

Frequently Asked Questions Learn more about MasterCard® SecureCode™

Information about MasterCard Registration
 Registration in the mobileTAN-Process
 Purchase
 Administration
 Safety instructions and Data security

Information about MasterCard® SecureCode™

1. What is MasterCard® SecureCode™?

MasterCard® SecureCode™ is a service from MasterCard® and your card issuing institution which provides you with additional security online against unauthorized usage of your credit card, thus reducing your risk of fraud.

2. How does MasterCard® SecureCode™ work in mobileTAN process?

As soon as you are registered and have provided a mobile phone number, an input window appears where you will be asked to enter a TAN, every time you shop online at a participating merchant. After entering the correct TAN which was sent to your mobile device, the system confirms that you are the legitimate cardholder and the purchase is completed.

3. How does MasterCard® SecureCode™ protect me?

Due to the correct submission of the mobileTAN during the online purchase, you present yourself as the legitimate cardholder, so that the merchant receives a corresponding message and the purchase can be completed. If the incorrect mobileTAN is entered, the online merchant does not receive a SecureCode™ authorization.

4. What are the advantages MasterCard® SecureCode™ ?

Secure Internet Payments: MasterCard® SecureCode™ is free and ensures your credit card payments on the Internet are restricted from unauthorized access. All data is encrypted using Secure Socket Layer (SSL). All parties (merchant, cardholder, etc.) are identified as a legitimate participant in the respective payment transaction.

High flexibility: you can shop from any computer in the world, around the clock, on the Internet and pay securely with your credit card. You don't need to remember an additional password, because a mobileTAN as approval for the payment is transmitted for every transaction to your mobile phone.

No software installation: for MasterCard® SecureCode™ no software installation on your computer is needed. Registration and use is very simple for you.

5. Do I need a new credit card for the usage of MasterCard® SecureCode™?

No. You can use your existing credit card.

6. Which system requirements are needed for MasterCard® SecureCode™?

MasterCard® SecureCode™ requires at least the version 5.0 of Windows Internet Explorer, Netscape Navigator 4.0, Mozilla Firefox 2, Safari or America Online 4.0. Furthermore, you have to deactivate the software which blocks the prompt of Popup-Windows. Otherwise it would lead to conflicts with the usage of MasterCard® SecureCode™. Furthermore, your browser has to accept Java Script. Java is not required. For receiving the mobileTAN an SMS receiving device (e.g. a mobile phone) is needed.

7. Which consequences occur when I lose my credit card?

Please inform your card issuer about the loss of your card. In case of ordering a new credit card, it will be registered automatically for MasterCard® SecureCode™.

Registration in the mobileTAN-Process**8. Which cards can be registered for MasterCard® SecureCode™?**

It is possible to register all MasterCard® credit cards. The number of registered cards is unlimited.

9. How can I register for MasterCard® SecureCode™?

There are two ways to register:

1. Registration during shopping at an online merchant, who supports MasterCard® SecureCode™
2. Registration via the website from your card issuing institution

10. What data do I need to register for MasterCard® SecureCode™?

To register, please enter your credit card number, the last four digits of your account number on which your credit card is billed and your date of birth. Then you enter your mobile phone number and you answer one out of five security questions of your choice. Then initial registration has been completed.

11. Am I able to shop right after my registration for the SecureCode™?

Yes. You can use your SecureCode™ immediately after the completion of the registration.

12. What do I do in case of questions during the registration?

If there are any open questions during the registration or you need help, please contact the cardholder service of your card issuing institution, phone: +49(0)69/7933-2555. This service is available 24 hours a day. If you make invalid

entries within the registration, your card will be locked after three false attempts. In this case, please contact the phone number you see above.

Purchase

13. How do I use my MasterCard® SecureCode™?

If you buy at a participating merchant in the internet an input window appears, where you are requested to enter your mobileTAN which is sent to your mobile phone number provided during registration. After you have proved and confirmed your order, enter your mobileTAN and answer, if shown, to the security question which you have selected during registration to authorize and complete the payment process.

14. What do I have to do if the input window for the mobileTAN does not appear?

Check you are using your registered card.
Check that the merchant participates in the program.
Check that all software is deactivated which avoids the appearance of input windows.

15. Can I shop online at merchants who do not support MasterCard® SecureCode™?

Yes, but you are not asked to enter a mobileTAN and you pass the regular payment process.

16. What if my mobile phone number is not displayed or wrong?

If the last 4 digits of your mobile number are not or incorrectly displayed in the input window with the mobileTAN prompt during the payment process, you must not enter your TAN, the transaction must be cancelled and immediately you should inform your card issuing institution, phone: +49 (0) 69 / 7933-2555. This service is available around the clock.

Administration

17. How can I change my stored mobile phone number?

To change your mobile number, you use the button "mobile number change". A new registration is required for safety reasons.

18. How can I deactivate this service?

The cardholder can leave the 3D Secure service by calling First Data (+49(0)69/7933-2555). This service is available around the clock.

Please consider that you are not able anymore to shop at a participating merchant with your card after the deletion of your account. Otherwise, you have to register for 3D Secure again.

19.Can I re-register with SecureCode™ or reactivate the SecureCode™ function?

Simply register again. You can then use immediately the service again.

Safety and data security

20.Why do I have to enter my personal data during the registration?

The entered data during the registration is compared with the already stored data of your card issuing institution. This step is necessary to assure, that the person who tries to register is also the legitimate cardholder.

21.Which kind of personal data have to be stored for MasterCard® SecureCode™?

To assure the processing of this procedure the card number and the mobile phone number have to be entered and stored.

22.Which company stores this data?

The company CA Technologies, based in USA, ("CA") is responsible for the processing of MasterCard® SecureCode™ and stores the entered data in an encrypted form. The used SmartCard encryption which is based on a hardware-safety module will be adjusted and approved regularly to the current security standards.

23.Which data security and data security conditions is CA subjected to for MasterCard® SecureCode™?

CA Technologies is subjected to the data security conditions of the "Payment Card Industry – Data Security Standard" (s. <https://www.pcisecuritystandards.org/>) from the credit card organizations and is also certified for it. This certification is repeated every year by external auditors.

Furthermore, the company CA is also certified concerning the Statement on Standards for Attestation Engagements No. 16 (SSAE16) and concerning the Statement on Auditing Standards No. 70 (SAS70, s. <http://sas70.com/>) and the datacenter

achieves the highest Level IV concerning the "NETA testing standard" (s. <http://www.netaworld.org/>).

Due to a corresponding certification, CA is able to ensure an appropriate data security level in accordance with the German Federal Data Protection Act (Bundesdatenschutzgesetz).