

Terms & conditions for the usage of Mastercard® Identity Check™

1. Introduction

Mastercard® Identity Check™ is a process to make online payments safer by verifying the identity of the cardholder on the basis of personal data. In order to avail of this function, it is a prerequisite that the online merchant also participates in the process. During the payment process, the cardholder either confirms the purchase through a Touch ID/Fingerprint or a PIN using the App "Transakt" or alternatively by inputting a transaction number (mobileTAN) received via SMS with respect to the purchase.

To participate in Mastercard® Identity Check™ a mobile device is required, that has the ability to either use the app "Transakt" or receive SMS. Registration is also necessary.

2. Registration

In order to participate in Mastercard® Identity Check™ the cardholder has to register on the homepage of their card issuing institution. Online shopping with Mastercard® Identity Check™ is then possible. The cardholder requests an identification code during the registration process and depending on the card issuing institution's settings, this code can be delivered in three possible ways:

- By SMS (after the input of certain personal data as well as the mobile number)
- By eStatement/ online credit card information (as long as the cardholder participates in this)
- By a 1 cent credit entry on the cardholder's settlement account.

After the input of the identification code, the cardholder predefines which method of Identity Check they wish to use in the future.

a. App process "Transakt"

During the registration process for the app procedure, the cardholder is requested to download the app "Transakt" via the IOS App Store or Google Play Store to his smartphone or tablet. To link the credit card with the app, the QR code displayed on the registration page can be scanned or alternatively the displayed numeric code can be manually entered into the app. To do this, the menu item "Add account" in the app has to be selected and the described process is to be followed. Then the cardholder provides a PIN of his own choice or can alternatively use the Touch ID / fingerprint recognition of his mobile device in order to be able to confirm later payments. The app can also be used offline. If the app has to be newly installed e.g. because of a new mobile device or if the PIN for using the app has been forgotten, a new registration is required.

b. mobileTAN process

Within the registration process, the cardholder enters their mobile phone number to which the required TAN for the payment release is transmitted. In addition a security question must be created, which can be used as an additional security measure if necessary. If the cardholder wishes to change his mobile phone number used in the mobileTAN process or has forgotten the answer to his security question, he is required to re-register for the service.

The use of secure authentication for online transactions is possible immediately after registration.

3. Costs

During registration and when loading and using the “Transakt” app, charges can be levied by the mobile phone or Internet provider.

If the card issuing institution levies charges for the use of the mobileTAN process, the cardholder will be informed of this as part of the registration process.

4. Requirements for the cardholder

The cardholder must ensure that no one gains access to his mobile device while conducting secure online transactions. The card issuing institution will never ask customers via email or phone for registration or disclosure of their registration data. The device, where a TAN is received should not be used simultaneously for the online transaction (physical separation of communication channels).

The cardholder has to compare the consistency of his transaction data with the transmitted data from the card issuing institution. In case of discrepancies, the transaction is to be stopped and the cardholder has to inform his card issuing institution.

5. Unsubscribe from the Mastercard® Identity Check™

- a. The cardholder may terminate his participation by giving First Data a notice in text form (Textform) (e.g. by writing to First Data GmbH, Marienbader Platz 1, 61348 Bad Homburg v. d. Höhe) or calling First Data (+49 (0) 69 / 7933 - 2555).
- b. If the cardholder has left the program, it is not possible for him to conduct online transactions at participating merchants anymore. In order to do this, the cardholder would have to re-register for Mastercard® Identity Check™.

6. Third-party service provider

The card issuing institution appoints First Data GmbH, based in Bad Homburg, Germany as the service provider for Mastercard® Identity Check™. First Data GmbH appoints Netcetera AG, with offices in Zurich, Switzerland and its sub provider, Entersekt as service provider, whereby Entersekt does not receive or save personal data relating to the cardholder. The registration for the Mastercard® Identity Check™ will be done directly by Netcetera, where the data of the cardholder from the registration process will be stored. If a merchant participates in the Mastercard® Identity Check™ process, Netcetera takes over the authentication of the cardholder and advises the merchant if the authentication process was successful. Netcetera has an appropriate data security level in accordance with the General Data Protection Regulation (Datenschutz-Grundverordnung). First Data GmbH has agreed with Netcetera the EU standard contractual clauses in terms of the transfer of personal data.