

Automated Customer Contact

As part of our commitment to reduce card fraud, we are using automated SMS technology to alert our customers of potentially fraudulent activity. This allows our customers to confirm whether the identified transactions are genuine by using the mobile phone keypad, or by speaking to a member of our fraud detection team if they suspected fraud.

Please note: this information relates only to your Standard Chartered credit card.

To find out more please take a look at our frequently asked questions below,

FAQ

1. What is Automated SMS Solution?

SCB is introducing a new automated SMS solution which will be used to contact customers who have suspicious card transactions that need to be verified. This will supplement the current process of manual calling for transaction verification/collections and establish a faster way to contact our customers. Automated SMS will promote friendly service to our customers as we avoid disrupting their credit card activities thru SMS sending instead of calling. Furthermore the implementation of two-way SMS communication allows customers an interactive and more convenient way to contact us regarding their transactions.

2. Why are we using this service?

As part of our ongoing commitment to reduce card fraud, we are introducing a new method of contact with some of our customers on whose account we have identified a potentially fraudulent transaction and have temporarily suspended their card.

If the transactions are genuine it will allow you to reactivate your card immediately and you will be able to continue using your card. If you do not recognize the transactions then you will be connected to one of our fraud detection analysts to discuss with them further.

3. What will be the number from which SMS will be sent to me?

The SMS originator displayed as 'StanChart' in a standard format.

4. Which of my telephone numbers will you reach me on?

We will send SMS to your mobile number currently registered in the bank system and subsequently call will be made by fraud detection analyst to the same mobile to verify transactions.

5. How and when will you SMS me?

You will be receiving SMS on your mobile number as and when suspicious transactions are detected on your credit card. Reminder SMS will be sent to you if you have not responded to the initial SMS.

6. What happens if I miss the SMS?

You will receive reminder SMS on your mobile number which requests you to respond to the initial SMS. If you still do not respond after reminder SMS is sent to you, our friendly fraud detection analyst will contact you.

You may contact our Call Centre hotline number printed at the back of the credit card if you wish to discuss further on the transaction.

7. What type of SMS can I expect?

There are 2 different types of SMS that can be sent to you depending on the level of risk and nature of transaction triggered in our fraud detection system to safeguard your interest

1. 1 way SMS – In this you will be notified about your transaction and if there is a discrepancy, you are required to call back at the no. provided in the SMS

Example of SMS content: 'Thank you for charging (currency) 12000.00 on 12-Feb-12 card ending 1314. If you have not authorized this transaction, please contact SCB immediately at XXXXXXXXXXXXX'

2. 2 way SMS – This is an interactive SMS which requires a customer to respond via SMS immediately

Example of SMS content: "StanChart would like to verify 2 transactions total (currency) 12000.00 card ending 1314. Please reply 1 if authorized or 2 if not authorized to +44 7860 020796.

8. How can I ensure whether SMS is from Standard Chartered Bank?

You can contact our Customer Call centre at the number printed at the back of the credit card.

9. What number will I be asked to call back on?

You can contact us by simply replying to the SMS for interactive SMS or call the number displayed on the SMS for 1 way SMS.

Alternatively you may contact our Call Centre hotline number printed at the back of the credit card if you wish to discuss further on the transaction.

10. How much will it cost me to respond back?

Standard mobile network charges will apply.

11. What information will I be asked to provide?

To reassure you that the call is genuine, you will be required to answer minimum security questions by our friendly fraud detection analyst.

12. What if I want to talk to a Fraud Detection Analyst?

2 Way SMS (Interactive)

Once you have validated transactions as unauthorized by replying to the SMS, you will receive a call and be transferred to a fraud detection analyst to discuss further.

1 Way SMS

You can contact Fraud Detection Analyst at the number displayed in the SMS to discuss with them.

Alternatively you can reach us by calling our Call Centre at the number printed at the back of the credit card.

13. What if I don't want to receive this SMS again?

As part of our commitment to combat fraud and protecting interest of our valuable customer, we are using an automated system as it is the quickest way to contact you with the least inconvenience. However, opt-out option for this service is available to exclude your mobile number from receiving suspicious transaction alert SMS.

14. What if my mobile number needs to be updated?

You may contact our Call Center hotline number printed at the back of the credit card or alternatively visit your local branch.

15. What if I have alternative mobile number?

We can indicate the alternative mobile phone number in the bank system but only one registered mobile number will be updated at mobile phone field in the system. This mobile phone number should be the number that we can reach you conveniently.

16. What transactions will be included?

We may include high risk suspicious transactions that have been carried out on credit card either on the internet, at point of sale or an ATM withdrawal.

17. How soon after the card is re-activated can I resume using the card?

You can resume using your card after receiving confirmation sms from the system post confirming transactions displayed to you by automated SMS system were genuine.

If your transaction was unsuccessful prior to your confirmation transactions on SMS, you will need to re-do the transaction.

18. If I have just re-activated my card will you send SMS to me again if there is another suspected fraudulent transaction?

Yes, we will send SMS to you again if another suspected fraudulent transaction occurs after your card is re-activated.