

Secure Online Transactions

Frequently Asked Questions – Mastercard SecureCode

About Mastercard SecureCode

Question

Answer

What is Mastercard SecureCode?

MasterCard SecureCode is a free service which allows you to protect your HSBC card with a personal 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 Password at participating online stores. This helps prevent unauthorised usage of your card at participating stores and aims to increase confidence when shopping online.

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

- HSBC Premier MasterCard Credit Card
- HSBC MasterCard Classic Card

Will all stores request that I enter characters from my 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 Password if you have already registered. More and more online stores are signing up for this service therefore you will be prompted more often.

Where can I find a demonstration?

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

You can find the demonstration on our [MasterCard SecureCode](#) site.

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

Mastercard SecureCode are there to help stop fraud, before it happens, by protecting your card with a 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 would not know your Password.

Where can I use my card?

You can use your card at participating online stores in the same way as you do now. If the card you're using is registered for the service you'll be asked for your Password before you complete your purchase.

Registering your card(s)

What should I enter in the field ID Card/Passport/Co Reg No?

Main Cardholders

Please enter your Identity Card or Passport number. The number entered into this field has to be the same as the one held on record by HSBC Bank Malta p.l.c.. Please enter numbers only, e.g. 12345 instead of 12345M and 2345 instead of AB23CD45.

Additional Cardholders

Please enter the Identity Card or Passport number of the Main Cardholder. The number entered into this field has to be the same as the one held on record by HSBC Bank Malta p.l.c.. Please enter numbers only, e.g. 12345 instead of 12345M and 2345 instead of AB23CD45.

Company Cardholders

Please enter the Company Registration number. The number entered into this field has to be the same as the one held on record by HSBC Bank Malta p.l.c. Please enter numbers only, e.g. 12345 instead of C12345.



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What should I enter in the field Date of Birth/Date of Incorporation?

Main Cardholders

Please enter your date of birth in the format DDMMYY.

Additional Cardholders

Please enter the date of birth of the Main Cardholder in the format DDMMYY.

Company Cardholders

Please enter the date of incorporation of the company in the format DDMMYY

Can I register if I live at an overseas (non-Maltese) address?

Clients registered in a non-Maltese address are to register immediately to enable online purchasing from participating stores.

How can an additional Cardholder register?

Additional Cardholders can register whilst conducting an online transaction using the details of the Main Cardholder.

How do I register my credit cards for the service?

You can register whilst shopping at a participating store. You will be asked if you would like to register when making a purchase during the checkout process. The registration process is quick and easy.

If you have more than one HSBC Credit Card, you must register each card individually.

You can register also via our Personal Internet Banking service by clicking on Secure Online Transactions under the Cards section. You will be given your Activation Code, which you will use to register after logging on our [Mastercard SecureCode](#) site selecting the 'Register' icon on the right hand side of the page and following the instructions.

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 is making it easier for you to register for the added protection of Mastercard SecureCode by offering you the opportunity to sign up while you're already online.

What does in-line mean?

This is a window, within the store's website, which displays the request for your MasterCard SecureCode Password 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, we may not authorise future online transactions at participating stores until you do register. This helps us 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 request box. This is to assure you that it's us asking you for the Password and nobody else. You shouldn't input characters from your Password into any box which doesn't show Your Personal Greeting.

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 y our 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.

Cardholders should go to our [Mastercard SecureCode](#) site and select 'Update Information. Log in as instructed.

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

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

What can I set as my Password?

Your Password should be 6 to 10 characters long, and can 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 Password as I use for my Internet Banking password?

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

Using the service

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

Once you have successfully registered, you can use the service immediately.

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 will be asked for 3 random characters from your Password automatically. You don't need to look for a Mastercard SecureCode button or link. Each store will normally 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 and Mastercard SecureCode logo, details of the purchase, Your Personal Greeting and a Password Request box. If you want to proceed with the purchase, input the requested 3 random characters from your 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 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 as it will have the same Card number.

However if you are issued with a replacement debit/credit card you will need to register for Mastercard SecureCode as this will have a different card number.

General questions and contact numbers

What happens if I forget my Password?

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

Can I amend my existing Mastercard SecureCode Password or Personal Greeting?

Yes. You will need to log on our [Mastercard SecureCode](#) site and select 'Update Details'.

Who should I call if I have any queries?

Please call HSBC Contact Centre on +356 2380 2380. Lines are open between 8am and 8pm every day (excluding Sundays and Public Holidays). Calls may be recorded for security and service improvement purposes.

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What is my role in security?

Make sure you never reveal your Password or Your Personal Greeting to anyone. We recommend that you don't record your Password and Your Personal Greeting anywhere.

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

Please go to our [Mastercard SecureCode](#) site and reset your Password by selecting 'Update Details'.