

HSBC Secure Pay

Shop online securely with Secure Pay

Get some peace of mind when you're shopping online

With HSBC Secure Pay, you'll get an extra level of protection for your online purchases.

- Added layer of security for your online purchases with password protection and personal message features powered by Verified by Visa and Mastercard® SecureCode™
- Honored at major websites that accept Visa and Mastercard credit cards
- Available at no additional cost
- Easy-to-use services with no software downloading required
- Quick, one-time registration via HSBC online banking

What makes it secure?

Password protection

To protect your transaction, HSBC will ask you to create a password. It's similar to your ATM PIN (Personal Identification Number) and it will help ensure that you are the only one registered to use your credit card online.

Personal Message

A personal message will add a layer of protection on top of your confidential password. This personal message is designed to confirm that your transaction is authenticated by HSBC and prove that you are the authorized HSBC Credit Cardholder.

Getting started

To register to Secure Pay, you will need:

- A registered HSBC Credit Card account in online banking
- The last 3 digits of your mobile phone number registered with HSBC or your Secure Key

Step 1: Log on to HSBC online banking.

Step 2: Once logged on, select Products & services from the menu at the top of the page.

Under Credit Cards, select either Enroll in Verified by Visa or Enroll in Mastercard

SecureCode. A registration page will open in a new window.

Step 3: Follow the straightforward instructions in the registration page.

Making secure online purchases

Shopping online is fast growing to be part of our everyday lives. We can virtually do almost anything - buy your favorite things, book tickets, and many more! It's easy and convenient especially with your HSBC Credit Card.

Just a friendly reminder when making online purchases using your HSBC Credit Card. Check that all of the following information are entered correctly on the payment page:

- Card number
- Expiry date
- Name as shown on card
- 3-digit code at the back of your card (CVC/CSC/CVN/CVV): In order to process a secure online payment, you may be required to input a credit card verification number for your online purchases.

Frequently asked questions

What is HSBC Secure Pay?

HSBC Secure Pay is a secure online shopping service powered by Verified by Visa and MasterCard® SecureCode™ that provides you with a personal password for your HSBC Credit Cards, giving you added assurance that only you can use your HSBC Credit Card to make purchases over the internet.

How does HSBC Secure Pay work?

1. Register for HSBC Secure Pay for your HSBC Credit Card by creating your password and personal message via HSBC online banking. Once logged on, click **Services** then select either Verified by Visa or MasterCard® SecureCode™ and follow the instructions to enroll in HSBC Secure Pay.
2. Shop online at participating merchants and pay with your HSBC Credit Card, which you have registered for HSBC Secure Pay.
3. Verify that the authentication screen is genuine by checking that the personal message is the one you created at the time of registration.
4. Enter your password to authenticate the transaction and complete your online purchase.

·If you have not registered for HSBC Secure Pay services, we can exceptionally process your payment if you successfully pass our conditional authentication by providing your personal information. However, any online purchases you make before registering for the above services may be vulnerable to certain online fraud attacks such as spoof websites. For more details please

click here. It is strongly recommended that you register for HSBC Verified by Visa / MasterCard SecureCode services before making any online purchases with your HSBC Credit Card.

Registering to HSBC Secure Pay

Can I register with my existing HSBC Credit Card or do I need to apply for a new one to use HSBC Credit Card for this service?

You can register using your existing HSBC Credit Card.

Can I register more than one HSBC Credit Card?

Yes, you can register all of your HSBC Credit Cards.

Is there any charge for registration?

No, this service is provided free of charge.

If I lose my HSBC Credit Card, do I need to re-register for this service when I receive a new card?

Yes, you will need to register the new card again to use HSBC Secure Pay.

When I renew my HSBC Credit Card, do I need to register with the service again?

You'll receive a new card with the same number of your old card after renewal. Therefore, you do not need to re-register in this service.

How do I register my HSBC Credit Card?

Log on to HSBC online banking. Select **Service** on the left hand menu. You can then select either **Verified by Visa** or **Mastercard® SecureCode™**, depending on the credit card you wish to register. You may register more than one credit card with our Secure Pay services following the steps above.

During the registration, you will be asked to create your own password for payment authentication and a Personal Message for authenticating the issuer. Upon confirmation of your registration information, the Terms & Conditions for this service will be prompted for your acceptance.

Your registration will be complete upon acceptance of the Terms & Conditions.

Upon registration, how long does it before the service becomes active?

Once you have registered, you will be able to use HSBC's secure online shopping service right away at participating merchant websites.

Using HSBC Secure Pay What are the browser requirements for using this service?

You need to install Microsoft Internet Explorer version 4.0 or above, Netscape Netvigator 4.0 or above.

What is a Personal Assurance Message (PAM) / Personal Greeting?

When you register for HSBC Secure Pay either via Verified by Visa or Mastercard® SecureCode™, you will be asked to create a Personal Assurance Message (PAM) or Personal Greeting respectively. When you pay online, always look for your personal message to ensure that you're using the genuine HSBC's Verified by Visa or MasterCard SecureCode

Once I have registered, when can I start using this service when I shop online?

Once you have registered, you will be able to use HSBC's secure online shopping service right away at participating merchant websites.

Can I still shop online if I have not registered for this service?

You will be able to shop online using your HSBC Card even if you have not registered for HSBC Verified by Visa /Mastercard® SecureCode™ services. However we will only process your payment if you successfully pass our conditional authentication by providing your correct personal details when prompted.

Please note that any online purchases made without registering for the above services may be vulnerable to online fraud attacks and scams on spoof websites.

It is strongly recommended that you register for HSBC Secure Pay before making any online purchases with your HSBC Credit Cards.

Where can I shop with HSBC's secure online shopping service?

You can shop online at any store that displays the Verified by Visa or MasterCard® SecureCode™ symbols.

How will the online store know that I am a registered user of this service?

Participating online stores will recognize your Visa or Mastercard® number if you have registered it for HSBC Secure Pay.

I am a primary cardholder and I entered my Secure Pay password several times erroneously and now it's locked. What do I do now?

If your profile has been locked, log on to HSBC online banking, select Services on the left hand menu and click Verified by Visa or Mastercard® SecureCode™. The option Unlock the selected profile should appear. Click on that option to unlock the profile. Click on the option to change your password. Once you have completed the instructions to change your password, you can immediately use your new password to make purchases from online websites.

What if I forget my Secure Pay password?

Log on to HSBC online banking, select Services on the left hand menu and click Verified by Visa or MasterCard® SecureCode™ to reset your password.

How will the online store know that I am a registered user of this service?

Participating online stores will recognize your Visa or Mastercard® number if you have registered it for HSBC Secure Pay.

I am a primary cardholder and I entered my Secure Pay password several times erroneously and now it's locked. What do I do now?

If your profile has been locked, log on to HSBC online banking, select Services on the left hand menu and click Verified by Visa or Mastercard® SecureCode™. The option Unlock the selected profile should appear. Click on that option to unlock the profile. Click on the option to change your password. Once you have completed the instructions to change your password, you can immediately use your new password to make purchases from online websites.

I have not registered for this service, and I receive an error message every time I attempt an online purchase. What should I do?

It is strongly recommended that you register for HSBC Verified by Visa / Mastercard® SecureCode™ services before making any online purchases with your HSBC's credit cards.

If the problem still occurs after registration,

Contact us

General card enquiries

+94 11 4 4722 00

Dedicated hotline for HSBC Premier

+94 11 44 72 272.

Dedicated hotline for HSBC Advance

+94 11 44 72 243.

Dedicated hotline for HSBC Rewards Credit Card

+94 11 44 72 275.

Dedicated hotline for HSBC Platinum

+94 11 44 72 242.

Corporate Customer Service Hotline

+94 11 44 72 224.

Dedicated customer solutions

+94 11 4 511 566.

In person

Visit any of our branches