

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 CreditCard.

#### 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.

#### Q. Will my supplementary cardholder receive an OTP on their mobile number for internet-based transactions made using their HBL CreditCard?

Yes, your supplementary cardholder will receive an OTP on their mobile number or email address registered with HBL.

To update or register your supplementary cardholder's mobile number and/or email address, please call HBL PhoneBanking at 111-111-425.

### 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 can be used for 3D Secure transactions.

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

#### Q. How will I know if the website 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 of any website after you make a purchase. If you can't 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?

If you have subscribed for SMS Alerts, you will be notified via SMS, once the transaction is processed.

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

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

### IV. Updating Your Contact Information

#### Q. How can I have my email address and/or mobile number changed or updated?

You can call HBL PhoneBanking at 111-111-425, (from your HBL registered phone number) to update your email address and/or mobile number.

#### Q. How can I enroll for SMS Alerts and/or e-Statement facility on HBL CreditCard?

Primary credit cardholders can request to enroll for SMS Alerts and/or e-Statement facility at any time, by simply calling HBL PhoneBanking at 111-111-425, from their phone number registered with HBL.

To update or register your supplementary cardholder's mobile number and/or email address, please call HBL PhoneBanking.

For further information please contact  
HBL PhoneBanking at **111-111-425**  
or visit [www.hbl.com](http://www.hbl.com)



## Shop online with peace of mind

HBL CreditCard enables enhanced security on internet-based transactions



**HBL CreditCard**

The Most Rewarding Experience

📞 111-111-425 | 🌐 [www.hbl.com](http://www.hbl.com) | 📱 HBL Mobile

📘 hblbank | 🐦 HBLPak | 📷 hblpak | 📺 HBL

Your HBL CreditCard is protected by **Verified by Visa (VBV)** and **MasterCard SecureCode** using 3D Secure platform for internet-based transactions.

3D Secure is the latest technology supported by Visa and MasterCard, 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 CreditCard on websites that have incorporated the "Verified by Visa" or "MasterCard SecureCode" sign, you will receive a One-Time Password (OTP) either by SMS or email to complete your transaction.

To avail the benefits of 3D Secure, you must be enrolled for SMS Alerts and/or e-Statement facilities with updated contact information i.e. mobile number and email address.

Simply call HBL PhoneBanking at 111-111-425 to:

- Enroll for SMS Alerts and/or e-Statement facilities
- Verify, update or register contact information for primary and/or supplementary cardholder(s)

## 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 CreditCard is automatically enabled for internet-based transactions.

Refer to [www.hbl.com](http://www.hbl.com) for detailed Terms and Conditions and FAQs.

## How does 3D Secure work?



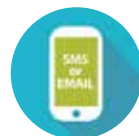
**Step 1**  
Shop online at any 3D Secure enabled website.



**Step 2**  
Enter your HBL CreditCard details during checkout. 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.

## 3D Secure - Frequently Asked Questions

### I. General Information

#### Q. What is 3D Secure?

3D Secure service, powered by Verified by Visa (VBV) and MasterCard SecureCode, adds an additional layer of security when using your HBL CreditCard 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 transactions 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 Credit Cards are 3D Secure enabled?

The 3D Secure service is available on all HBL Credit Cards.

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

There is no charge for this service.

#### Q. How do I register for 3D Secure?

Registration is not required for 3D Secure. All HBL Credit Cardholders with an email and/or mobile number registered with HBL can avail this facility. However, primary HBL Credit Cardholder needs to be enrolled for either of the following services in order to conduct a 3D Secure enabled internet-based transaction:

- e-Statement
- SMS Alerts

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

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 only, 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.