



Secure your Online Shopping with...

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.

Once you've registered and created a SecureCode, each time you make an online purchase, a window will pop up asking for your SecureCode, just like using a PIN at the ATM. When you correctly enter your SecureCode, your card issuer confirms that you are the authorized cardholder and your purchase is completed. No code, no confirmation, no purchase.

When you make an online purchase, a window from your card issuer will pop up and prompt you for your SecureCode. After reviewing the details of your purchase and confirming that your Personal Greeting is correct, simply enter your SecureCode to complete your purchase.

How does this work? When you enter your debit card number on the order form, the merchant sends an electronic message asking the MasterCard directory whether or not your card is enrolled in the SecureCode program. If the answer is yes, the MasterCard directory notifies your card issuer that your card is being used online and your card issuer then sends you the pop-up request for your SecureCode to be sure it's really you trying to use your card. This communication is directly between you and your issuer, without the merchant's involvement. Once you enter the correct SecureCode, your card issuer will send an authorization to the merchant, as they would for any purchase, and your purchase is completed. So, from the merchant's point of view, the transaction process is the same whether the card is enrolled in SecureCode or not.

To use this service, you do not need a new card and you can access your secure code information from any computer. When your MasterCard expires, your new card is automatically updated. Should you need to get a new card with a different card number, you will have to register that card.

If members have questions during the enrollment of SecureCode, they will be instructed to contact the Credit Union. To register your MasterCard, please start either from our Web Site or visit <http://www.mastercard.com/us/personal/en/cardholderservices/securecode/index.html>.*

*The website contained in this link is not maintained by YOUR Federal Credit Union, as such, YOUR Federal Credit Union is not responsible for its contents.