

# About MasterCard SecureCode

## What is MasterCard SecureCode?

MasterCard SecureCode is a free service which allows you to protect your HSBC card with a personal MasterCard SecureCode Password which you enter when making purchases over the internet.

## How does it work?

Once you've registered a card for the service you will be asked for 3 random characters from your MasterCard SecureCode Password when making purchases at participating online stores. This helps prevent unauthorised use of your card and aims to increase confidence when shopping online.

## Which of my HSBC cards can I register for the MasterCard SecureCode service?

- *HSBC MasterCard Premier*
- *HSBC MasterCard Advance*

## Will all stores request that I enter characters from my MasterCard SecureCode Password when making an online purchase?

Only stores who have signed up for the service will ask you to register or prompt you to enter 3 random characters from your MasterCard SecureCode Password if you have already registered. An increasing number of online stores are signing up for this service therefore you will be prompted more often.

## Where can I find a demonstration?

Visa has prepared a demonstration which shows the steps that an HSBC Bank cardholder would experience when shopping at a participating store.

You can find the demonstration click on this link: [DEMO](#).

## I am already protected against fraudulent use of my card online, so why should I sign up for MasterCard SecureCode?

MasterCard SecureCode is there to help prevent fraud by protecting your card with a MasterCard SecureCode Password. If someone else is in possession of your card details and attempts to use them at participating stores they won't be able to do so as they do not know your MasterCard SecureCode Password.

## Where can I use my card?

You can use your card in the same way as you do now, but if the site from which you are purchasing goods or services uses Mastercard SecureCode then you will be asked for your MasterCard SecureCode Password before you can complete your purchase.

## Registering your card(s)

### Can an additional/joint cardholder use the same MasterCard SecureCode Password or should they register for MasterCard SecureCode separately?

The main cardholder must register using their own credit card and personal details as requested on the registration screens.

Credit Card additional cardholders can also register but you MUST input the primary name on the account, expiry date, CVV number and credit limit. Only one MasterCard SecureCode Password is permitted per card account. Therefore it is the responsibility of the Primary Card holder to be in communication with the additional cardholders concerning the specifics of the MasterCard SecureCode registration details pertaining to this shared account.

### **How do I register my credit card(s) for the service?**

When making a purchase at a participating store you will be asked if you would like to register for Mastercard SecureCode.

### **Why did a pop-up window (or an in-line area of the store's website) appear in the middle of a shopping transaction, asking me to register?**

HSBC Bank is making it easier for you to register for the added protection of MasterCard SecureCode by offering you the opportunity to sign up when you are making a purchase online.

### **What does "in-line" mean?**

A window, within the stores website, which displays the request for your MasterCard SecureCode or registration request.

### **What happens if I close the pop-up registration window, or click Cancel?**

You will not receive the added protection of MasterCard SecureCode for that purchase. If you do not register on this occasion, HSBC may not authorise future online transactions at participating stores until you do register. This helps to reduce online fraud.

### **What is Your Personal Greeting?**

When you shop online at participating stores, you should look for Your Personal Greeting in the MasterCard SecureCode Password request box. This is to assure you that it is HSBC asking you for the MasterCard SecureCode Password and nobody else. You shouldn't input characters from your MasterCard SecureCode Password into any box which doesn't show Your Personal Greeting.

Please note, if you register via a pop-up (or in-line) window during an online purchase, Your Personal Greeting will show our standard default message until you add your own during registration. You can set or change your own Personal Greeting when you register a card for the service using our MasterCard SecureCode registration site.

Credit card holders should click on this link: [REGISTER](#)

### **Are there any restrictions on what I can set as my Personal Greeting?**

Your Personal Greeting shouldn't be the same as your MasterCard SecureCode Password or Personal Internet Banking passwords. Your Personal Greeting is limited to 30 characters.

### **What can I set as my MasterCard SecureCode Password?**

Your MasterCard SecureCode Password should be 6 to 10 characters long, and be any combination of letters and numbers including at least 1 number and 1 letter. It cannot include any other characters or spaces.

**Can I have the same MasterCard SecureCode Password as I use for my Personal Internet Banking password?**

No, you shouldn't use the same password for MasterCard SecureCode Password and Internet Banking.

**Can I set the same combination of Personal Greeting and MasterCard SecureCode Password for all of my HSBC Cards?**

Yes.

**Using the service**

**Once I have registered for MasterCard SecureCode, how soon can I start to use it?**

You can use the service straightaway.

**How can I tell if an online store accepts MasterCard SecureCode?**

Participating stores will normally display the MasterCard SecureCode logo.

**When I'm shopping, do I need to do anything different if I want to use MasterCard SecureCode?**

No, if your card is registered you'll be asked for 3 random characters from your MasterCard SecureCode Password automatically. You don't need to look for a MasterCard SecureCode button or link. Each store will display the MasterCard SecureCode logo.

**What will happen when shopping at a MasterCard SecureCode store using my HSBC card?**

Once you have reached the online checkout and input your card details, you'll be presented with a pop-up window (or an in-line area of the store's website) in which you'll see the HSBC Bank and MasterCard SecureCode logos, details of the purchase, Your Personal Greeting and a MasterCard SecureCode Password Request box. If you want to proceed with the purchase, input the requested 3 random characters from your MasterCard SecureCode Password and click 'Continue' or 'Submit'.

**What happens if I lose my HSBC card, do I need to re-register?**

Once you have received your replacement card, you'll need to re-register your new card. For details of how to register please follow the instructions under the heading 'How do I register...' in the section 'Registering your card(s)'.

**When my HSBC Bank card is renewed (or replaced due to being damaged) do I need to re-register with the service again?**

No, if your card is replaced because it expired, or your original card was damaged, you don't need to re-register your details on the MasterCard SecureCode service.

**General questions and contact numbers**

**What happens if I forget my MasterCard SecureCode Password?**

Click on the link which says 'Forgotten your MasterCard SecureCode Password' when prompted to enter your MasterCard SecureCode Password. You will have the opportunity to re-register.

**I have a message telling me that my MasterCard SecureCode Password is locked - what do I do?**

For Premier credit cards, please call HSBC +1 441 299 5252.  
For Advance credit cards, please call HSBC +1 441 299 5454.  
For all other personal MasterCard credit cards, please call HSBC +1 441 299 5518.

Calls may be recorded for security and service improvement purposes.

**Can I amend my existing MasterCard SecureCode Password or Personal Greeting?**

Yes, please log onto this link: [REGISTER](#)

**Who should I call if I have any queries?**

For Premier credit cards, please call HSBC +1 441 299 5252.  
For Advance credit cards, please call HSBC +1 441 299 5454.  
For all other personal MasterCard credit cards, please call HSBC +1 441 299 5518.

Calls may be recorded for security and service improvement purposes.

**What is my role in security?**

Make sure the Primary and additional cardholders never reveal their shared MasterCard SecureCode Password or Personal Greeting to anyone. We recommend that you don't record your MasterCard SecureCode Password and Your Personal Greeting anywhere.

**How can I be sure I'm dealing with HSBC?**

Mastercard are providing this service on behalf of HSBC Bank. Each screen within the HSBC Bank MasterCard SecureCode service includes the padlock symbol in the bottom right hand corner to indicate that you are in a secure service and that your information is being encrypted.

All communication during your HSBC MasterCard SecureCode session is encrypted using 'strong grade' encryption i.e. 128 bit.

**I suspect someone has access to my MasterCard SecureCode Password, what can I do?**

Please go to this link: [REGISTER](#) or call HSBC:  
For Premier credit cards +1 441 299 5252.  
For Advance credit cards +1 441 299 5454.  
For all other personal MasterCard credit cards +1 441 299 5518.