

Mastercard SecureCode Frequently Asked Questions

What is 3D Secure?

3D Secure is payment authentication standard which adds a layer of security when purchasing online using your debit card or credit card ("Card") with participating retailers. Visa calls its version Verified by Visa and Mastercard calls its version Mastercard® SecureCode™

How does 3D Secure work?

When purchasing online from a participating retailer and authentication is required, you will be brought to a 3D Secure Payment Screen. You'll be prompted to enter a one-time passcode sent to your mobile phone or email address by SMS text message or email. You have a number of attempts and set amount of time to enter the passcode correctly. If you do not enter the passcode correctly, you will be unable to complete your online purchase. To use 3D Secure:

- You must have internet access and a mobile phone/email address
- We must have your correct mobile phone number/email address
- Your mobile phone/email address must be able to receive SMS text messages/emails

What is a one-time passcode?

A one-time passcode is a random number. When you use 3D Secure, a passcode is automatically sent by SMS text message or email to your mobile phone number or email address. The passcode will only be valid for the online purchase you have received it for. You do not need to remember this passcode. Each time you make a purchase online with a participating retailer, and authentication is required, a new passcode will be sent to the mobile phone number or email address you have provided to us.

How much does it cost to use the 3D Secure Service?

We do not charge for 3D Secure.

How long is the one time passcode valid for?

If you do not submit the passcode correctly within 5 minutes, it will expire. If your passcode expired, click on 'Resend Passcode' on the 3D Secure Payment Screen and a new passcode will be sent to your mobile phone number or email address.
If you do not receive a passcode, you should check to see if your contact details on the 3D Secure Payment Screen are correct. If not call us on 0345 600 5606, to provide us with your up-to-date contact information.

The mobile phone number and/or email address showing on the 3D Secure Payment Screen is not correct – what should I do?

If you changed your mobile phone number and/or email address, please call our customer services team on 0345 600 5606.

Can I opt out of receiving one-time passcodes?

No, if you're making an online purchase with a retailer and authentication is required, you need to enter the passcode sent to you by SMS text message or email.

Can I choose not to proceed with the payment?

Yes, just click the 'Cancel' button on the 3D Secure Payment Screen.

I need help with the 3D Secure service and I can't find the answer here?

If you need help with anything please call our customer services team on 0345 600 5606.

What terms apply to 3D Secure?

If you use the 3D Secure service, you accept of the Terms of Use of 3D Secure. These Terms of Use can be found at www.theaa.com/credit-card-deals/manage-your-card#faqs