Questions and answers

1. What is MasterCard® SecureCode™?

MasterCard® SecureCode™ is a new service from MasterCard® and your card issuer that provides added peace of mind when you shop online by providing added protection against unauthorized use of your enrolled card online.

2. How does MasterCard SecureCode protect me?

When you correctly enter your SecureCode during an online purchase, you confirm that you are the authorized cardholder and your purchase is completed. If the correct SecureCode is not entered, the purchase will not go through. No code, no confirmation, no purchase.

3. Do I need a new card in order to use the new service?

No. You can use your active credit or debit card.

4. Can I use 3D Secure Code from any computer?

Yes. You can shop from any computer.

5. What are the Hint and Response?

If you forget your SecureCode when making an online purchase, you will be supplied with your hint. If you then supply the correct Response, your purchase will be completed. Once your purchase is completed, you should visit the registration site, click on the "Forgot SecureCode" link and follow the subsequent instructions.

6. What card can I register in MasterCard SecureCode ?

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

7. Why do I have enter all of my personal information again when I enroll a second card?

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.

8. What is a Personal Greeting?

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. 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 Customer Service immediately by calling the phone number on the back of your MasterCard card.

9. Can I start shopping with my SecureCode as soon as I register?

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

10. Where can I shop?

You can shop at websites of online merchants which own certificate to use this service.