

Frequently Asked Question

HSBC Credit Card Online Payment Security

What is HSBC Credit Card Online Payment Security ?

HSBC Credit Card online payment security is an additional layer of protection for online card transaction. This added security feature will allow you to make online transactions safely with your credit card through Visa Secure[®] and Mastercard Identity Check[®].

How does Visa Secure[®]/Mastercard Identity Check[®] work?

For specific online transactions completed through a participating merchant portal, a screen prompt will ask you for a One Time Passcode (OTP).

You may choose to receive the OTP either by SMS on your mobile number or by email (already registered with us). This OTP will need to be inputted on the space provided for the passcode on the transaction screen as confirmation to complete/proceed with transaction.

How does Visa Secure[®]/Mastercard Identity Check[®] protect me?

When you correctly enter your OTP during an online transaction at a participating merchant portal, you are thus confirming that you are the authorised Cardholder and your transaction will then be completed.

If an incorrect OTP is entered, the transaction will not go through. So, even if someone gets to know your card number, they will not be able to use your card on participating merchant portals, unless they have access to your mobile or email.

Will I need to get a new Card to use Visa Secure[®]/Mastercard Identity Check[®]?

No. Visa Secure[®]/ Mastercard Identity Check[®] works with your existing HSBC Credit Cards.

What are the browser requirements for Visa Secure[®]/Mastercard Identity Check[®]?

Visa Secure[®] and Mastercard Identity Check[®] work 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 device?

Yes. You can shop from any computer/laptop and still benefit from the added protection. Note that this will also work on tablets and smartphones.

What happens when my HSBC Credit Card expires?

Any credit card issued by HSBC is automatically registered for Visa Secure[®]/Mastercard Identity Check[®]. However, if your credit card has expired, the Visa Secure[®]/Mastercard Identity Check[®] will not work. Note that Visa Secure[®]/Mastercard Identity Check[®] will work on your renewed credit card.

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

Any credit card issued by HSBC is automatically registered for Visa Secure[®]/Mastercard Identity Check[®]. Once you have activated your new HSBC Credit Card, Visa Secure[®]/Mastercard Identity Check[®] will work.



Do I have to register or log on Visa Secure®/Mastercard Identity Check®?

No. This free service is available on all cards issued by HSBC – both new and existing credit cards.

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

All cards, primary or supplementary cards, issued by HSBC are automatically registered for Visa Secure®/Mastercard Identity Check®. The OTP will be sent to the supplementary cardholder by SMS to the mobile number or email (already registered with us).

Is my OTP case sensitive?

No, the OTP is only numeric and contains 6 digits.

Can I still make a transaction at merchants accepting Visa and Mastercard credit cards but do not have the Visa Secure®/Mastercard Identity Check® service?

Yes. However, no OTP will not be requested to complete your transaction, simply follow the usual checkout process.

How will the online merchant know that my credit card is protected by Visa Secure®/Mastercard Identity Check®?

Your HSBC Credit Card number will be automatically recognised.

How do I know whether a merchant has Visa Secure®/ Mastercard Identity Check® activated or not?

Participating merchant will display the Visa Secure®/Mastercard Identity Check® logo on their portal.

What happens if I do not receive my OTP?

Please reach out to our [Contact Centre](#).

What happens if I input the wrong OTP?

The transaction will not go through if you input the wrong OTP and you will have to retry with the correct one. 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 merchant 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 sent either to your mobile phone number or email with HSBC as per your choice. In case you are not carrying the mobile phone number registered with us, our suggestion is to register the new mobile number and/or email address with HSBC by calling [our Contact Centre](#). Once you are back, you can update your mobile number and/or email address with us again.

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

- ◆ For some online purchases completed through a participating merchant portal, a screen prompt will ask you to provide a One Time Passcode (OTP).
- ◆ The 6 digits OTP will be sent by SMS to your mobile phone number registered with us or via email as per your choice.
- ◆ The OTP will need to be inserted on the screen (provided for the passcode) to confirm that you are the authorised Cardholder. Your purchase is then completed. This is similar to when you have to key in your PIN at the ATM. Note, 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?

Visit HSBC's website [terms and conditions](#) page . You can also click on the terms and conditions 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.

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