HSBC

MasterCard® SecureCode™ - added peace of mind when shopping online

MasterCard® SecureCode™

MasterCard® SecureCode™ was developed by MasterCard® as a system which makes online transactions more secure. HSBC Bank Armenia MasterCard cardholders can make payments online authorizing their transactions by a secure code received via SMS message (not applicable for transactions performed via ArCa portal with a virtual card).

What is MasterCard® SecureCode™?

SecureCode™ is only available for cards issued by a bank which has MasterCard® SecureCode™ activated for its cardholders. In addition, cardholder should be subscribed to SMS notifications at the Bank which issued the credit card. In addition, the online store or website where you are making the transaction should also participate in the MasterCard® SecureCode™ system. Web stores/services that are subscribed to the service will have MasterCard® SecureCode™ logo displayed. This means that prior to entering your card number and other information on the payment page, you will be informed about the security level of the website.
Therefore the new security system is available only to those HSBC Bank Armenia cardholders who are registered for the SMS notifications service. If you are an HSBC Bank Armenia MasterCard cardholder, occasionally make payments or shop online, however are not subscribed for the SMS service, then you cannot make a transaction via websites which have MasterCard® SecureCode™ enabled. You need to visit any of Bank's branches and register for the SMS notifications service. Subscription is free of charge and takes a few minutes.

How does it work?

MasterCard® SecureCode™ works in the following way: when making a payment with your HSBC Bank Armenia MasterCard card online, you will need to enter your card details, after which the system will redirect you to a new page, where you will have your mobile number prepopulated. After confirming the Mobile number, you will receive the secure code for transaction authorization via SMS message and should enter it into the required field. The transaction will be approved when you enter the valid code, otherwise it will get rejected.

If you are not registered for the SMS notifications service then SecureCode™ system will not be available for your card, and therefore websites which have MasterCard® SecureCode™ system enabled cannot serve your cards. We strongly encourage you to visit any of our branches and register.

Frequently Asked Questions

1. **Do I need to apply for a new card, to take advantage of MasterCard® SecureCode™ system?**
   No, there is no need to apply for a new card. All MasterCard cards issued by HSBC Bank Armenia are automatically eligible for enrolling in MasterCard® SecureCode™ system. There is no need to re-register your credit card at online websites (PayPal, Amazon, etc) to take advantage of SecureCode™.

2. **Is the MasterCard® SecureCode™ available for the additional cardholder as well?**
   Yes, all cards which are subscribed for SMS notification service are registered for MasterCard® SecureCode™.

3. **How the added security works?**
   When making a payment with your HSBC Bank Armenia MasterCard card online, you will need to enter your card details, after which the system will redirect you to a new page where you will have your mobile number prepopulated. After confirming the Mobile number, you will receive the secure code for transaction authorization via SMS and should enter it into the required field. The transaction will be approved when you enter the valid code, otherwise it will be rejected.

4. **Is MasterCard® SecureCode™ available at all online stores?**
   No, even if you are subscribed for the SMS service, MasterCard® SecureCode™ will be available if the website where you want to make the transaction is also registered for the service. Web stores/sites that are subscribed to the service will have MasterCard® SecureCode™ logo displayed. This means that prior to entering your card number and other information on the payment page you will be informed about the security level of the website.

5. **Is MasterCard® SecureCode™ applicable for transactions done via ArCa portal via my virtual card?**
   No, when making a transaction with your virtual card via ArCa portal, MasterCard® SecureCode™ will not be required.

6. **How can I ensure my HSBC credit card is registered in the system?**
   All MasterCard cards issued by HSBC Bank Armenia are eligible to enroll in MasterCard® SecureCode™ system. Please call our Contact Centre by +374 60 655 000 for details on your credit card.

7. **What are my actions in case if my mobile number, credit card number or other personal details are changed?**
   If you have changed your mobile number registered at the Bank you will need to immediately inform the Bank. In case of changing other details such as card type, card account number, etc no need to inform the Bank or take any other actions.

8. **Will there be any changes in payment processing after introduction of MasterCard® SecureCode™ system?**
   Introduction of MasterCard® SecureCode™ does not imply any changes in the time or mechanism of online payment processing.

9. **How will the MasterCard® SecureCode™ operate if I am travelling and my mobile number is not available for roaming?**
   Taking into account that the MasterCard® SecureCode™ aims to provide added security to your online transactions, we strongly encourage to keep your mobile number available, otherwise you will not receive the confirmation code and will not be able to make online transactions. Before your trip you can change your Mobile number and provide a phone number available abroad for the security code to be sent to that number.

10. **Can I skip using MasterCard® SecureCode™ even if I am registered for SMS notifications and wish to continue receiving SMS alerts for debit and credit transactions?No, it is not possible to skip using MasterCard® SecureCode™ if you are subscribed to SMS notification service.**

Note: In case of discrepancies between the Armenian and English versions of this page, the Armenian version shall prevail.

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