Our Ref.: B1/15C
            B9/29C

22 January 2024

The Chief Executive
All Authorized Institutions

Dear Sir/Madam,

SMS Sender Registration Scheme

I am writing to request authorized institutions (AIs) to join the SMS Sender Registration Scheme operated by the Office of the Communications Authority (OFCA) if they have not yet done so.

Introduced in December 2023, the SMS Sender Registration Scheme allows registered institutions to use Sender IDs with the prefix "#" to send SMS messages to their customers.   Unregistered institutions will not be able to do so.   The Scheme therefore provides a useful tool to help the public differentiate SMS messages sent by registered institutions from scam messages sent by fraudsters disguising as other companies or organisations.

The banking sector is supportive of the SMS Sender Registration Scheme.   As noted in a press release issued by the Hong Kong Association of Banks today, 28 AIs have registered with the Scheme.   They have completed the necessary testing and will begin to use Sender IDs with the prefix "#" to send SMS messages from 28 January 2024.

The HKMA strongly encourages AIs which use SMS messages for customer communication to register with the Scheme as soon as practicable if they have not already done so.   When introducing the Scheme to their customers, AIs should clearly explain the key features of the Scheme.   Specifically, customers should be informed that the Scheme does not currently apply to SMS messages where customers are expected to give a reply, nor to local subscribers of Single-Card-

Multiple-Numbers/One-Card-Two-Numbers mobile service provided by non-Hong Kong operators.   AIs are advised to refer to the OFCA's educational materials about the Scheme available on its website (https://www.ofca.gov.hk/ssrs).

Should you have any questions about this circular, please feel free to contact Mr Tsz-Wai Chiu on 2878-1389 or Mr Kevin Yau on 2878-1044.

Yours faithfully,

Raymond Chan
Executive Director (Banking Supervision)