

When evaluating the security features and customer support services of credit cards offered by Techcombank, Vietcombank, and Asia Commercial Bank (ACB), it's essential to consider the measures each bank implements to protect cardholders and the support channels available for assistance.

1. Security Features

Techcombank:

- **3D Secure Technology:** Techcombank offers 3D Secure technology for its Visa credit and debit cardholders, enhancing online transaction security. This service provides a one-time password (OTP) during online purchases to verify the cardholder's identity. (techcombank.com)
- **PCI DSS Certification:** Techcombank has achieved the Payment Card Industry Data Security Standard (PCI DSS) certification, reflecting its commitment to maintaining high security standards in card operations. (techcombank.com)

Vietcombank:

- **3D Secure Implementation:** Vietcombank has implemented 3D Secure for all its international credit and debit cards, including Visa, Mastercard, American Express, and JCB. This feature adds an extra layer of security by requiring an OTP sent via SMS or email during online transactions. (bmpos.com.vn)

ACB:

- **Facial Authentication:** Starting June 6, 2024, ACB introduced facial authentication for online transactions. Customers register their facial data through the ACB ONE digital banking app, enhancing security for high-value transactions and new device logins. (vietnam.vn)

2. Customer Support Services

Techcombank:

- **Hotline Support:** Techcombank provides 24/7 customer support through its hotline:
 - Domestic: 1800 588 822
 - International: +84 24 3944 6699
 - Email: call_center@techcombank.com.vn
- **Branch Services:** Customers can visit Techcombank branches for in-person assistance. (techcombank.com)

Vietcombank:

- **Customer Service Center:** Vietcombank offers support through its Customer Service Center at 1900 5454 13.
- **Fraud Alerts:** The bank actively warns customers about potential scams, such as fraudsters impersonating bank staff to promote credit card openings. (vietcombank.com.vn)

ACB:

- **Digital Banking Support:** ACB provides customer support through its digital banking platform, ACB ONE, where users can access assistance and manage their accounts securely.
- **Branch and Hotline Services:** Customers can also seek support through ACB branches and hotline services for personalized assistance.

Conclusion

Techcombank, Vietcombank, and ACB have implemented robust security measures to protect their credit cardholders, including 3D Secure technology and biometric authentication. Each bank offers multiple customer support channels, such as hotlines, email support,

and branch services, to assist customers effectively. Staying informed about these features and utilizing the available support channels can significantly enhance the security and convenience of managing credit cards with these institutions.