HBL DebitCard enables enhanced security on internet-based transactions

Shop online with peace of mind
HBL MasterCard & Visa DebitCards are now protected by **MasterCard SecureCode** and **Verified by Visa (VBV)** using 3D Secure platform for internet-based transactions.

3D Secure is the latest technology supported by MasterCard and Visa, designed to ensure safe internet-based transactions through authentication of each transaction by the cardholder so that you use your card with more confidence. With this service, when you use your HBL DebitCard on websites that have incorporated the "MasterCard SecureCode" or "Verified by Visa" sign, you will receive a One-Time Password (OTP) either by SMS or email as you desire to complete your transaction.

To avail the benefits of 3D Secure, you must ensure that your mobile phone number and/or email address are updated with us. To update these details, please visit your parent branch or call HBL PhoneBanking at 111-111-425.

**Benefits of 3D Secure**

- **Enhanced Protection**
  Get enhanced protection when shopping on 3D Secure enabled websites as authorisation of payment requires secondary verification via SMS and/or email.

- **International Acceptance**
  Make online purchases from many international websites that prefer 3D Secure enabled cards.

- **Convenience**
  Enjoy hassle-free online shopping. With the introduction of 3D Secure, your HBL DebitCard is automatically enabled for internet-based transactions.

Refer to www.hbl.com for detailed Terms and Conditions and FAQs.
How does 3D Secure work?

Step 1: Shop online at any 3D Secure enabled website

Step 2: Enter your HBL DebitCard details during check-out. The online store will route the information to HBL for verification

Step 3: A window will appear asking you to select a medium (SMS or email or both) to receive a One-Time Password (OTP)

Step 4: As per your selected medium, you will receive an SMS and/or email with the unique 6-digit OTP

Step 5: Enter the 6-digit OTP, select the check-box “Agree to Terms and Conditions” and click “Submit”

Step 6: Upon submission, your transaction will be processed
I. General Information

Q. What is 3D Secure?

3D Secure service, powered by MasterCard SecureCode and Verified by Visa (VBV), adds an additional layer of security when using your HBL MasterCard & Visa DebitCards for internet-based transactions. It provides you added protection from unauthorised internet-based transactions as you will be required to provide a One-Time Password (OTP), that is sent to your registered mobile number or email address or both, when you make any transaction on 3D Secure enabled websites.

Q. What is meant by One-Time Password (OTP)?

One-Time Password (OTP) is a 6-digit online verification code sent to your mobile number or email address or both, whichever is selected to complete an internet-based transaction.

Q. Which HBL DebitCards are 3D Secure enabled?

The 3D Secure service is available on all HBL MasterCard & Visa DebitCards.

Q. How much will I be charged for the 3D Secure service?

There is no charge for the 3D Secure service provided by HBL.

Q. How do I register for 3D Secure?

Registration is not required for 3D Secure. All HBL MasterCard & Visa DebitCards customers with a mobile number and/or email address registered with HBL can avail this facility.

Q. Do I need to call HBL PhoneBanking to activate the e-commerce facility on my HBL DebitCard?

No, with 3D Secure you will be able to conduct internet-based transactions without the need to call HBL PhoneBanking for session based e-commerce activation.

II. OTP Generation and Authentication

Q. How long is an OTP valid for?

An OTP will be valid for 10 minutes, after which the transaction needs to be reinitiated.

Q. Will I receive an OTP for all my internet-based transactions?

You will only receive an OTP for internet-based transactions on 3D Secure enabled websites.
For non-3D Secure enabled websites, you will not go through the OTP authentication process.

**Q. What should I do if I do not receive my OTP?**

If you do not receive your OTP, you may click the “Resend OTP” button on the authentication screen to request a resend.

**Q. What happens if I have entered an invalid OTP?**

You have three attempts to enter the correct OTP. After three incorrect attempts, your transaction will be cancelled and you will need to reinitiate the transaction with a new OTP.

**Q. What should I do if I receive an OTP for a transaction not performed by me?**

Please call HBL PhoneBanking at 111-111-425 immediately to block your HBL DebitCard.

**Q. If my mobile phone is on roaming while I am abroad, will I receive an OTP for internet-based transactions?**

Yes, you will receive an OTP via SMS. However, you may incur roaming charges (if any) from your mobile service provider.

**Q. Can I provide a temporary phone number to receive my OTP if my HBL registered phone number is not available?**

An OTP via SMS will only be sent to your mobile number registered with HBL. Alternatively, you can opt to receive the OTP on your email address registered with HBL.

### III. Purchasing Online

**Q. Which browser do I need to use for 3D Secure?**

Any compatible browser such as Internet Explorer, Microsoft Edge, Apple Safari, Google Chrome, Opera and Mozilla Firefox.

Please ensure that you have enabled pop-up windows in your browser in order to complete your payment with 3D Secure authentication.

**Q. How will I know if the site is safe to use?**

Look for secure transaction symbols when shopping online to ensure your account information is protected. These include a lock symbol (🔒) usually found on the right or left side of your browser’s address bar and a web address that begins with “https”.

Always sign out from any website after you make a purchase. If you cannot sign out, close the browser window and clear your browser’s cache and history to prevent unauthorised access to your account information.
Q. How can I differentiate normal internet-based transactions from those made on a 3D Secure enabled website?

MasterCard® SecureCode™ and Verified by Visa (VBV) logos will be displayed if you are performing an internet-based transaction on a 3D Secure enabled website.

Q. Will I be notified once the transaction is processed?

You will be notified by SMS if your transaction is successful.

Q. What should I do if I suspect that information on my debit card is compromised or has been used to make fraudulent purchases?

Please call HBL PhoneBanking at 111-111-425 immediately and report the same.

Q. Will international transaction charges be applicable to internet-based card transactions?

If the merchant website is international or uses an international payment processor, you may be charged a fee as per our prevailing Schedule of Bank Charges. Please refer to www.hbl.com/hbldebitcard for more details. Furthermore, the currency exchange rate used will be the wholesale exchange rate of MasterCard/Visa prevailing at the time of the transaction.

IV. Updating your Contact Information

Q. How can I register or update my mobile number/email address?

Please visit your parent branch or call HBL PhoneBanking at 111-111-425.

For further information please contact HBL PhoneBanking at 111-111-425 or visit www.hbl.com