

# A guide to using your new security chip-enabled HSBC MasterCard® credit card



HSBC 

## One small chip for greater peace of mind

HSBC MasterCard® Credit Cards now come embedded with a security chip. Chip technology, sometimes referred to as EMV technology, is the standard in over 80 countries and accepted at 23 million point of sale terminals worldwide. HSBC is one of the few international banks in the United States to offer this functionality which will make your credit card even more secure.

Chip cards contain an encrypted microchip which is difficult to duplicate and provides greater protection against fraudulent purchases than traditional magstripe credit cards. When using a security chip-enabled credit card you may be asked to enter your Personal Identification Number (PIN) for certain transactions at chip-enabled terminals.

Transactions at chip-enabled terminals also enhance security because your card never leaves your sight during the purchase.

### How to use your chip card

When making a purchase at a chip-enabled terminal, simply insert your chip card into the terminal instead of swiping it. Depending on the store or the type of purchase, you may also be asked to enter your PIN.

Please note that for most purchases you will only be asked to provide your signature. If you are asked to provide your PIN, your card will remain in the terminal during the entire transaction and when it is complete, you'll be prompted to remove your card from the chip terminal.

If a merchant does not yet have a chip-enabled terminal, your card will still be swiped as it is today and your signature will be required to complete the transaction.

### How can I change my PIN?

You can change your PIN by calling the number on the back of your card or 800.975.HSBC (4722). Choose a PIN that is easy to remember but difficult for someone else to guess. Avoid number sequences that others could easily guess, such as your birthday.

### What if I forget my PIN?

If you forget your PIN, simply call our HSBC MasterCard® Customer Care at the number on the back of your card or 800.975.HSBC (4722).

# The HSBC Mastercard® Credit Card With Contactless Payment Technology

HSBC MasterCard® Credit Cards now come with a “contactless” and convenient way to pay for your purchases using your HSBC MasterCard® Credit Card!

Because it’s even faster than swiping, it’s ideal for places such as fast food restaurants, grocery stores, movie theaters and gas stations.

## How does it work?

Simply tap your HSBC MasterCard® credit card on the “contactless” payment reader at the checkout and your purchase will be completed.


## Secure Purchases

Secure encryption technology, along with MasterCard’s Zero Liability<sup>1</sup> protection, makes using your HSBC MasterCard® Credit Card a safe method of payment for all your purchases.

- You are in control – your HSBC MasterCard® Credit Card never leaves your hands to make a payment.
- No accidental payments – your HSBC MasterCard® Credit Card must be extremely close to the reader at checkout to work.
- You won’t be billed twice – even if you tap more than once at checkout, you’ll only get billed once for your purchase.

## Where can contactless payment technology be used?

There are a select number of merchants that currently accept contactless payment technology, with more being added all the time.

Just look for this symbol .



<sup>1</sup> Covers U.S.-issued cards only. MasterCard's Zero Liability Policy does not apply to commercial credit card or ATM transactions, or to PIN-based or other transactions not processed by MasterCard, or if you are grossly negligent or fraudulent in handling your card or card number. Your card account must be in good standing, and you must report all unauthorized transactions as soon as possible. You may not be covered if you have reported two or more unauthorized transactions within the last 12 months. Certain unauthorized transactions require a cardholder signature prior to issuing provisional credit. Certain restrictions apply. Please see [www.mastercard.us/zero-liability.html](http://www.mastercard.us/zero-liability.html) for more details.

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