

Conditions for the usage of MasterCard® SecureCode™



1 Introduction

MasterCard® SecureCode™ is a procedure to make online payments safer by performing a verification of the cardholder identity, on the basis of personal data. To enable this function, the online merchant has to participate in the 3D Secure program. During payment checkout, the cardholder instructs the service provider of the card issuing institution that the payment is valid only for this single purchase by entering a transaction number (mobileTAN). The mobileTAN is transmitted to an SMS receiving device (e.g. a mobile phone) of the cardholder.

2 Registration

a) To register for participation, the cardholder requires the following information:

- The credit card number
- The expiry date of the card
- A device (e.g. mobile phone) with SMS feature
- Specific personal data which will be prompted during the registration process.

b) Within the registration process, the cardholder enters their mobile phone number to which the required TAN for the payment release is transmitted. The use of secure authentication for e-commerce transactions is possible immediately after registration.

3 Requirements to the cardholder

The cardholder must secure their mobile phone so that nobody gains access to conduct secure e-commerce transactions. The card issuing institution will never ask customers by email or phone call for registration or notification of their registration data. The device, where a TAN is received (e.g. a smartphone) may not be used simultaneously for the e-commerce transaction (physical separation of communication channels).

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

4 Change mobile phone number

If the cardholder wishes to change their mobile phone number used in the mobileTAN process, they can use a link on the registration section of their card issuing institution's website. If the SMS delivery to the previously registered mobile phone number is no longer available, the cardholder has to re-register for the service.

5 Logout of the MasterCard® SecureCode™

a) The cardholder can leave the 3D Secure service by calling First Data (+49 69 7933-2555) or writing to First Data (Konrad-Adenauer-Allee I–II, 61118 Bad Vilbel, Germany).

b) If the cardholder has left the program, it is not possible for them to conduct online transactions at participating merchants anymore. Otherwise, the cardholder has to register for 3D Secure again.

6 Third-party service provider

As service provider for MasterCard® SecureCode™ the card issuing institution appoints the First Data Deutschland GmbH, based in Bad Vilbel, Germany, and CA Deutschland GmbH based in Darmstadt, Germany, and her parent company CA Technologies, based in USA. The registration for the MasterCard® SecureCode™ ensues directly with CA, where the data of the cardholder is stored from the registration process. If a merchant participates in the MasterCard® SecureCode™ process, CA takes over the authentication of the cardholder and tells the merchant if the authentication process was successful. 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).