

# About Verified by Visa

## What is Verified by Visa?

Verified by Visa is a free service which allows you to protect your HSBC card with a personal Verified by Visa 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 3 random characters from your Verified by Visa 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 credit cards can I register for the Verified by Visa service?

- *HSBC Visa Gold Card*
- *HSBC Visa Classic Card*
- *HSBC Visa Business Card*

## Will all stores request that I enter characters from my Verified by Visa 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 Verified by Visa 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 Verified by Visa?

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

## Where can I use my card?

You can use your card in the same way as you do now. If the site from which you are purchasing goods or services uses Verified by Visa; you'll be asked for your Verified by Visa Password before you can complete your purchase.

## **Registering your card(s)**

### **Can an additional/joint cardholder use the same Verified by Visa Password or should they register for Verified by Visa 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 Verified by Visa Password is permitted per card account. Therefore it is the responsibility of the Primary Card holder to communicate with the additional cardholders concerning the specifics of the Verified by Visa registration details pertaining to this shared account.

### **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 Verified by Visa, by offering you the opportunity to sign up when you are making purchases online.

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

A window, within the stores website, which displays the request for your Verified by Visa or registration request.

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

You will not receive the added protection of Verified by Visa 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 Verified by Visa request box. This is to assure you that it's HSBC asking you for your Verified by Visa Password and nobody else. You should not input characters from your Verified by Visa 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 Verified by Visa 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 Verified by Visa Password or Personal Internet Banking Verified by Visa Password. Your Personal Greeting is limited to 30 characters.

### **What can I set as my Verified by Visa Password?**

Your Verified by Visa 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 Verified by Visa Password as I use for my Personal Internet Banking password?**

No, you shouldn't use the same password for Verified by Visa and Personal Internet Banking.

**Can I set the same combination of Your Personal Greeting and Verified by Visa for all of my HSBC Cards?**

Yes.

**Using the service**

**Once I have registered for Verified by Visa, how soon can I start to use it?**

You can use the service straightaway.

**How can I tell if an online store accepts Verified by Visa?**

Participating stores will normally display the Verified by Visa logo.

**When I'm shopping, do I need to do anything different if I want to use Verified by Visa?**

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

**What will happen when shopping at a Verified by Visa 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 Verified by Visa logos, details of the purchase, Your Personal Greeting and a Verified by Visa Password Request box. If you want to proceed with the purchase, input the requested 3 random characters from your Verified by Visa 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 Verified by Visa service as it will have the same Card number.

However if you are issued with a replacement Visa credit card you will need to register for Verified by Visa as this will have a different card number.

**General questions and contact numbers**

**What happens if I forget my Verified by Visa Password?**

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

### **I have a message telling me that my Verified by Visa 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 Visa Personal and Visa Business credit cards, please call HSBC +1 441 299 5518.

Calls may be recorded for security and service improvement purposes.

### **Can I amend my existing Verified by Visa Password or Your 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 Visa Personal and Visa Business 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 cardholder and additional cardholders never reveal their shared Verified by Visa Password or Your Personal Greeting to anyone. We recommend that you don't record your Verified by Visa Password and Your Personal Greeting anywhere.

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

Visa are providing this service on behalf of HSBC Bank. Each screen within the HSBC Bank Verified by Visa 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 Verified by Visa session is encrypted using 'strong grade' encryption i.e. 128 bit.

### **I suspect someone has access to my Verified by Visa 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 Visa Personal and Visa Business credit cards, please call HSBC +1 441 299 5518