

MasterCard® SecureCode™

Learn more about MasterCard SecureCode

Q: What is MasterCard SecureCode?

A: MasterCard SecureCode is a service from MasterCard and LINC that will provide greater peace of mind when you shop online by providing added protection against unauthorized use of your enrolled LINC card.

Q: How does MasterCard SecureCode work?

A: When you make an online purchase using your MasterCard issued by LINC via a SecureCode enabled merchant, a pop-up message will appear on your screen asking you to enter the OTP. This OTP will be sent to your mobile phone via SMS.

If there is a change in your mobile number or you have not registered your mobile phone with LINC, please update your contact details by LINC Online Banking services or your branch.

Q: Which cards are covered by this service?

A: LINC Credit, Debit (ATM) and Prepaid cards issued by LINC.

Q: Do I need to enroll for SecureCode with the Bank?

A: You will need to have an internet services on your card and a valid mobile number registered with the Bank for this service.

Q: Is a OTP required for all online purchases?

A: No. OTP is required only for merchant websites that support the SecureCode authentication protocols.

Q: Do all SecureCode shopping sites allow me to carry out my payments?

A: No, certain operations can fail because:

- Some foreign traders accept only cards issued in their own country.
- Some traders accept SecureCode cards only above a certain amount.
- Please contact the merchant directly if you notice anything unusual on its site.

Q: What if I do not have a mobile phone registered with the Bank?

A: You will be able to purchase online from merchant websites that do not support SecureCode. For SecureCode enabled websites, you will not be able to complete a transaction without an OTP.

Q: Do I have to pay for the MasterCard SecureCode service?

A: No, the SecureCode service is completely free of charge.

Q: What happens if I do not receive the OTP?

A: In case you do not receive the OTP within 120 seconds, you can request for another OTP by pressing the "Resend OTP" also ensure that your mobile number is updated in the Bank's records in order to receive your OTP from the Bank.

Q: How do I know if I am on a SecureCode retailer's website?

A: The logo MasterCard®SecureCode™ displayed on a retailer's website tell you that you must use the SecureCode service for your online payments.

If an online retailer does not support SecureCode, the payment process runs as normal without entering a password or displaying your SecureCode personal message, and may be running on a higher risk.

Q: What about card payments in shops?

A: For shop purchases (therefore not on the Internet), this does not apply. You will continue to pay by entering in your PIN.

Q: What happens if I use a supplementary card at an online merchant store?

A: an OTP will be generated and sent to the registered number.

Q: What happens if I were to key in the wrong OTP 3 times in a row?

A: You will not be able to complete the transaction and will be routed back to the merchant website.

Q: For how long is the OTP valid?

A: Each OTP is valid for 8 to 10 minutes or one successful usage whichever is earlier.