

Q: What is MasterCard SecureCode?

A: MasterCard is a service designed to protect your debit MasterCard by using personal passwords (referred to as SecureCode) or identity information to help avoid unauthorized use of your card when making online purchases.

Q: How does MasterCard SecureCode work?

A: Once you've registered and created your own private SecureCode, you are automatically prompted by your financial institution at checkout to provide your SecureCode when making purchases through participating online merchants. Your SecureCode is quickly confirmed by your financial institution and then your purchase is completed. Your SecureCode will never be shared with the merchant and works just like entering a PIN at an ATM.

Q: How does MasterCard SecureCode protect my debit card?

A: When you enter your SecureCode during a purchase at a participating online merchant, you confirm that you are the authorized cardholder and the purchase is then completed. If an incorrect SecureCode is entered, the purchase is not processed. Even if someone knows your debit card number, the purchase cannot be completed without proper entry of your SecureCode.

Q: What are the system requirements for MasterCard SecureCode?

A: MasterCard SecureCode works with most browsers. Please be advised that software which prevents pop-up windows may interfere with your use of SecureCode.

Q: Can I use MasterCard SecureCode from any computer?

A: One of the great advantages of MasterCard SecureCode is it can work with most PCs that have an Internet connection. There is no special software to install.

Q: Why should I sign up for MasterCard SecureCode?

A: MasterCard SecureCode provides an extra level of protection for online shopping. MasterCard always protects its cardholders against unauthorized use; however, SecureCode helps prevent unauthorized online use before it happens.

Q: What card do I use? Will I need to get a new card to use MasterCard SecureCode?

A: You can use any of your existing MasterCard debit cards, as long as the cards are issued from a participating financial institution. If you are not sure if your financial institution provides this service, please review the list of participating financial institutions at <http://www.mastercard.com/us/personal/en/cardholderservices/securecode/issuers.html>. If you don't see your financial institution listed, check back frequently.

Q: How easy is it to use MasterCard SecureCode?

A: MasterCard SecureCode is quick and easy to use. When you submit an order at a participating online merchant, a MasterCard SecureCode window appears. Complete the authentication information requested by your card issuer and create a password. After your MasterCard card is activated, simply enter your password and click Submit.

Q: Once I activate my card, will I use my password at all online merchants?

A: You will use your MasterCard SecureCode password at participating online merchants.

Q: Where can I shop with MasterCard SecureCode?

A: Please refer to www.securecode.com for participating online merchants. Be sure to check back periodically for updates of participating merchants. When making purchases from merchants that do not participate in SecureCode, you are protected from unauthorized purchases with Zero Liability from MasterCard.

Q: How do I know whether a merchant participates in SecureCode?

A: Most participating merchants display the MasterCard SecureCode logo on their website. However, if you don't see the SecureCode logo, the merchant may still be a participant and you will be prompted to enter your SecureCode.

Q: What happens when I use my SecureCode at a participating merchant?

A: There is no need to log-in or sign-in. When you make a purchase at a participating merchant and enter your registered MasterCard payment details, you are automatically prompted by your financial institution to enter your SecureCode. After reviewing the details of your purchase and confirming that your Personal Greeting is correct, simply type in your SecureCode to complete the purchase.



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Q: What is a Personal Greeting?

A: A Personal Greeting is the message that you create during SecureCode sign-up. Each time you make an online purchase at a participating merchant, you are prompted to enter your SecureCode. At that time, you will see your Personal Greeting and other purchase details. The Personal Greeting ensures communication with your financial institution. If the Personal Greeting displayed in the pop-up box is incorrect, do not enter your SecureCode and contact Customer Service immediately by calling the phone number on the back of your debit MasterCard card, to avoid possible fraud.

Q: What if I forget my password?

A: If you forget your password, click "Forgot Your Password" on the MasterCard SecureCode password window and follow the instructions provided.

Q: What is a password hint?

A: A password hint helps you remember your password if you forget it.

Q: How will SecureCode change the online purchase process?

A: The online purchase process does not change; the only difference is you are prompted to provide a SecureCode during check-out. Your SecureCode is never revealed to the merchant during the check-out process.

Q: Will I be able to make purchases at merchants that accept MasterCard but do not participate in the SecureCode program?

A: Yes, however, you will not be prompted for your SecureCode during these purchases. In these cases, Zero Liability from MasterCard protects purchases.

Q: How do I know activation is secure and safe?

A: Personal and payment card information is transmitted using a high level of encryption (SSL), and is stored on a secure server behind a firewall to protect against unauthorized access.

Q: What are the MasterCard SecureCode password requirements (number of characters, numbers, upper case, etc.)?

A: Password requirements are determined by each MasterCard card issuer. Contact your financial institution to learn more about password requirements.

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 the number of cards you can register.