



Verified by Visa/ Mastercard SecureCode

## **FREQUENTLY ASKED QUESTIONS**

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### **1. What is Verified by Visa or Mastercard SecureCode?**

These are password-protected authentication service designed to confirm the identity of the Cardholder when the Visa or Mastercard's cards are used online (or are used for online purchases) and provided by Visa and Mastercard organization. It helps to prevent fraudulent transactions, enhance security and provide extra peace of mind for you when performing online payments.

- (i) If you are a Visa Cardholder, you register for Verified by Visa.
- (ii) If you are a Mastercard Cardholder, you register for Mastercard SecureCode.

### **2. Can I still perform online payments normally if my card is not enrolled for Verified by Visa/Mastercard SecureCode?**

When performing online payments via HSBC Visa card or HSBC Mastercard card at websites participating to Verified by Visa/ Mastercard SecureCode, you are required to provide your authenticated information.

- (i) If you have not registered for the service, you shall be asked some security questions to confirm the identity of the Cardholder (for example: date of birth, card expiry date or the 3-digits security numbers printed on the backside of the card).
- (ii) If you have registered for the service, you shall be asked for the password that you have choosed.

Important: in scenario when you have not registered for the service and have accidentally provided incorrect authenticating information to the online merchant, this online merchant shall have the right to reject your transaction until you have successfully registered for Verified by Visa/ Mastercard SecureCode for security measures. Please refer to question number 3 for detailed instruction on how to register.

### **3. How to register Verified by Visa/ Mastercard SecureCode?**

You can register for Verified by Visa/ Mastercard SecureCode by following the step-by-step instruction below via your Personal Internet Banking until 30/05/2020. Your HSBC Visa/ Mastercard card must be activated before proceeding with below steps:

- Log in to your Personal Internet Banking
- Select "Services" on the navigation bar on top of your Personal Internet Banking website
- Select "Verified by VISA" if you are an HSBC Visa Cardholder or "Mastercard SecureCode" if you are an HSBC Mastercard Cardholder
- New pop-up window allows you to choose the card for registration

- Fill in the information as required to complete the registration

From 01/06/2020, if you have not registered Verified by Visa/ Mastercard SecureCode, you will be required to answer the security questions in item 2(i) as above for online transaction.

#### **4. What do I have to do if I forget my password or want to reset it?**

If you forget your Verified by Visa/Mastercard SecureCode password or want to reset your current password, you can easily set up a new password via your Personal Internet Banking until 30/05/2020:

- Log in to your Personal Internet Banking
- Select “Services” on the navigation bar on top of your Personal Internet Banking website
- Select “Verified by VISA” if you are a HSBC Visa Cardholder or “Mastercard SecureCode” if you are a HSBC Mastercard Cardholder
- Select “Change the password” and complete updating the new password

Effective from 01 June 2020, for Verified by Visa/ Mastercard SecureCode password concern, you will have to call our Contact Centre at the following number:

- Personal Banking customers: (84 28) 37 247 247 (the South) or (84 24) 62 707 707 (the North), operating 24/7
- Platinum Credit Card holders: (84 28) 37 247 248, operating 24/7
- Premier customers: (84 28) 37 247 666, operating 24/7

#### **5. After registration or password reset, how long does it take before I can start using it for Verified by Visa/ Mastercard SecureCode?**

The security service of Verified by Visa/ Mastercard SecureCode shall take effect immediately and you can take advantage of the service **after successful registration or password reset**.

#### **6. Does registration/ resetting Verified by Visa/ Mastercard SecureCode password incur any fees or charges?**

No. The service is offered free of charge to all HSBC Visa Cardholder or HSBC Mastercard Cardholder.

#### **7. After registration, do the Cardholders have to use this service for all online payment with HSBC Visa/HSBC Mastercard?**

No. Cardholders are only required to authenticate their cards at certain merchants participating to Verified by Visa/ Mastercard SecureCode.

Online merchants that do not participate to Verified by Visa/ Mastercard SecureCode, shall not require you to confirm your identity even though you have registered the service.