

# Online Security

## Frequently Asked Questions

### Question

### Answer

#### **What is Visa Secure/Mastercard Identity Check?**

Visa Secure/Mastercard Identity Check is provided to you by Visa/Mastercard and HSBC. It helps fight against fraud when you shop online against unauthorised use of your card.

#### **How does Visa Secure/Mastercard Identity Check work?**

For certain online purchases completed through a participating retailer, a screen will be prompted asking you to complete a One Time Password (OTP). The 6 digit OTP will be sent either to your mobile phone number registered with us or via Email, if your mobile number is not held on the bank's system. This OTP will need to be inputted on the space provided for the password. When you correctly enter your OTP, HSBC confirms that you are the authorised Cardholder and your purchase is then completed.

#### **How does Visa Secure/Mastercard Identity Check protect me?**

When you correctly enter your OTP during an online purchase at a participating retailer, you confirm that you are the authorised cardholder and your purchase is then completed. If an incorrect OTP is entered, the purchase will not go through. So, even if someone gets to know your card number, they would not be able to use your card at that retailer, unless they have access to your physical mobile as well.

#### **Is Visa Secure/Mastercard Identity Check easy to use?**

Yes. When you make an online purchase and enter your card payment information, a screen from HSBC will automatically appear and prompt you to request for an OTP, which will be 6 digits long. The OTP will be sent to your mobile phone number registered with us or via email, if your mobile number is not held on the bank's system. The OTP will need to be input on the space provided for the password. When you correctly enter your OTP, HSBC confirms that you are the authorised cardholder and your purchase is completed.

#### **Will I need to get a new Card to use Visa Secure/Mastercard Identity Check?**

No, there is no need to get a new Card. Visa Secure/ Mastercard Identity Check works with your existing HSBC Cards.

#### **What are the system requirements for Visa Secure/Mastercard Identity Check?**

Visa Secure/Mastercard Identity Check works with most browsers. You should be sure that Java Script is enabled; if it isn't, Visa Secure/Mastercard Identity Check may not work properly.

#### **Can I use Visa Secure/Mastercard Identity Check from any computer?**

Yes. There's no special software to install, so you can shop from any computer and still receive the added protection provided by Visa Secure/Mastercard Identity Check. This would also work from Tablets/Smartphones as well.

#### **What happens when my card expires?**

All the cards issued by HSBC are automatically registered for Visa Secure/Mastercard Identity Check. If your card has expired, the Visa Secure/Mastercard Identity Check will not work. Once you receive the renewed card, the Visa Secure/Mastercard Identity Check would work. The renewed cards are sent a month prior to expiry of your card.

#### **What happens if I cancel my existing card then get a new one with a different account number from HSBC?**

All cards issued by HSBC are registered for Visa Secure/Mastercard Identity Check. Once you start using the new HSBC Card issued to you, Visa Secure/Mastercard Identity Check would work for the card.

#### **Do I need to register for Visa Secure/Mastercard Identity Check?**

No. All cards issued by HSBC are pre-registered for Visa Secure/Mastercard Identity Check. Once you start using your new HSBC Card Visa Secure/Mastercard Identity Check would work for the card.



## Question

**If I have a Supplementary Card, will Visa Secure/Mastercard Identity Check work for that as well?**

## Answer

All cards, primary or supplementary cards, issued by HSBC are registered for Visa Secure/Mastercard Identity Check. The process for Visa Secure/Mastercard Identity Check remains the same for Primary and Supplementary cards. The OTP would be sent to the mobile phone number registered for HSBC to the supplementary card number or via Email if the mobile number is not held.

**Is my OTP case sensitive?**

No, the OTP is only numeric.

**How do I use my Visa Secure/Mastercard Identity Check password?**

There is no need to log on or sign in. For certain online purchases completed through a participating retailer, a screen will show where you will be able to request for the OTP. The 6 digit OTP which will be sent to your mobile phone number registered with us or via Email if your mobile number is not held. The OTP will need to be input on the screen on the space provided for the password. When you correctly enter your OTP, HSBC confirms that you are the authorised cardholder and your purchase is completed.

**How will Visa Secure/Mastercard Identity Check impact my purchase?**

Aside from the added protection that Visa Secure/Mastercard Identity Check provides, the only impact to your purchase will be that you will need to type in your OTP, which you will be sent to the mobile/Email registered with HSBC on your request, when the request box pops up and then wait a few seconds while HSBC confirms the transaction.

**Do I have to register or log on before shopping?**

No. Visa Secure/Mastercard Identity Check works automatically at participating retailers. There is no special log on required. Simply shop online as you normally do, enter the enrolled card payment information, and when you are at the final step of your purchase on a participating retailer's site, for certain transactions an OTP request screen will appear automatically.

**Can I make a purchase at retailers that accept Visa and Mastercard cards but do not participate in the Visa Secure/Mastercard Identity Check service?**

Yes, but you will not be asked for your Visa Secure/Mastercard Identity Check OTP at these retailers. To complete your purchase, simply follow the traditional checkout process.

**How will the online retailer know that my card is protected by Visa Secure/Mastercard Identity Check?**

Your Card number will be automatically recognized via a Visa/Mastercard directory.

**How do I know whether a retailer participates in Visa Secure/Mastercard Identity Check or not?**

Participating retailers will display the Visa Secure/Mastercard Identity Check logo on their site.

**What happens if I did not receive my OTP?**

The OTP is sent to the registered mobile phone number with HSBC or via Email if your mobile number is not held.

If the mobile number/Email registered with us is incorrect, please update your mobile phone number/Email details by logging into your Personal Internet Banking which will update your number immediately. Alternatively, you can update it by calling the number on the reverse of your Card or by visiting any of our branches. The service will not be available immediately. You will be able to complete your online transactions only after 24 hours of updating your mobile phone number/Email details with HSBC.

**What happens if I input the wrong OTP by mistake?**

The transaction will not go through if you input the wrong OTP and you would have to start the transaction again.

## Question

## Answer

### **What happens if I input the wrong OTP three times?**

If you input the wrong OTP three times, the transaction will not go through and transaction screen will close and you will be guided back to the merchant web page. You will have to start the transaction process again.

### **What happens if I input the wrong credit card number?**

The transaction will be declined at the outset since the card number will not be recognized as issued by HSBC.

### **What happens if I am travelling overseas and not using the mobile phone number/Email registered with HSBC?**

The OTP is only sent to the registered mobile phone number/Email with HSBC. In case you are not carrying the mobile phone number registered with HSBC, our suggestion is to register the new number/Email details with HSBC by calling our Contact Centre or update details on your Personal Internet Banking. Once you are back and start using the local mobile phone number/Email, you can change the mobile number/Email with HSBC again.

### **How does Visa Secure/Mastercard Identity Check help fight against fraud?**

For certain online purchases completed through a participating retailer, a screen will be prompted asking you to complete a One Time Password (OTP). The 6 digit OTP which will be sent to your mobile phone number registered with us or via Email if your mobile number is not held. The OTP will need to be input on the screen on the space provided for the password. When you correctly enter the OTP, HSBC confirms that you are the authorised Cardholder and your purchase is then completed. Similar to when the bank asks for your PIN at the ATM. When you correctly enter your OTP, you confirm that you are the authorised Cardholder and your purchase is completed. If the correct OTP is not supplied, HSBC will not confirm your identity and so the purchase will not go through.

### **Where can I view Terms and Conditions?**

You should visit HSBC's website for viewing the HSBC Card Terms and Conditions. You can click on the link on the HSBC Visa Secure/Mastercard Identity Check transaction screens.

### **Does the service use cookies?**

Yes. The Visa Secure/Mastercard Identity Check service does use cookies. Both session cookies and permanent cookies are used.