



3D Secure Service - Frequently Asked Questions

1. What is 3D Secure?

3D Secure is a security protocol used by banks worldwide to authenticate online transactions. You can recognize 3DS secure merchants by the Verified by VISA or Mastercard Identity Check logos on the online merchant website.

2. One-Time Password (OTP)?

OTP is a security feature service for online purchase transactions. This is a unique 6-digit number that will be sent to your registered mobile phone number via SMS.

Safety tip: Never share your OTP with anyone.

3. Why is there a need for a One-Time Password (OTP) to complete an online purchase?

An OTP helps to protect against online fraud. It is a secure way to authenticate whether a customer who is making an online purchase is the rightful owner of the credit card being used.

4. Is an OTP required for all online purchases?

No. You may be required to enter the OTP for online payment at merchant websites that support the 3D Secure (3DS) authentication protocols which provide extra security for online transactions.

5. How do I know if an online merchant is 3DS enabled?

If an online merchant is 3DS-enabled, the merchant website will display the logo of 3DS card schemes such as Verified by VISA or MasterCard Identity Check. This logo usually appears in the payment page.

6. Do I need to enroll for OTP so I can receive this from the Bank?

Enrollment is not required, but you will need to have a valid mobile number registered with us.

7. When do I key in the OTP and how do I receive the OTP from HSBC?

When you make an online purchase using your HSBC Credit/Debit Card via a 3DS enabled merchant, you will be directed to the secure HSBC and Visa/Mastercard authentication screen asking you to enter the OTP. This OTP will be sent to your registered mobile number via SMS.

8. Do I have to pay for this SMS notifying me of the OTP?

This OTP service is provided to you for free by HSBC, for your banking convenience and enhanced security. However, if you are overseas or using overseas telecommunication service providers, your service provider may impose charges. Please check with your telecommunication service provider for details.

9. If I do not have a valid mobile number registered with the Bank, can I still make an online purchase?

You will be able to make online purchases from merchants that do not support 3DS. For 3DS enabled merchants, you will need to input an OTP to complete the authentication. You will not receive the OTP to complete your transaction if your latest mobile number has not been updated with us.

10. I have an international mobile number registered with HSBC. Will I receive the OTP?

Yes, you will receive the OTP. However, if you are using overseas telecommunication service providers, your service provider may impose charges. Please check with your telecommunication service provider for details.

11. How can I update my contact details?

You may update your contact details by:

1. Logging on to [HSBC online banking](#) with your Secure Key. Once logged on, click on your name on the upper right-hand corner of the screen, then select "Edit personal & contact details" (for bank account holders only)

2. Calling us at:

- HSBC Credit Card customers: (02)8858-0000 from Metro Manila, +1-800-1-888-8555 domestic toll-free for calls outside Metro Manila through PLDT landlines, or (02)7976-8000 / +800-100-85-800 from overseas.

- HSBC Premier customers: (02)8858-0800 from Metro Manila, +1-800-1-888-4722 domestic toll-free for calls outside Metro Manila through PLDT landlines, or (02)7976-8080 / +800-100-85-808 from overseas.

- HSBC Advance customers: (02)8858-0000 from Metro Manila, +1-800-1-888-8000 domestic toll-free for calls outside Metro Manila through PLDT landlines, or (02)7976-8000 / +800-100-85-800 from overseas.

3. Visit the nearest HSBC branch (for bank account holders only)

12. How soon will I be able to receive the SMS OTP to make online purchases, after I update my contact details?

For HSBC debit and credit card holders, you will be able to make your online purchase and receive the SMS OTP as soon as you've updated your mobile number with us. You'll need to refresh your purchase from the merchant's payment page, so you may be directed to the HSBC and Visa/Mastercard authentication screen to receive the SMS OTP.

13. Can I opt out of the OTP service for online purchases?

No. An OTP is required for all online purchases made through 3DS enabled merchants. You may still make online purchases from online merchants that do not support 3DS.

14. Will my supplementary card holder (for credit cards) or joint account holder (for debit cards) receive the OTP on his/her mobile phone number for online transactions made using his/her card?

Yes, your supplementary card holder (for credit cards) or joint account holder (for debit cards) will receive an OTP on his/her mobile number for online purchases made with his/her credit/debit card; you will not receive the OTP on your mobile number.

On the other hand, if you make an online purchase transaction, you will receive the OTP on your mobile number, while your supplementary card holder or joint account holder will not receive the OTP.

15. What should I do if I did not receive the OTP?

If you have not received the OTP, you may click on 'Resend OTP' after 30 seconds, up to 3 attempts per transaction. Note that the OTP may be delayed due to circumstances beyond HSBC's control, as it is telco-dependent. Please also make sure that your mobile number is updated in our records to receive your OTP.

16. Does the OTP expire?

The OTP expires 3 minutes after it is issued. If you are unable to enter the OTP to complete your transaction before it expires, you may click 'Resend OTP' on the transaction page, up to 3 attempts per transaction. Note that the OTP may be delayed due to circumstances beyond HSBC's control, as it is telco-dependent. Please also make sure that your mobile number is updated in our records to receive your OTP.

17. I receive an error message saying that I have exceeded the maximum number of incorrect attempts, and that my card is temporarily locked for online purchases. How can I unlock my card?

For assistance, you may contact us at:

- HSBC Credit Card customers: (02)8858-0000 from Metro Manila, +1-800-1-888-8555 domestic toll-free for calls outside Metro Manila through PLDT landlines, or (02)7976-8000 / +800-100-85-800 from overseas.
- HSBC Premier customers: (02)8858-0800 from Metro Manila, +1-800-1-888-4722 domestic toll-free for calls outside Metro Manila through PLDT landlines, or (02)7976-8080 / +800-100-85-808 from overseas.
- HSBC Advance customers: (02)8858-0000 from Metro Manila, +1-800-1-888-8000 domestic toll-free for calls outside Metro Manila through PLDT landlines, or (02)7976-8000 / +800-100-85-800 from overseas.

18. Will I receive the OTP when I am overseas?

If you are overseas, you'll need to turn on your mobile phone and activate your roaming service to make sure you receive the OTP. Note this may carry telco charges. Please check with your telecommunication service provider for details.

19. What should I do if I receive an OTP SMS but I did not make any online purchase?

Please call us immediately so we may block your card and prevent unauthorized use:

- HSBC Credit Card customers: (02)8858-0000 from Metro Manila, +1-800-1-888-8555 domestic toll-free for calls outside Metro Manila through PLDT landlines, or (02)7976-8000 / +800-100-85-800 from overseas.
- HSBC Premier customers: (02)8858-0800 from Metro Manila, +1-800-1-888-4722 domestic toll-free for calls outside Metro Manila through PLDT landlines, or (02)7976-8080 / +800-100-85-808 from overseas.
- HSBC Advance customers: (02)8858-0000 from Metro Manila, +1-800-1-888-8000 domestic toll-free for calls outside Metro Manila through PLDT landlines, or (02)7976-8000 / +800-100-85-800 from overseas.

20. What should I do if I lost my mobile phone?

You should report the loss to your mobile service provider immediately and request the service provider to suspend your mobile telecommunication service. This is to make sure that in case your credit card information is obtained by fraudsters illegally, any unauthorised parties will not be able to receive your OTP to use your credit card for any transactions.

For additional security, you may also update your mobile number with us (please refer to #11 above).

21. What should I do if I see a different mobile number on the HSBC and Visa/Mastercard authentication screen?

If this is an old mobile number, please update your mobile number with us so you may complete your purchase (please refer to #11 above).

If you do not recognize this number, please call us immediately for assistance:

- HSBC Credit Card customers: (02)8858-0000 from Metro Manila, +1-800-1-888-8555 domestic toll-free for calls outside Metro Manila through PLDT landlines, or (02)7976-8000 / +800-100-85-800 from overseas.
- HSBC Premier customers: (02)8858-0800 from Metro Manila, +1-800-1-888-4722 domestic toll-free for calls outside Metro Manila through PLDT landlines, or (02)7976-8080 / +800-100-85-808 from overseas.
- HSBC Advance customers: (02)8858-0000 from Metro Manila, +1-800-1-888-8000 domestic toll-free for calls outside Metro Manila through PLDT landlines, or (02)7976-8000 / +800-100-85-800 from overseas.