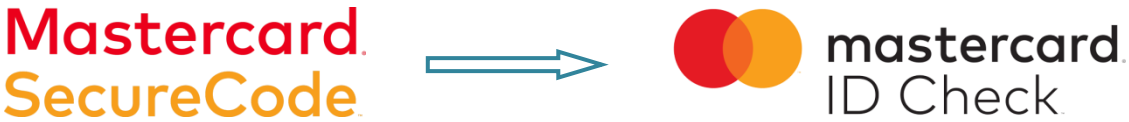
Registration

Maximum security for credit card payments on the Internet: Mastercard® Identity Check™ is an authentication process, whereby your identity is checked for online credit card payments. You have the possibility to make these online payments using an app (by fingerprint, face recognition or PIN) or by entering a mobileTAN via SMS. Mastercard® SecureCode™ will be replaced by Mastercard® Identity Check™ as part of a rebranding.



In order to register, an identification code is required. The card issuing institute will determine which of the following three transmission options are available for the code delivery:

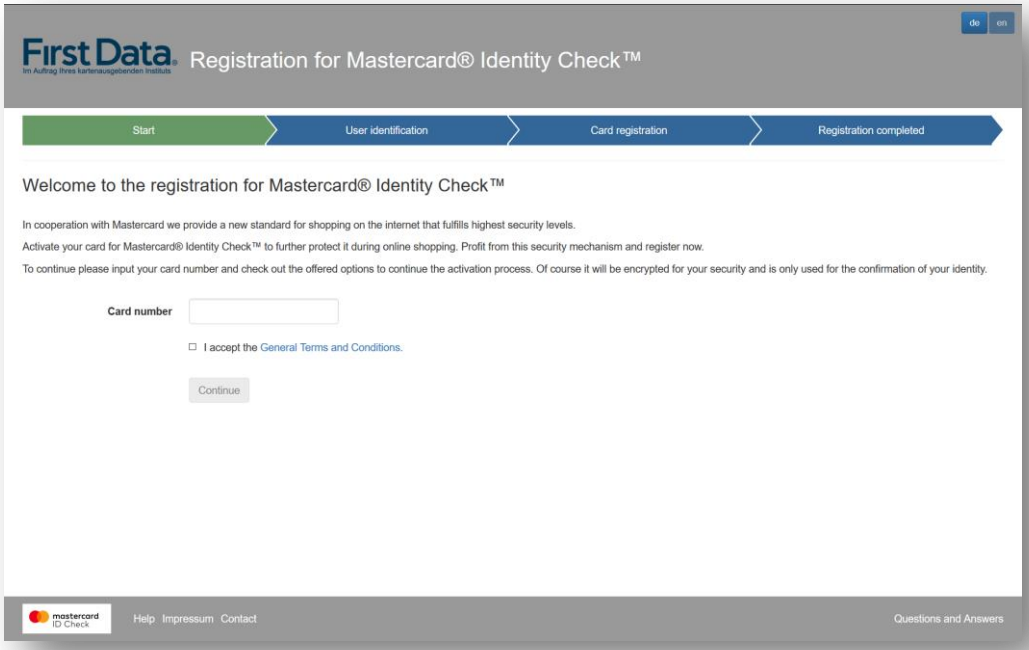
- By SMS (after the input of certain personal data as well as the mobile phone number)
- By eStatement/ online credit card information (as long as the cardholder participates in this)
- By a 1 cent credit entry on the cardholder's bank account

After successful identification, you choose an authentication method with which you want to release future online purchases. Depending on the settings of your card issuing institution, the following two procedures are available:

- release using the "Transakt" app
- mobileTAN process

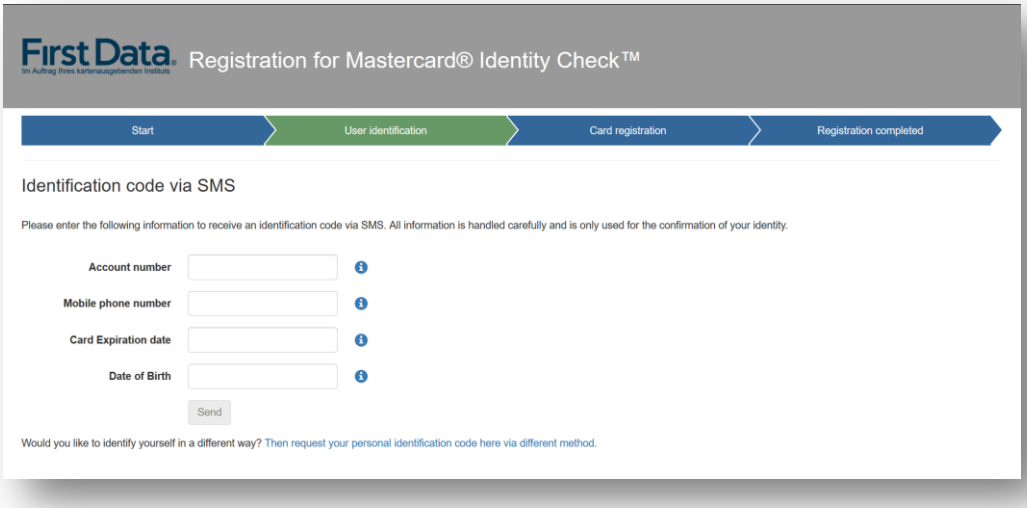
The registration for the identification process as well as the choice of release procedures are explained and described on the following pages.

1. The start page for the input of the 16-digit card number (Note: you can choose between German and English in the top right-hand corner. The registration will then continue in the selected language).

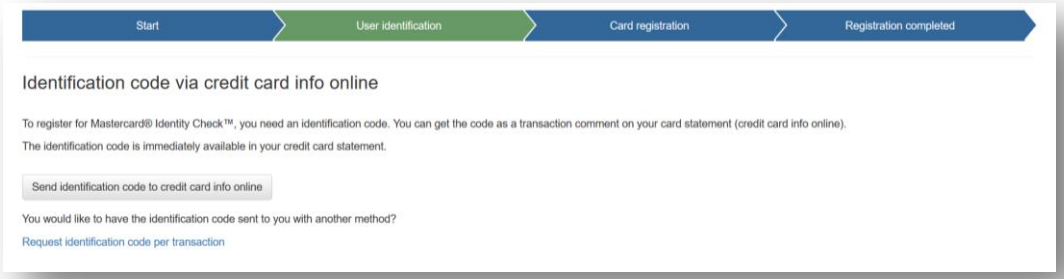


2. For secure identification as a legitimate cardholder, request an identification code. The institute will transmit this code based on their chosen settings (SMS, credit card information online or a 1 cent credit/transaction).

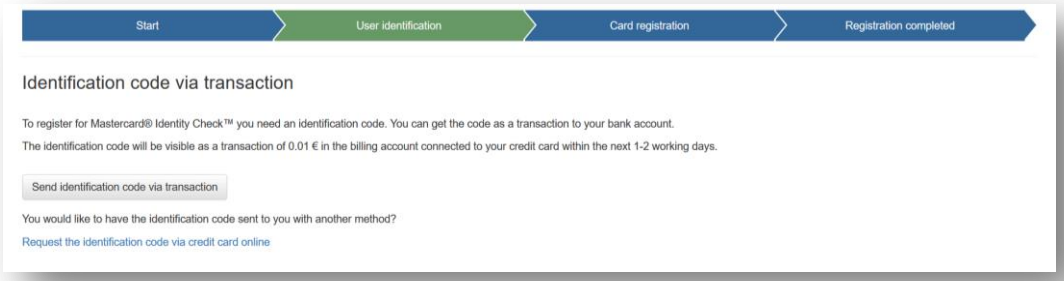
2a. Identification code via SMS: cardholder data is queried and validated in the First Data system. If the validation is positive, you will immediately receive a code by SMS. The information button provides format specifications for the input of this code.



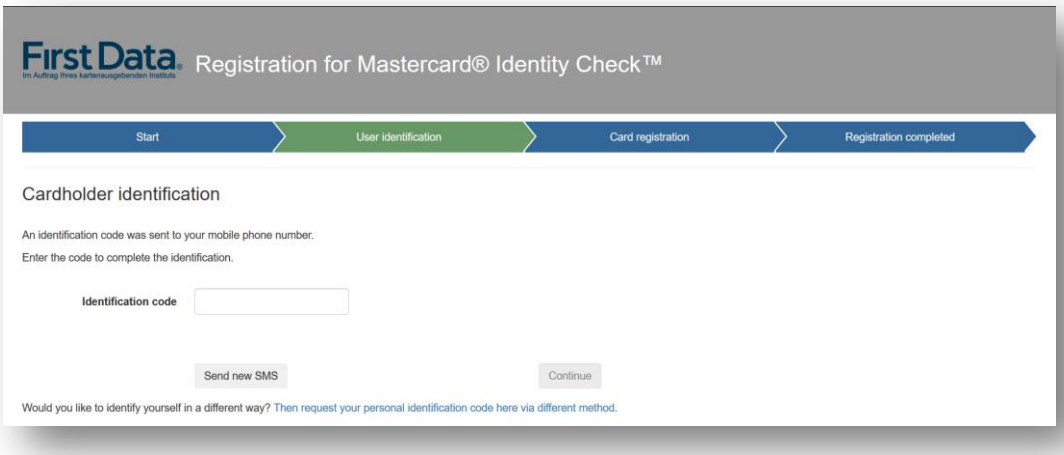
2b. Identification code via online credit card information:



2c. Identification code via a transaction:



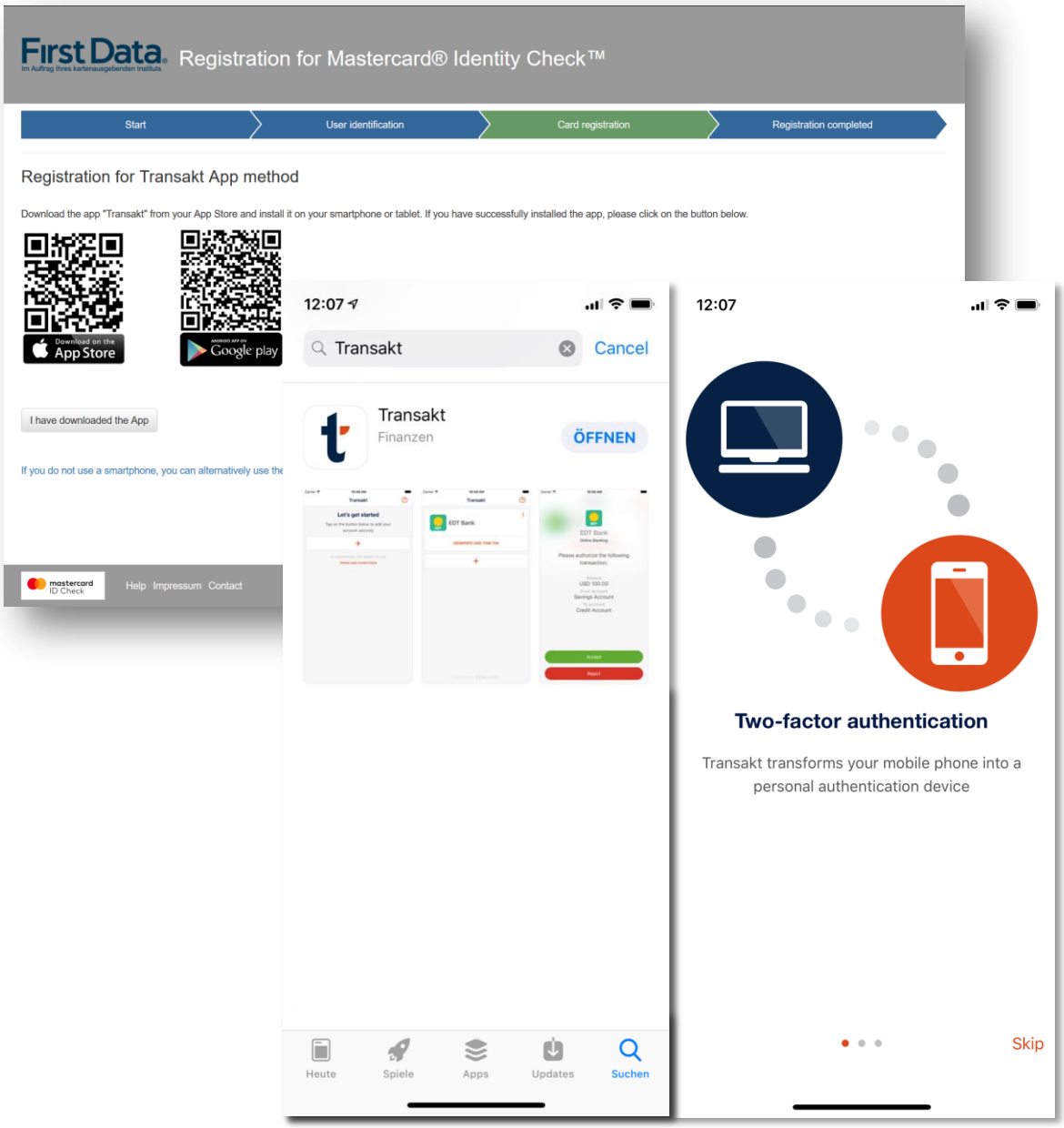
3. Input of the identification code: Following the code request, you will be forwarded directly to the code entry page with the transmission of the SMS. With regards to the other forms of transmission, upon receipt of the code return to the registration process via your institute‘s homepage and enter your card number again. The input page for the identification code will then follow automatically.



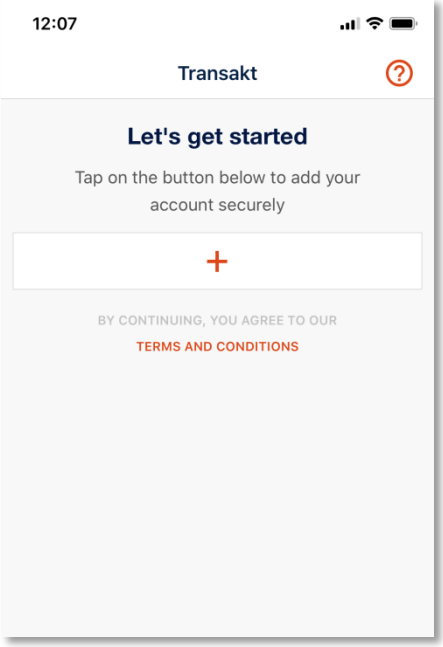
Input the code. By clicking on "Continue" you will get to the actual registration for the usage of the Mastercard® Identity Check™ process.

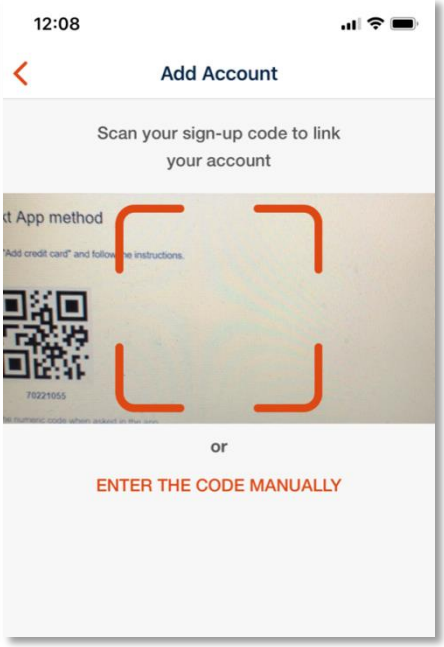
4. Your identification is now complete and you choose the method for future transaction approvals. There are 2 ways to do this: Use the "Transakt" app or the mobileTAN process.

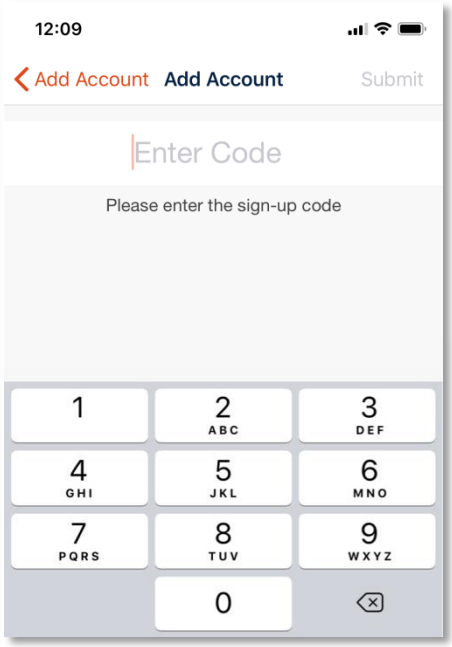
4a. If you would like to use the Transakt app for transaction approval release at a later stage, download the app on your smartphone. You can scan the QR codes in your browser or enter the keyword "Transakt" in the App Store. Once you have downloaded the app, confirm this in the browser and the next step will follow.

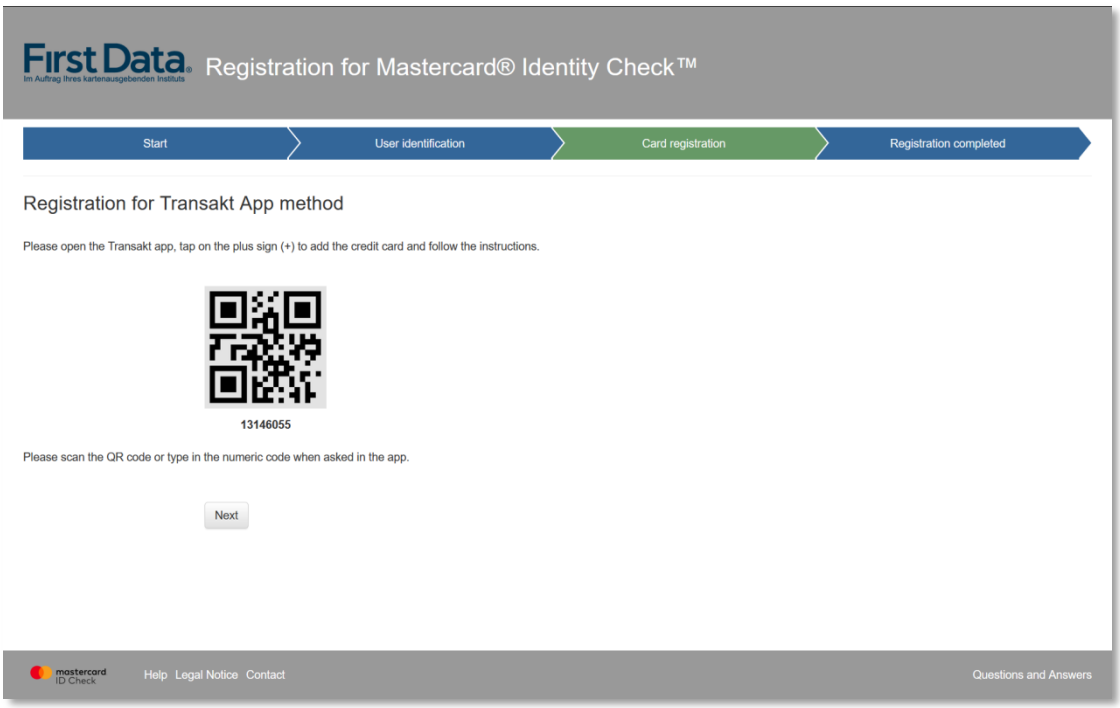


Now link the credit card with the app. To do this, click "+" in the app and scan the QR code displayed in the browser with your smartphone or enter the numbers below.





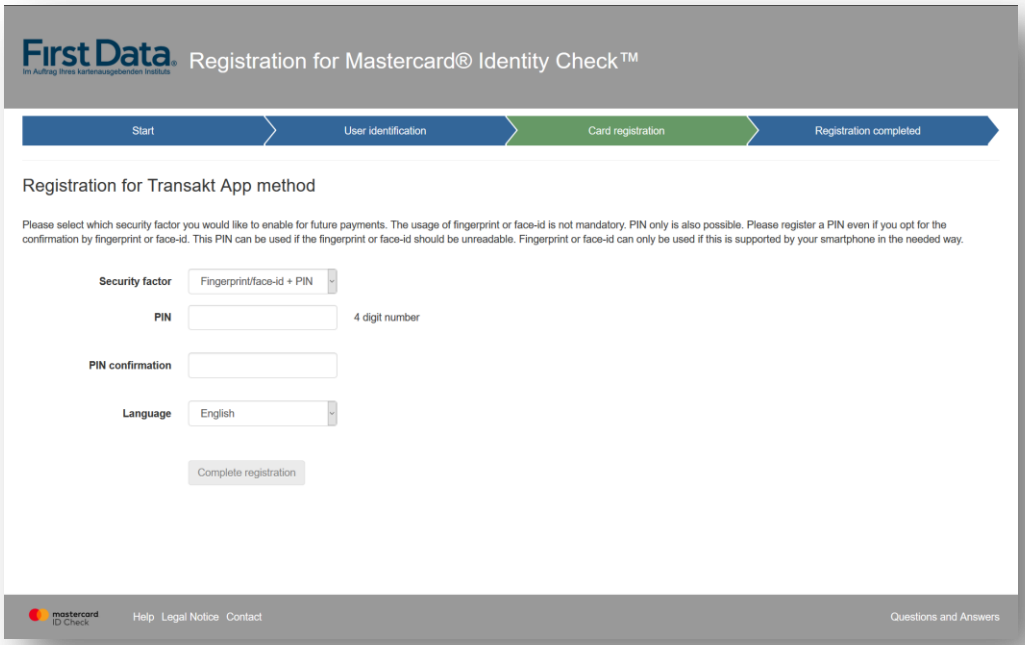




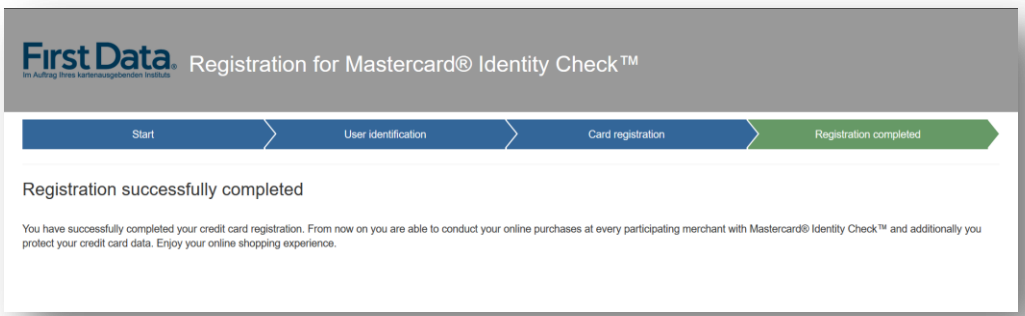
In the next step specify your security option (Fingerprint/Touch-ID/Face-ID) as long as this is supported by your particular device.

Also define a PIN in case the biometric method of your mobile phone does not work correctly at the time of the transaction during a payment release.

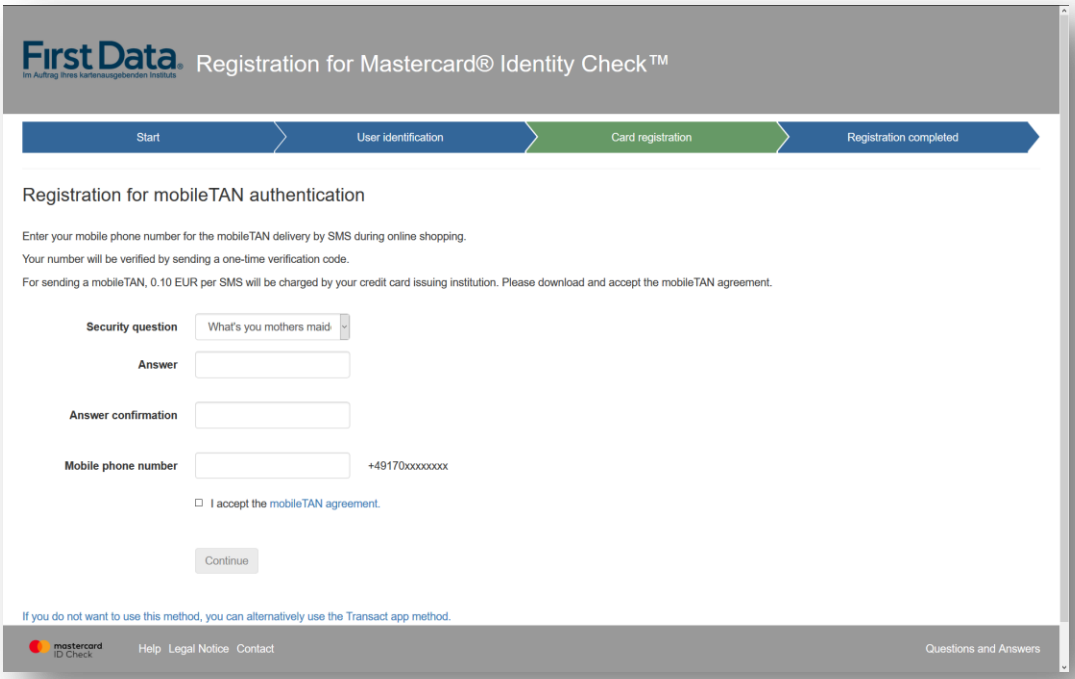
You can also choose to use the PIN alone if you do not want to use a fingerprint etc.



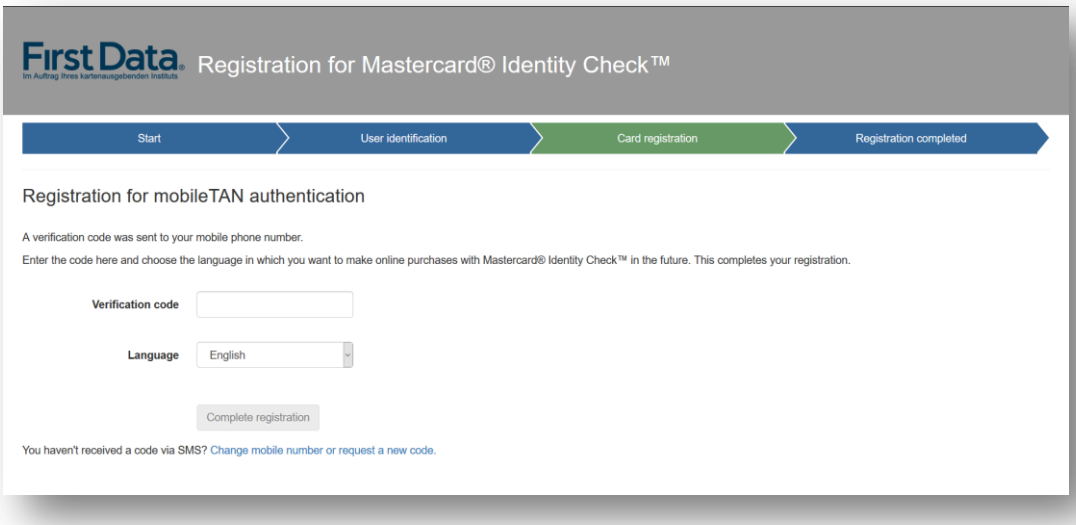
Registration for Mastercard® Identity Check™ is now complete. A change of procedure is only possible by re-registration.



4b. If you wish to use the mobileTAN procedure, enter your mobile phone number and define a security question and answer.

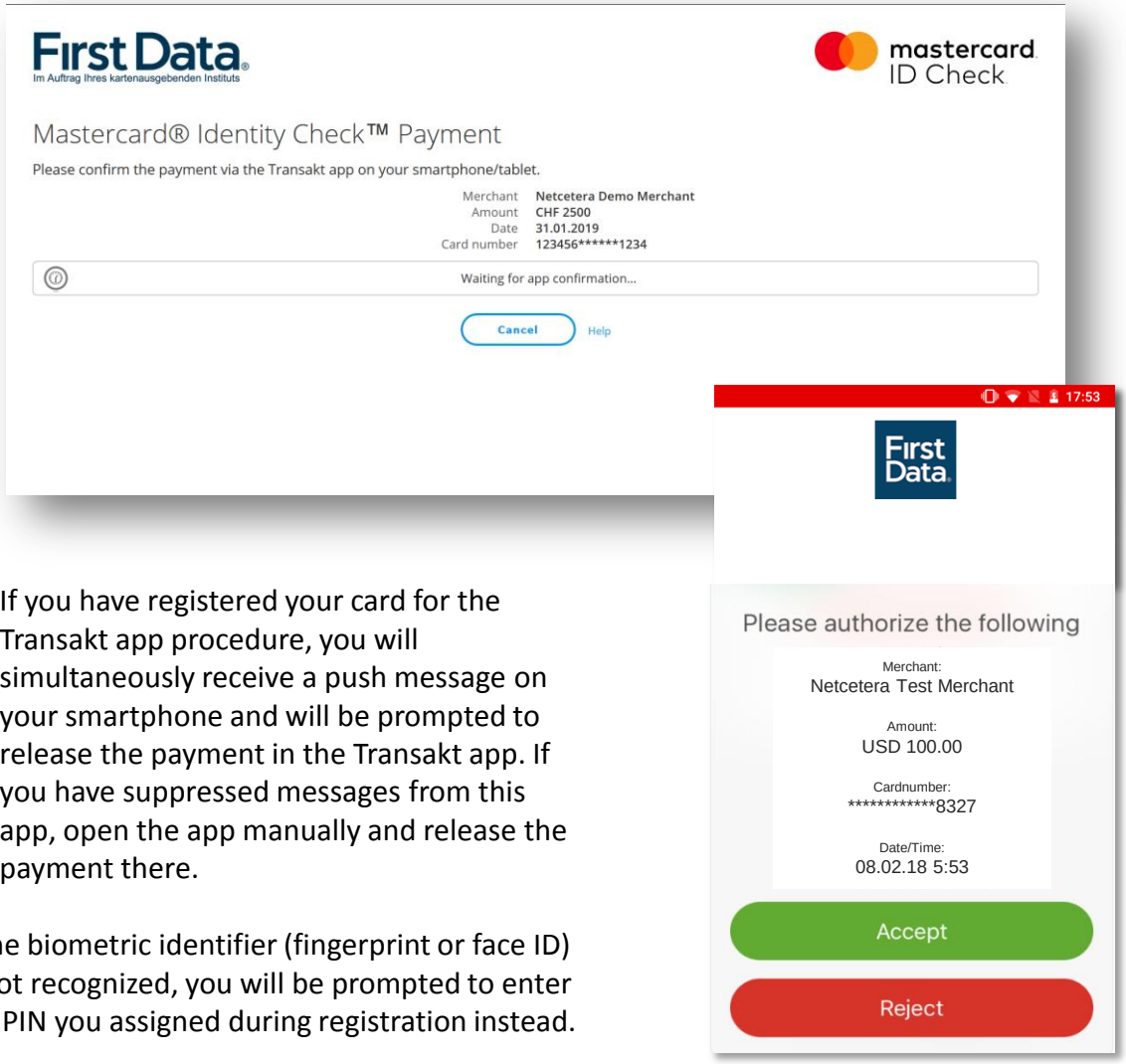


If your card issuing institute charges an SMS fee, it is necessary to open and accept the mobileTAN agreement here. If no charge is made, such an agreement will not appear.
After clicking on "Continue" you will receive a verification code on your mobile phone and after entering it the registration is completed. A change of procedure is only possible by re-registration.



Online-Shopping

As a registered cardholder, you will be forwarded directly to the payment process with Mastercard® Identity Check™ when making an online purchase. The relevant purchase information is listed there. An automatic risk check determines whether you have to authenticate yourself or whether the purchase is completed immediately (with a low risk). In case you have to authenticate yourself, both procedures are described.

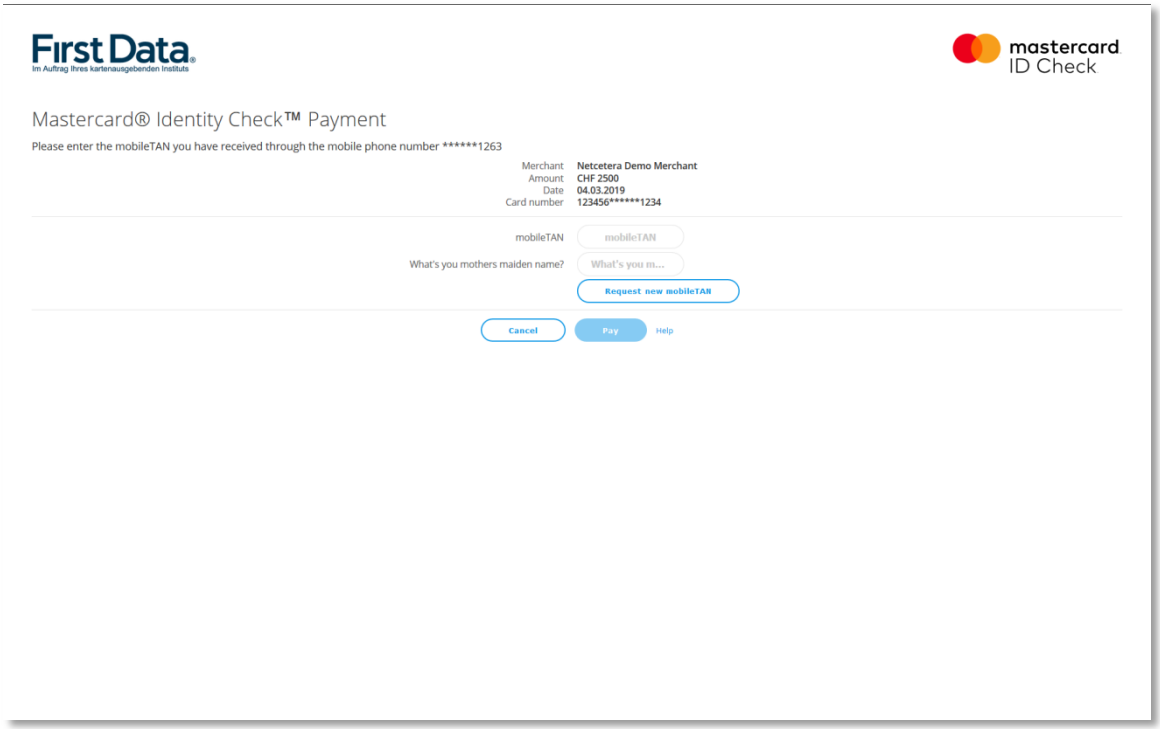


1. If you have registered your card for the Transakt app procedure, you will simultaneously receive a push message on your smartphone and will be prompted to release the payment in the Transakt app. If you have suppressed messages from this app, open the app manually and release the payment there.

If the biometric identifier (fingerprint or face ID) is not recognized, you will be prompted to enter the PIN you assigned during registration instead.

If you have released the payment by app, the merchant receives the release and the purchase is completed. In your browser window you will automatically be redirected back to the online shop.

2. If you have registered your card for the mobileTAN procedure, you will also be forwarded directly to the payment process with Mastercard® Identity Check™ . The relevant purchasing information is listed and the last 4 digits of your mobile phone number are displayed.



You will be asked to enter the TAN that has been sent to you in the meantime and, if applicable, to answer the security question you selected during registration. This will be followed by the actual online authorisation.

Note on SMS: The name "First Data" appears as the sender of the SMS. The transmission time for an SMS depends on your network operator. First Data's responsibility ends when the SMS is delivered to the network operator.