Shanghai Commercial Bank My Smart Card



Shanghai Commercial Bank (the "Bank") is delighted to introduce you with the innovative Shanghai Commercial Bank My Smart Card ("My Smart Card"), a 3-in-1 card combining the security device, credit card and ATM card functions, allowing you to enjoy both the secure online banking services* and fabulous credit card offers at the same time.

- 3-in-1 card combining credit card, ATM card and security device
- Two-factor Authentication to strengthen online security
- Transaction Signing Function

* Customer is required to submit another application for Personal Internet Banking services

Setting up My Smart Card PIN

Please follow the steps to set up the PIN before using the security device of My Smart Card for the first time. You are required to enter this PIN to unlock My Smart Card before use every time#.



Press (press) button to turn on My Smart Card



When "Pin 1" is displayed, enter a new 4 to 6 digits PIN at your choice (Tap C button to delete an entry), then tap OK



"Pin 2" will be displayed, please re-enter the new PIN to confirm



"ACCEPt" will be displayed upon successful PIN setup

You are not required to turn on My Smart Card when proceeding a credit card transaction or using ATM service.

Activating the Security Device Function of My Smart Card

After setting up the PIN, please activate My Smart Card security device function via Personal Internet Banking^.

1. Login to Personal Internet Banking
2. Select "Personalization" > "Security Device" > "Activate Security Device"
3. Follow the instructions to enter the required information, then click "Send" button：
   - Your personal particulars as required
   - The serial number shown at the back of My Smart Card
   - The 6-digit Security Code generated by My Smart Card

How to obtain a 6-digit Security Code?



Press (press) button to turn on My Smart Card and enter the PIN to unlock it



When "SCB" is displayed, tap 6 button to generate a 6-digit Security Code

4. You will receive an SMS at your registered mobile number when your activation instruction has been submitted successfully

^ You have to confirm receipt of your credit card in order to use the credit card function of My Smart Card.

Using Transaction Signing Function

Transaction Signing involves a more sophisticated authentication process. You have to key in Transaction Specific Information such as beneficiary account number, bill account number etc. on the My Smart Card to generate a corresponding Security Code for conducting your online transactions with stronger protection.

Online Transactions requiring Transaction Signing (include but are not limited to):

- Fund transfers to non-registered account(s)
- Pay non-registered bills of designated merchant(s)
- Purchase of Bank Draft

Perform Transaction Signing for designated Online Transactions



Press (press) button to turn on My Smart Card and enter the PIN to unlock it



When "SCB" is displayed, tap (8) and a "-" will be displayed



Enter the Transaction Specific Information specified on the transaction vertification page, such as beneficiary account number, bill account number and etc.



Tap (OK) to generate a Security Code and enter it at Personal Internet Banking to continue the transaction

Security Tips

- Before confirming the Transaction Signing, always be careful to verify the Transaction Specific Information such as beneficiary account number that entered into your My Smart Card. Never enter any digits that you are unfamiliar with into your My Smart Card.
- If you suspect any unauthorized use of your Personal Internet Banking account or you find any unusual pop-up screens, you should report to our Customer Service Hotline on 2818 0282 immediately.
- Do not disclose the PIN of your My Smart Card and the Security Code under any circumstances. Our staff will never ask you for any information about the My Smart Card PIN and the Security Code.
- Setting e-banking passwords that are difficult to guess and different from the ones for other internet services.
- Installing and promptly updating security software to protect their computers and mobile phones.
- Refraining from using public computers or public Wi-Fi to access e-banking accounts.
- Checking their e-banking accounts from time to time and reviewing alert messages and statements issued by banks in a timely manner.

My Smart Card Details:
www.shacombank.com.hk/mysmartcard

Customer Service Hotline: (852) 2818 0282

Exclusive Privileges



Bonus Point Rewards Scheme

My Smart Card / Shanghai Commercial Bank World Credit Card ("World Credit Card") Bonus Point Rewards Scheme brings greater value to your spending.

8 Bonus Points = 1 Asia Mile

Expired Bonus Point **Auto Conversion** for Unused Bonus Point upon Expiry*

*Every HK$1 card spending can be awarded with 1 Bonus Point. The Bonus Points are valid for up to 2 years. Expired Bonus Point can be converted to spending credit at a conversion rate of 0.4%. (Bonus Points of less than 2,500 will not be eligible for the offer and the spending credits will be calculated up to the unit digit without round up.)