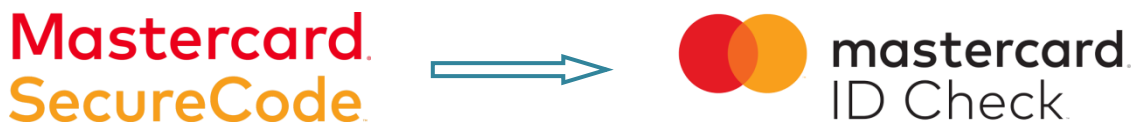


## Registration

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:

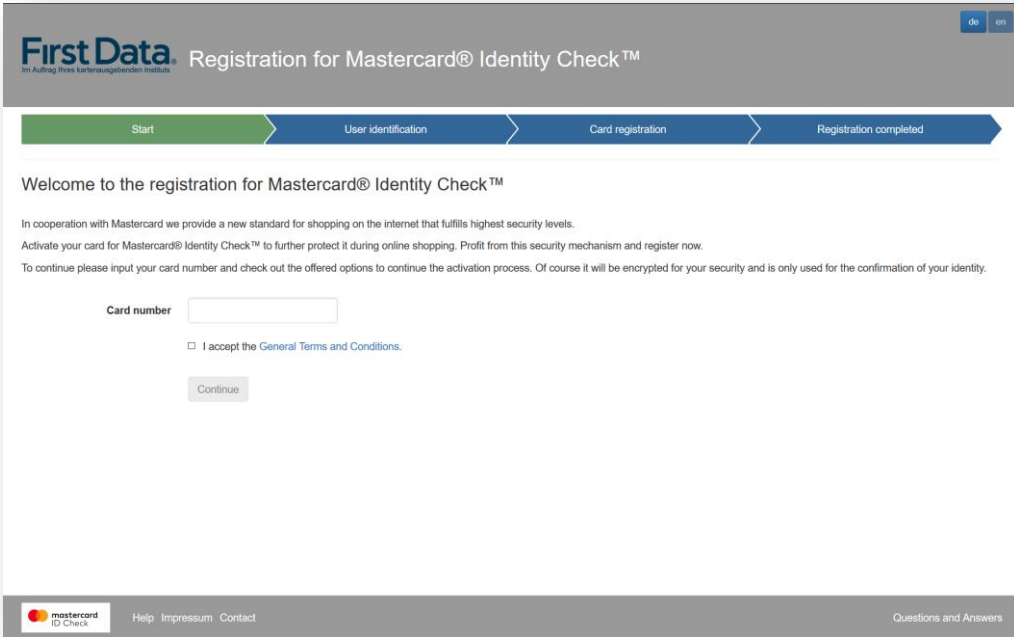
- By SMS (after the input of certain personal data as well as the mobile phone number)
- By eStatement/ online credit card information (as long as the cardholder participates in this)
- By a 1 cent credit entry on the cardholder's bank account

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).



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de en

Start User identification Card registration Registration completed


Welcome to the registration for Mastercard® Identity Check™

In cooperation with Mastercard we provide a new standard for shopping on the internet that fulfills highest security levels.  
Activate your card for Mastercard® Identity Check™ to further protect it during online shopping. Profit from this security mechanism and register now.  
To continue please input your card number and check out the offered options to continue the activation process. Of course it will be encrypted for your security and is only used for the confirmation of your identity.

Card number

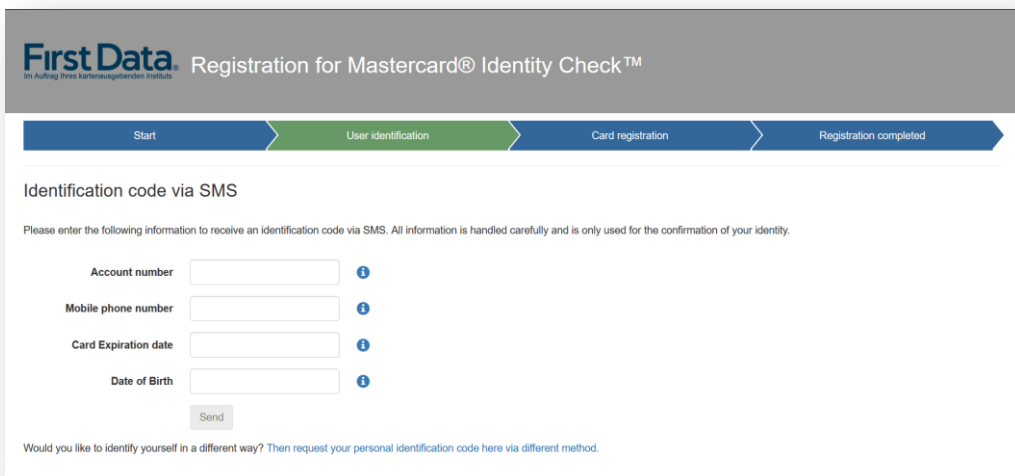
I accept the General Terms and Conditions.

Continue

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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.



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Start User identification Card registration Registration completed

Identification code via SMS

Please enter the following information to receive an identification code via SMS. All information is handled carefully and is only used for the confirmation of your identity.

Account number  ⓘ

Mobile phone number  ⓘ

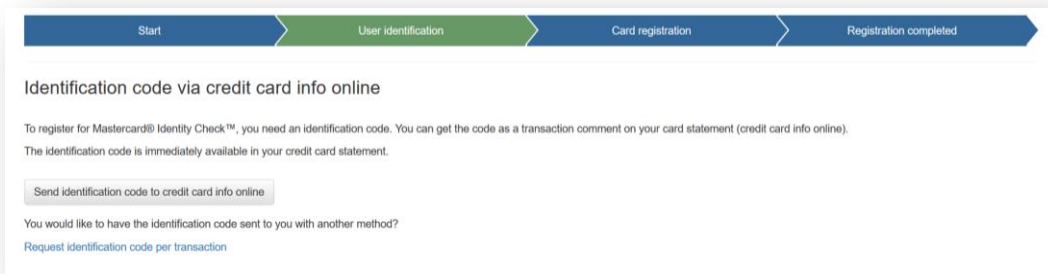
Card Expiration date  ⓘ

Date of Birth  ⓘ

Send

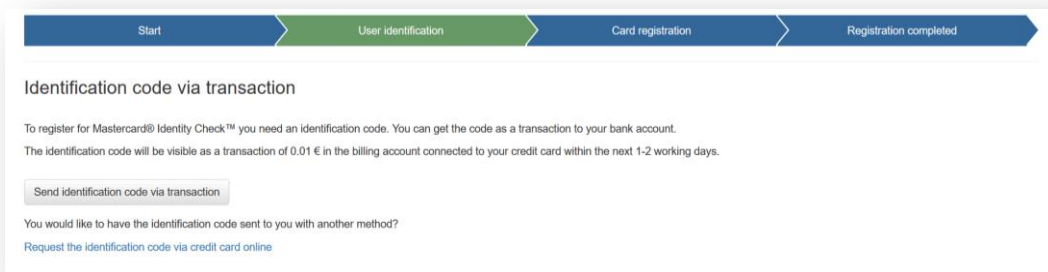
Would you like to identify yourself in a different way? Then request your personal identification code here via different method.

## 2b. Identification code via online credit card information:



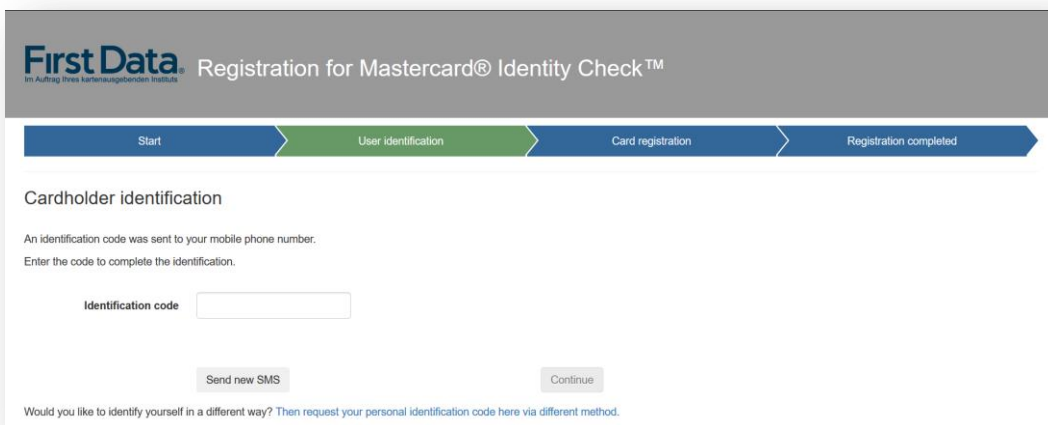
The screenshot shows a progress bar at the top with four steps: 'Start', 'User identification' (highlighted in green), 'Card registration', and 'Registration completed'. Below the progress bar, the title is 'Identification code via credit card info online'. The text explains that to register for Mastercard® Identity Check™, an identification code is needed, which can be obtained as a transaction comment on a credit card statement. A button labeled 'Send identification code to credit card info online' is present. Below this, a question asks if the user wants the code sent via another method, with a link to 'Request identification code per transaction'.

## 2c. Identification code via a transaction:



The screenshot shows a progress bar at the top with four steps: 'Start', 'User identification' (highlighted in green), 'Card registration', and 'Registration completed'. Below the progress bar, the title is 'Identification code via transaction'. The text explains that to register for Mastercard® Identity Check™, an identification code is needed, which can be obtained as a transaction to a bank account. A button labeled 'Send identification code via transaction' is present. Below this, a question asks if the user wants the code sent via another method, with a link to 'Request the identification code via credit card online'.

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.



The screenshot shows a progress bar at the top with four steps: 'Start', 'User identification' (highlighted in green), 'Card registration', and 'Registration completed'. Below the progress bar, the title is 'Cardholder identification'. The text states that an identification code was sent to the user's mobile phone number and asks them to enter the code to complete the identification. There is an input field for the 'Identification code'. Below the input field are two buttons: 'Send new SMS' and 'Continue'. At the bottom, there is a link: 'Would you like to identify yourself in a different way? Then request your personal identification code here via different method.'

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

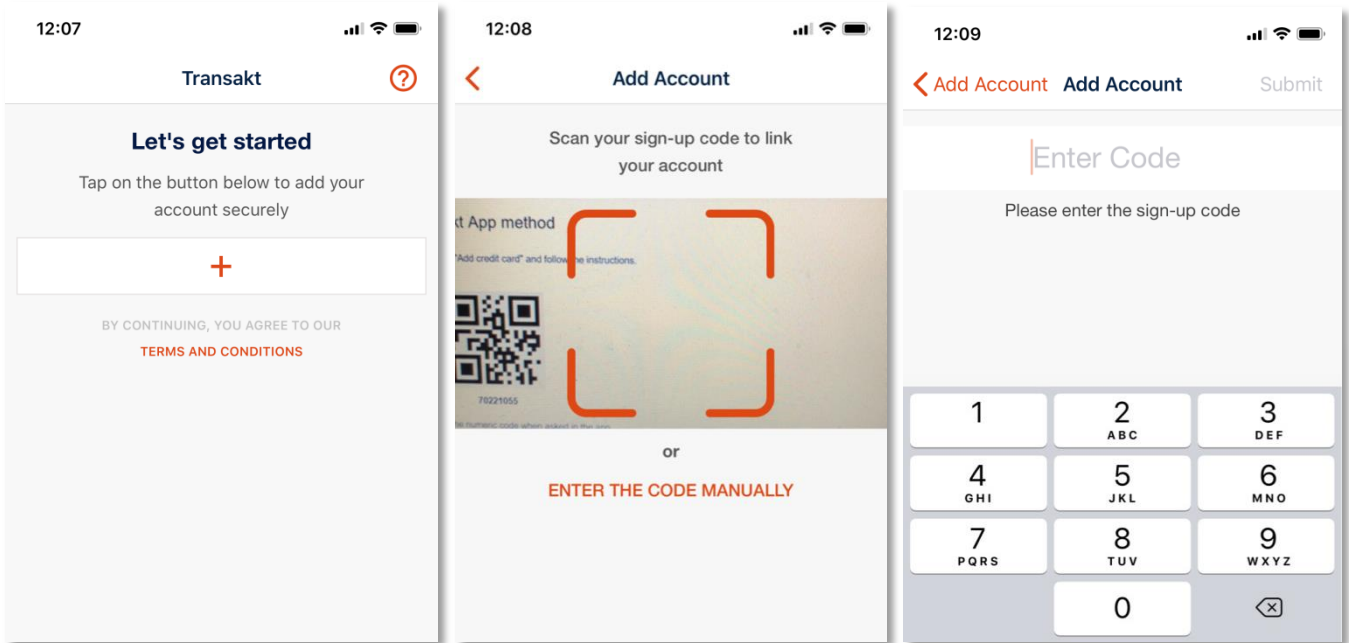
4. Your identification is now complete and you choose the method for future transaction approvals. There are 2 ways to do this: Use the "Transakt" app or the mobileTAN process.

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.

The image illustrates the registration process for the Transakt app. It is divided into several sections:

- Registration Page:** A browser window showing the "Registration for Mastercard® Identity Check™" page. A progress bar indicates the steps: Start, User identification, Card registration (highlighted in green), and Registration completed. The page title is "Registration for Transakt App method".
- App Download:** Two QR codes are shown, one for the App Store and one for Google Play. Below them are buttons for "Download on the App Store" and "GET IT ON Google play".
- App Search:** A smartphone screen showing a search for "Transakt" in the app store. The search results show the "Transakt Finanzen" app with an "ÖFFNEN" (Open) button.
- App Interface:** Three screenshots of the Transakt app interface. The first shows a "Let's get started" screen. The second shows a transaction confirmation screen with "BESTÄTIGEN" and "ABWISLEN" buttons. The third shows a "Please authorize the following transaction" screen with a list of account types and a "Ja" button.
- Two-factor authentication:** A screen titled "Two-factor authentication" with the text "Transakt transforms your mobile phone into a personal authentication device". It features a diagram with a laptop icon and a smartphone icon connected by a dotted line.

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.




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Registration for Mastercard® Identity Check™

Start > User identification > **Card registration** > Registration completed

### Registration for Transakt App method


Please open the Transakt app, tap on the plus sign (+) to add the credit card and follow the instructions.



13146055

Please scan the QR code or type in the numeric code when asked in the app.

Next

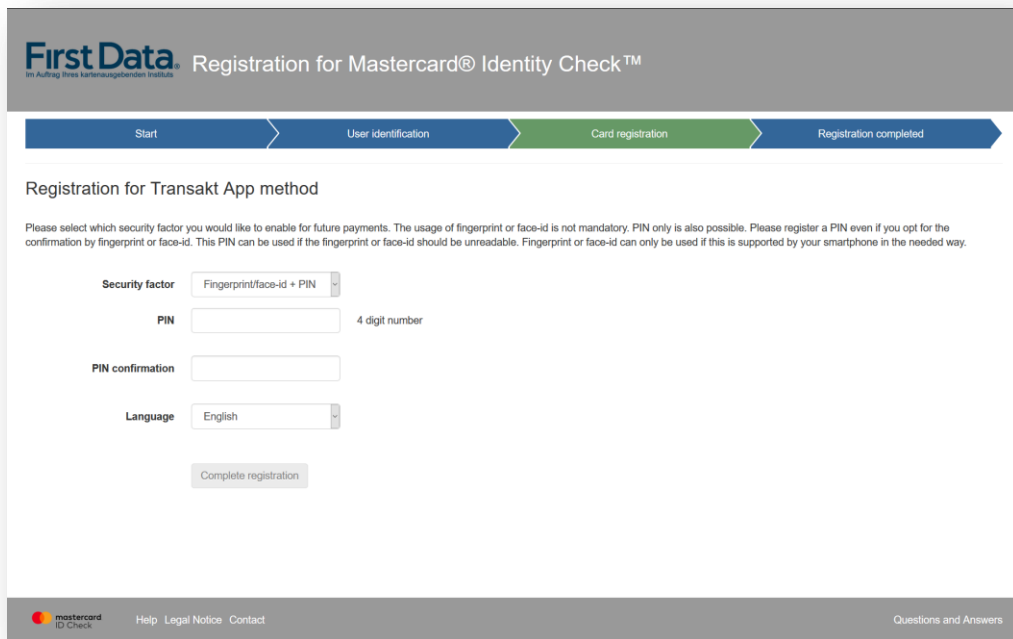
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In the next step specify your security option (Fingerprint/Touch-ID/Face-ID) as long as this is supported by your particular device.

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.



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Start > User identification > **Card registration** > Registration completed

### Registration for Transakt App method


Please select which security factor you would like to enable for future payments. The usage of fingerprint or face-id is not mandatory. PIN only is also possible. Please register a PIN even if you opt for the confirmation by fingerprint or face-id. This PIN can be used if the fingerprint or face-id should be unreadable. Fingerprint or face-id can only be used if this is supported by your smartphone in the needed way.

**Security factor** Fingerprint/face-id + PIN

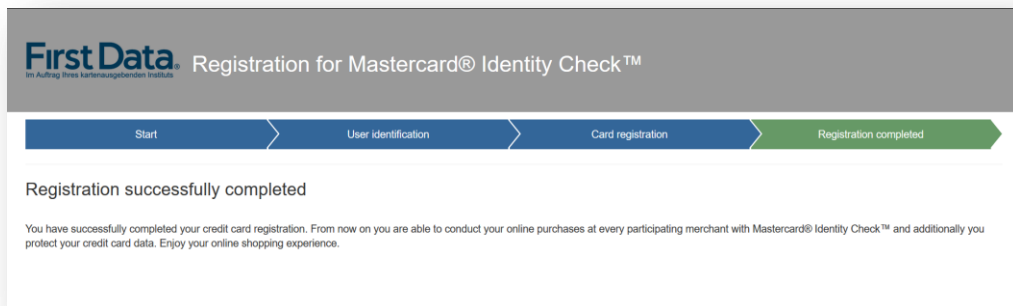
**PIN**  4 digit number

**PIN confirmation**

**Language** English

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




**First Data** Registration for Mastercard® Identity Check™  
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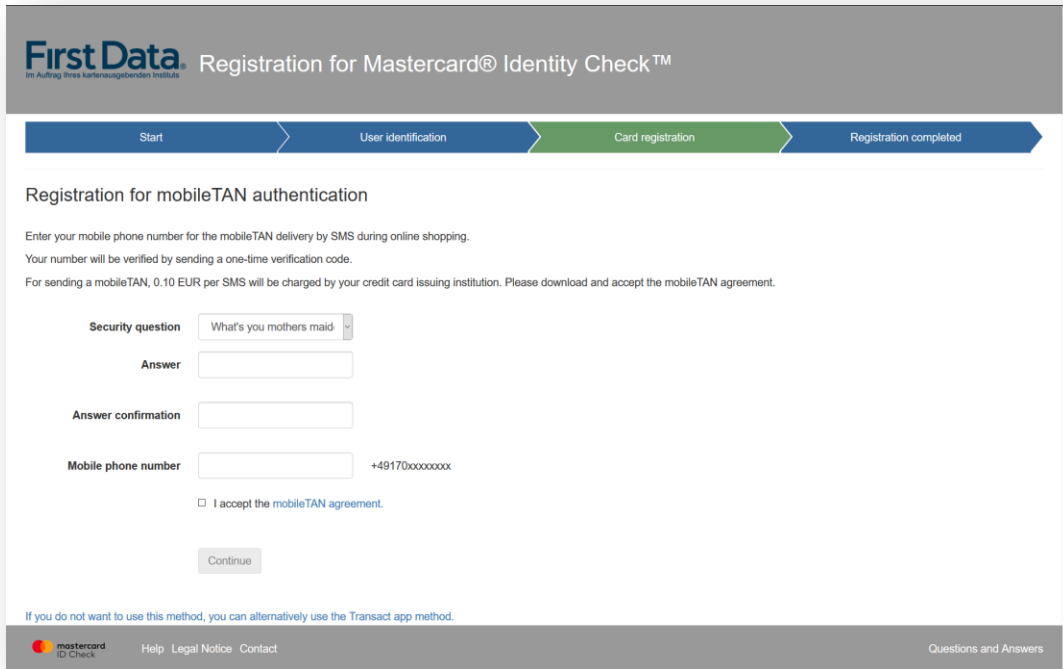
Start > User identification > Card registration > **Registration completed**

### Registration successfully completed

You have successfully completed your credit card registration. From now on you are able to conduct your online purchases at every participating merchant with Mastercard® Identity Check™ and additionally you protect your credit card data. Enjoy your online shopping experience.

 Help Legal Notice Contact Questions and Answers

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



The screenshot shows the 'Registration for mobileTAN authentication' page. At the top, there is a progress bar with four steps: 'Start', 'User identification', 'Card registration' (highlighted in green), and 'Registration completed'. Below the progress bar, the title 'Registration for mobileTAN authentication' is followed by instructions: 'Enter your mobile phone number for the mobileTAN delivery by SMS during online shopping. Your number will be verified by sending a one-time verification code. For sending a mobileTAN, 0.10 EUR per SMS will be charged by your credit card issuing institution. Please download and accept the mobileTAN agreement.'

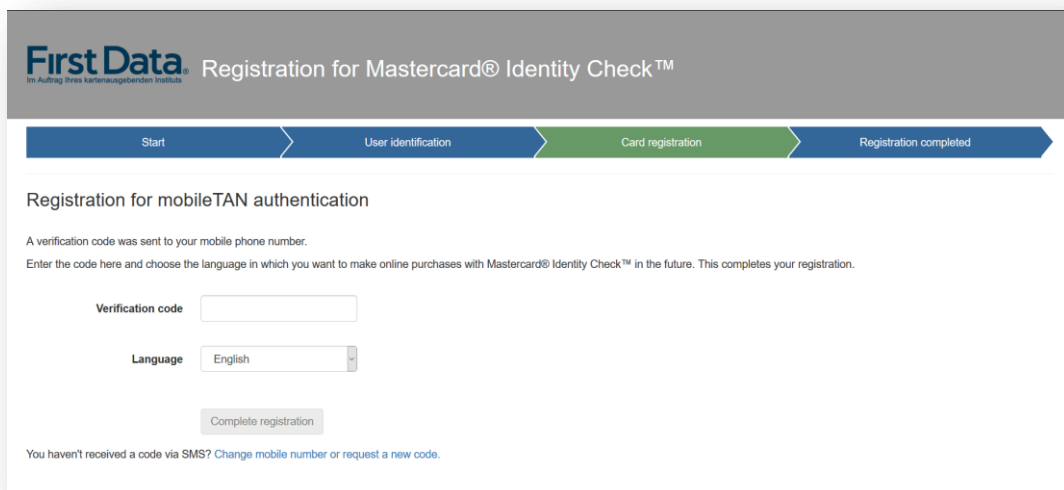
The form contains the following fields and options:

- Security question:** A dropdown menu with the selected option 'What's your mothers maid'.
- Answer:** A text input field.
- Answer confirmation:** A text input field.
- Mobile phone number:** A text input field with the prefix '+49170xxxxxxx'.
- Agreement:** A checkbox labeled 'I accept the mobileTAN agreement'.
- Continue:** A button to proceed.

At the bottom, there is a footer with the Mastercard ID Check logo, links for 'Help', 'Legal Notice', and 'Contact', and a link for 'Questions and Answers'.

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.



The screenshot shows the verification step of the registration process. The progress bar at the top is the same as in the previous screenshot, with 'Card registration' highlighted. The title 'Registration for mobileTAN authentication' is followed by the message: 'A verification code was sent to your mobile phone number. Enter the code here and choose the language in which you want to make online purchases with Mastercard® Identity Check™ in the future. This completes your registration.'

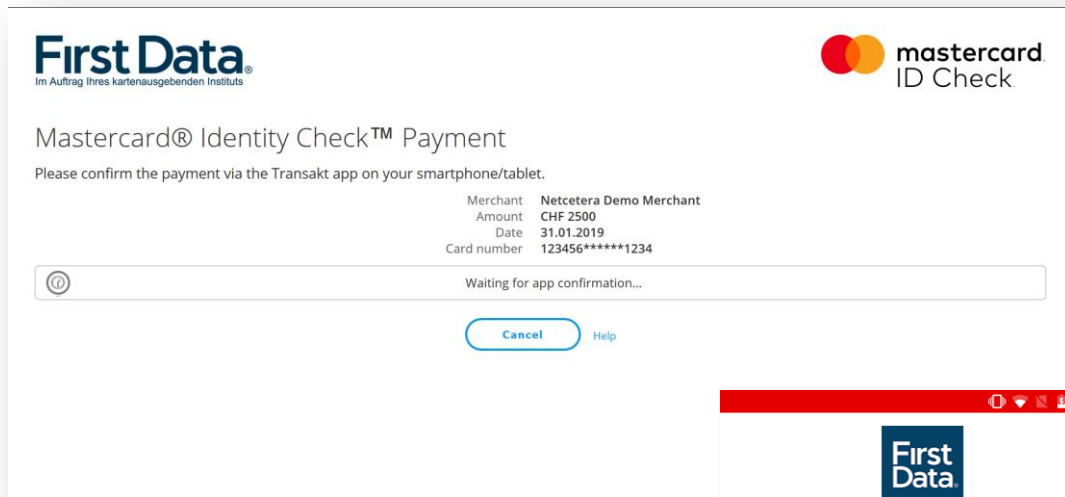
The form contains the following fields and options:

- Verification code:** A text input field.
- Language:** A dropdown menu with the selected option 'English'.
- Complete registration:** A button to finish the process.

At the bottom, there is a link: 'You haven't received a code via SMS? Change mobile number or request a new code.'

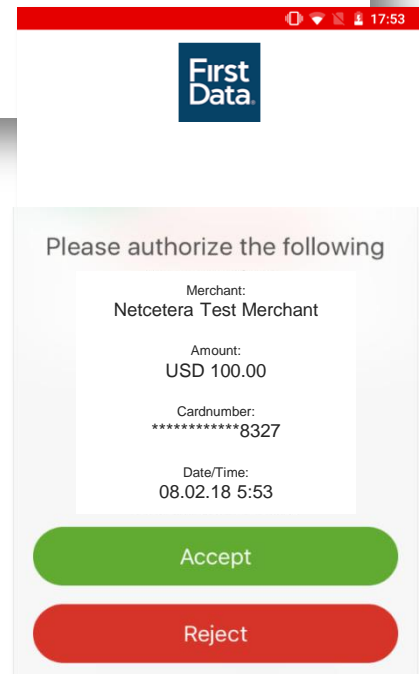
## Online-Shopping

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.

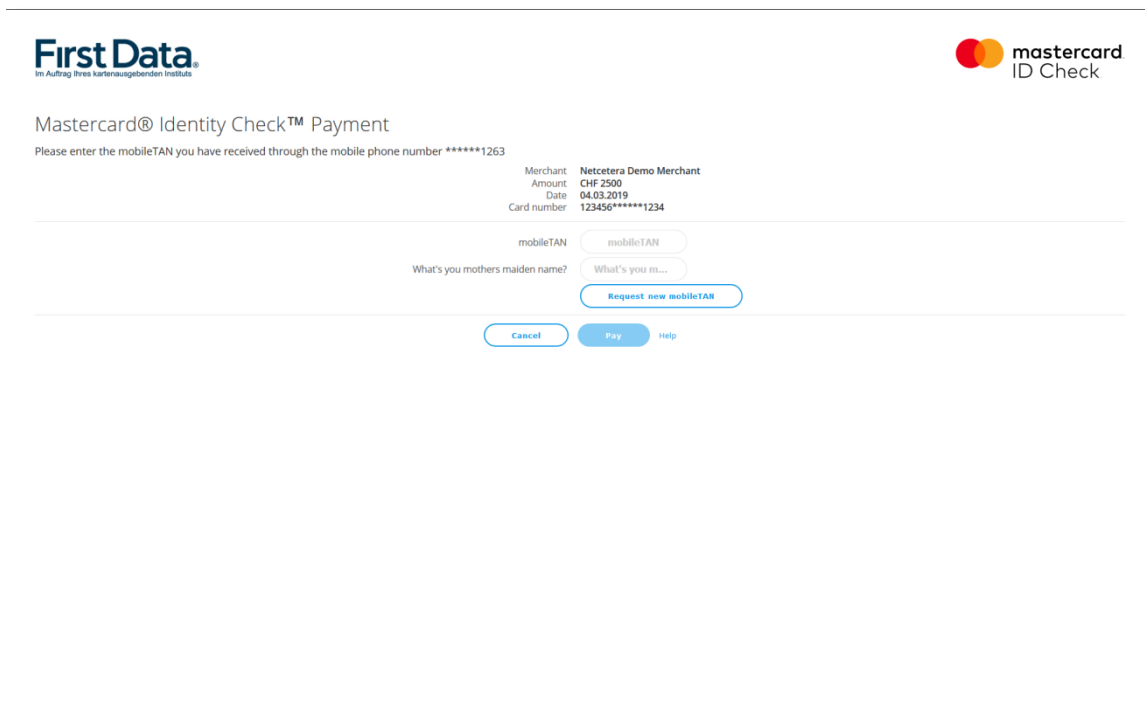
If the biometric identifier (fingerprint or face ID) is not recognized, you will be prompted to enter the PIN you assigned during registration instead.



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.



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**mastercard**  
ID Check

Mastercard® Identity Check™ Payment

Please enter the mobileTAN you have received through the mobile phone number \*\*\*\*\*1263

Merchant	Netcetera Demo Merchant
Amount	CHF 2500
Date	04.03.2019
Card number	123456*****1234

mobileTAN

What's your mothers maiden name?

[Request new mobileTAN](#)

[Cancel](#) [Pay](#) [Help](#)

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.