



Frequently Asked Questions About MasterCard® SecureCode™

SecureCode is a service that helps protect MasterCard card accounts against unauthorized Internet transactions by using identity information established between an individual cardholder and his or her financial institution. Once a cardholder activates the service, the card cannot be used at a participating Internet merchant without authentication by an authorized user of the account.

The overall objective of SecureCode is to improve the security of payment transactions in the electronic commerce environment. It is designed to improve both cardholder and merchant confidence in Internet purchases, as well as reduce disputes and fraudulent activity related to the use of MasterCard payment cards.

Customers find SecureCode easy to use. When a MasterCard cardholder enrolled in SecureCode uses his or her card for an Internet purchase at a participating merchant, a pop-up window displays requesting the cardholder enter a password in much the same way the cardholder enters a PIN during a face-to-face transaction. The cardholder enters his or her password, the information is authenticated and then the transaction is submitted to the cardholder's financial institution for authorization.

Using MasterCard SecureCode

Q: How does MasterCard SecureCode work?

A: Once you've registered and created a SecureCode, each time you make an online purchase, a window will pop up asking for your SecureCode, just like using a PIN at the ATM. When you correctly enter your SecureCode, your card issuer confirms that you are the authorized cardholder and your purchase is completed. No code, no confirmation, no purchase.

Q: Is MasterCard SecureCode easy to use?

A: Yes. When you make an online purchase, a window from your card issuer will pop up and prompt you for your SecureCode. After reviewing the details of your purchase and confirming that your Personal Greeting is correct, simply enter your SecureCode to complete your purchase.

Q: Where can I shop with MasterCard Secure Code?

A: To view an up-to-date list of merchants visit www.MasterCardSecureCode.com.

Q: What are the system requirements for MasterCard SecureCode?

A: MasterCard SecureCode requires the use of Microsoft Internet Explorer version 5.0 and above, Netscape Navigator 4.0 and above, or America Online 4.0 and above. In addition, you should disable any software that prevents pop-up windows, as this will interfere with your use of SecureCode.

Q: Can I use MasterCard SecureCode from any computer?

A: Because there's no special software to install, you can shop from any computer meeting the system requirements outlined above and still receive the added protection afforded by MasterCard SecureCode.

Q: What happens when my card expires or my billing information changes?

A: Your card issuer will automatically update this information in your profile.

Q: What happens if I cancel my existing card then get a new one with a different account number?

A: You will need to register the new card for MasterCard SecureCode. Simply return to the registration site, and complete the registration process with your new card.

Registering for SecureCode

Q: What cards can I register with MasterCard SecureCode?

A: You can register any of your existing MasterCard cards, credit or debit, as long as they are issued by a participating issuer.

Q: How many cards can I register with MasterCard SecureCode?

A: We encourage you to register all of your MasterCard cards. There is no limit to how many cards you can register.

Q: Can two people with a joint account use the same SecureCode or should they register MasterCard SecureCode separately?

A: Individuals sharing a card number are encouraged to register separately and create their own SecureCode. Please follow the enrollment instructions on the enrollment screens.

Q: Why do I have to supply personal information during registration?

A: The information you provide is checked against the information that your card issuer has on file. This is done as a security precaution to be sure that the person registering is the real cardholder. For further security, we also ask for the Signature Panel Code number to be sure you have physical possession of the card that is being enrolled.

Q: Why do I have to enter all of my personal information again when I enroll a second card?

A: All of the information you provide is checked against the information that your card issuer has on file. You are asked to enter the information again when you enroll a second card for your own protection. That way, the card issuer can be sure the real cardholder is registering the card.

Q: Can I create the same SecureCode for all of my cards?

A: Yes, however we recommend each MasterCard card have its own SecureCode so it is protected individually. We recommend that you select a SecureCode that will be easy for you to remember, but difficult for others to guess.

Q: What is a Personal Greeting?

A: The Personal Greeting is a message that you create during registration. Once you've completed your registration, each time you make an online purchase, a small window will pop up and ask you to enter your SecureCode. In this window, you'll see your Personal Greeting. The Personal Greeting is your assurance that you are communicating with, and submitting your SecureCode to, your card issuer. If the Personal Greeting displayed in the pop-up window is incorrect, you should not enter your SecureCode, but should instead contact your card issuer immediately by calling the phone number on the back of your MasterCard card.

Q: What is the Signature Panel Code?

A: The Signature Panel Code is the last three digits that appear on the back of your card. We ask for this information as an extra security feature to be sure that you have physical possession of the card being registered.

Q: What do I do if I have questions during the registration process?

A: If you have questions, or need assistance during the registration process, you should contact your card issuer.

Shopping with MasterCard SecureCode

Q: How do I use my SecureCode?

A: When you make a purchase at a participating merchant, a window will pop up requesting your SecureCode. After reviewing the details of your purchase and confirming that your Personal Greeting is correct, simply enter your SecureCode to complete your purchase.

Q: Where can I shop with MasterCard SecureCode?

A: To view and up-to-date list of merchants visit <http://www.MasterCardSecureCode.com>.

Q: Can I start shopping with my SecureCode as soon as I register?

A: Yes. You can begin using your SecureCode immediately after completing your registration; no waiting period is necessary.

Q: What should I do if I purchase online but no SecureCode request window appears?

A: You should do the following:

1. Make sure you are using your enrolled card.
2. Make sure the merchant participates in SecureCode.
3. Be sure you have disabled any pop-up-stopping software on your system.
4. Contact your card issuer after double-checking the above items.

Q: Can I make purchases at merchants that do not participate in the MasterCard SecureCode service?

A: Yes, but you will not be asked for your SecureCode at these merchants. To complete your purchase, simply follow the traditional checkout process.

Q: How will the online merchant know that my card is protected by MasterCard SecureCode?

A: When you shop at participating online merchants, using a card you have enrolled in MasterCard SecureCode, your MasterCard card number is automatically recognized, resulting in the pop up window that asks for your SecureCode.

Q: I forgot my SecureCode. What should I do?

A: You should return to the registration site, click on the "Forgot SecureCode" link, and follow the subsequent instructions.

Q: What if my Personal Greeting is missing or incorrect?

A: If your Personal Greeting is missing from the SecureCode request box, or if an incorrect Personal Greeting is displayed, you should not submit your SecureCode, but should instead contact your card issuer.

Using the Account Assistant

Q: What does the Account Assistant feature do?

A: The Account Assistant feature allows you to change your SecureCode, Personal Greeting and e-mail address (varies per card Issuer). Additionally, you can remove the SecureCode feature from your card.

Q: How do I access the Account Assistant?

A: Simply return to the Web site where you registered and click on "Login". You will be asked to enter your card number and SecureCode to login (we ask for both items for additional security). You may want to bookmark this web site for future use.

Q: What if I've forgotten my SecureCode and am unable to log in?

A: You should return to the registration site, click on the "Forgot SecureCode" link, and follow the subsequent instructions to re-enroll your card and replace your previous SecureCode.

Q: How do I change my SecureCode?

A: Access the Account Assistant feature by returning to the registration site and clicking on the "Login" button. You can then change your SecureCode to anything you want as long as it meets your Issuers SecureCode configuration, contains no spaces and is different from your Personal Greeting.

Q: How do I change my Personal Greeting?

A: Access the Account Assistant feature by returning to the registration site and clicking on the "Login" button. You can then change your Personal Greeting to anything you want as long as it is between 1 and 30 characters and is different from your SecureCode.

Q: How can I deactivate the SecureCode feature?

A: Access the Account Assistant feature by returning to the registration site and clicking on the "Login" button. You can then remove the SecureCode feature from your card.

Q: How can I reactivate the SecureCode feature?

A: Simply return to the registration site and re-register. Please note you will have to create a SecureCode that is different from your original SecureCode.

Ensuring Security and Privacy

Q: How does MasterCard SecureCode protect me?

A: Once you've registered and created a SecureCode, each time you make an online purchase at a participating Internet merchant, a window will pop up asking for your SecureCode, like using a PIN at the ATM. When you correctly enter your SecureCode, you confirm that you are the authorized cardholder and your purchase is completed. If the correct code is not supplied, your card issuer cannot confirm your identity and the purchase will not be completed. No code, no confirmation, no purchase.

Q: Aren't I already protected by zero liability?

A: If your MasterCard card is issued in the United States, then it will have zero liability as one of its features. But even if you already have this protection, MasterCard SecureCode will save you from the hassle of disputing a charge that isn't yours, saving you time and aggravation. MasterCard SecureCode provides added protection and peace of mind above and beyond zero liability.

Q: Why do I have to supply my personal information during registration?

A: The information you provide is checked against the information that your card issuer has on file. This is done as a security precaution to be sure that the person registering is the real cardholder. For further security, we also ask for the Signature Panel Code number to be sure you have physical possession of the card that is being enrolled.

Q: Why do I have to enter all of my personal information again when I enroll a second card?

A: When you enroll a second card you are asked to enter the information again for your own protection. All of the information you provide is checked against the information that your card issuer has on file for you. That way, the card issuer can be sure the real cardholder is registering the card.

Q: How will the online merchant know that my card is protected by MasterCard SecureCode?

A: When you shop at participating online merchants, using MasterCard SecureCode, your MasterCard number is automatically recognized resulting in the pop-up window that asks for your SecureCode.

Q: Does the service use cookies?

A: No. The MasterCard SecureCode service does not use cookies that are stored on your desktop. Instead, the software uses "session cookies" which are temporarily stored on your desktop and immediately (and automatically) deleted when you go offline.

Canceling SecureCode

Q: How can I cancel my SecureCode enrollment?

A: To cancel your SecureCode registration, return to the registration site, click on the Account Assistant feature and then follow the directions to cancel/deactivate your enrollment. However, if you visit a merchant site that is using MasterCard SecureCode you may be asked to re-enroll prior to completing your purchase.

Q: Can I later re-enroll?

A: Yes, simply complete the registration process again and your SecureCode account will be re-activated. However, the new SecureCode you create must be different from your original SecureCode.