8. What is the benefit in making payments through e-channels (i.e. HSBC*net*)?

- **Strengthen Security** Our electronic channels have in built security features to safeguard your transactions.
- **Time and Cost Saving** You can submit payment instructions at your convenience. Anytime. Anywhere.

**For enquiries on HSBC*net*, please contact our HSBC*net* Helpdesk at 1300 88 1018 for local number or 603-83123696 for international number.**