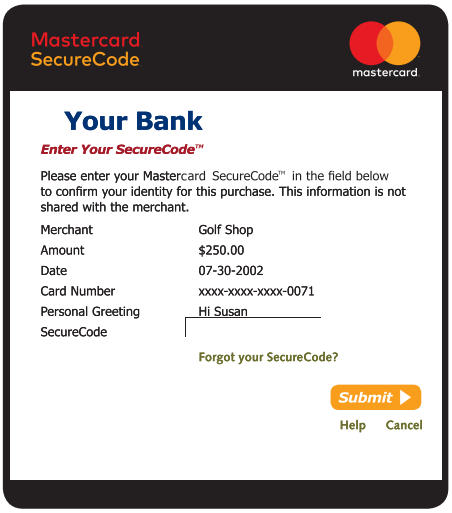
Credit, debit and prepaid cards are powerful and convenient tools for consumers who make purchases online. Electronic payment networks, like Mastercard, are constantly developing new technology to make sure cards are a safe, simple and smart solution for consumers. SecureCode is a recent innovation Mastercard has made available to consumers and businesses to provide one more layer of protection against fraud and identity theft. More than 575,000 online retailers support transactions made with SecureCode, which allows you to make purchases without turning over your credit card information to the merchant.



SecureCode works like a PIN for credit cards. You register any personal credit cards from your bank that have a Mastercard logo with Mastercard through its SecureCode website. Mastercard provides you with your private security code number. At the same time, online businesses apply to be SecureCode businesses and if Mastercard approves them, they display the SecureCode logo and payment option. When you go to check out, you just enter your private code and the transaction is approved— you never have to enter in your card number, expiration date or any financial information.

It's fast and easy to sign up, and doesn't require extensive enrollment. At the time of purchase, your system will prompt you to enter your code. If answered correctly, the transaction goes through. In the event of an attempted fraudulent purchase, the transaction cannot be completed without the correct code and the purchase is canceled.

HOW DOES IT WORK AND HOW DO I SIGN UP?

1. **Enroll** Locate your issuer and click to begin the process*. Follow all the prompts and enter your 16-digit Mastercard number. Verify your identity and then create your own SecureCode. Make sure you don't choose anything too difficult, or be sure to write down your SecureCode in a safe place. Next, choose a personal greeting. This personal greeting is another layer of protection confirming that you will be communicating with your bank at the time of purchase. Follow the rest of the instructions and you will have a SecureCode ready for online purchasing.

TO ENROLL, GO TO:
www.mastercard.us/securecode-sign-up.html

2. **Shop** Use your SecureCode to shop at any participating merchants. Most merchants will display the Mastercard SecureCode logo on their site. You can still make purchases if a merchant is not enrolled in this program. When buying from merchants who do not yet participate in SecureCode, you will still be protected from unauthorized purchases with Zero Liability from Mastercard.

3. **Purchase** Once you have finished shopping, confirm your purchases. A message box from your bank will pop up (or you will be directed to another site), prompting you to use the secured code. During this process, the bank confirms your identity and purchase. The merchant never sees your sensitive data and the transaction remains safe. Remember to look for your personal greeting in every transaction to confirm your online communication with your bank.

FOR MORE INFORMATION, VISIT:
www.mastercard.us/support/securecode.html

BENEFITS

- **Enrollment is easy and painless.** Once you have enrolled, you can shop safely and let SecureCode do the security checking for you.
- **You're protected from fraud, and so is the business you're using.** Your SecureCode works much like a PIN at an ATM, and you never share it with the merchant.
- **No additional cards are needed to use SecureCode.** Continue to use your existing Mastercard. You may register all your Mastercard cards with this service. There's no limit to the amount of cards you can enroll using SecureCode.
- **Individuals who share an account can use the same SecureCode.** No additional enrollment for multiple account holders is needed.

** If your bank is not listed, please check back at a later time. Mastercard is constantly updating its list of issuers.*