MasterCard SecureCode for Online Merchants

Building Consumer Confidence, Extending Your Market Reach

MasterCard.
SecureCode.™

MasterCard® SecureCode™ is a global e-commerce solution that enables cardholders to authenticate themselves to their issuer through the use of a unique personal code. MasterCard SecureCode addresses current consumer concerns about the security of online shopping and the high rate of e-commerce chargebacks. And it is designed to take online shopping security and consumer confidence to a new level.

MasterCard research shows that 44% of consumers indicated having SecureCode would increase their likelihood of buying more online. And, 49% said they would use a card enrolled in SecureCode more often than another card for online purchases.*

How MasterCard SecureCode Works

Like the familiar ATM authentication process, cardholders must enter their SecureCode in an issuer-provided window before their online

transaction can be authorized. In seconds, the issuer confirms it is the true cardholder performing the transaction. Cardholders enjoy peace of mind knowing that no one else has access to their SecureCode. The participating merchant gets explicit evidence of an authorized purchase (authentication data)—all with minimal cost impact and time investment.

Secure Data Transport

MasterCard SecureCode requires that 3-D Secure technology be deployed on the merchant Web site. This can be done by loading a SecureCode-compliant merchant plug-in application on your server. Or, you can contract with a hosted service to perform the authentication process for you. Merchants should then work with their transaction processor to pass authentication data via the

MasterCard research shows 90% of online non-buyers worry that their personal and financial information may fall into the hands of hackers. Seventy-one percent are concerned about credit card fraud.*

So how do merchants overcome barriers to building online business—and tap into today's robust new business channels? **With MasterCard SecureCode.**

* MasterCard Worldwide Consumer Research

MasterCard Universal Cardholder Authentication Field (UCAF™), a simple, common method of collecting and passing cardholder authentication data at the merchant Web site. This data transport mechanism standardizes how cardholder data is carried among all parties in a transaction—cardholders, merchants, issuers, and acquirers.

MasterCard SecureCode is designed to help online merchants:
- Guarantee payments in the e-commerce channel
- Reduce fraud
- Reduce chargebacks
- Increase online business
- Increase cardholder confidence

Putting MasterCard SecureCode to Work for Your Business

Considering the sizable benefits, merchant requirements are quite manageable. To get started, all merchants need to do is contact their transaction processor to ensure UCAF processing support and to update their site to include the plug-in application. The initial and ongoing costs are minimal.

Fewer Chargebacks

Once merchants have deployed SecureCode, it's up to the issuer to authenticate its cardholders for online transactions. The authentication data, together with an authorization approval, gives the merchants a transaction that is guaranteed against the most common types of chargebacks—"cardholder not authorized" and "cardholder not recognized" chargebacks. And merchants can focus on the business of fulfilling orders rather than on authorization concerns.

Get Started

To become a SecureCode merchant, visit www.securecodemerchant.com and follow these steps:

1. Contact your transaction processor to ensure it supports MasterCard SecureCode. If it does not, please send an e-mail to securecodemerchant@mastercard.com and a MasterCard representative will contact you directly.

2. Load a SecureCode-compliant merchant plug-in application on your server, available from compliant vendors. Alternatively, you can contract with a hosted service to perform the authentication process for you. For a list of SecureCode-compliant vendors, visit www.securecodevendors.com.

3. Conduct a simple test with MasterCard to help check that you're ready to go.

4. Add the MasterCard SecureCode program identifier to your Web site to let customers know you are working to secure their online shopping experience.

   For the Program Identifier Usage Guidelines and artwork, visit www.securecodemerchant.com.

5. Advertise for free in the SecureCode participating merchant directory on the MasterCard consumer Web site. Go to www.securecodemerchant.com for more information.

Contact Us

For more information on MasterCard SecureCode, please contact your transaction processor, or e-mail us at securecode@mastercard.com.

MasterCard
Worldwide

SCHAWK

Schawk Studio
2000 Purchase Street, LLE.100
Purchase, NY 10577
914.249.5022: voice
914.249.4008: fax