FAQ for the „MasterCard® Identity Check™"- procedure

1. WHAT IS THE MASTERCARD IDENTITY CHECK AND WHY DO I NEED THIS PROCEDURE?

The EU directive PSD2 has been in force since September 2019 and requires stricter security measures against online fraud in payment transactions. With the Mastercard Identity Check procedure, you are protected against unauthorized use of your debit card by third parties when you make online card payments in web shops.

2. HOW DO YOU MAKE AN ONLINE CARD PAYMENT WITH MY DEBIT CARD IN WEB SHOPS?

You can use your new debit card with all Online Merchants that accept Mastercard. For these payments it is necessary to enter the 16-digit card number / PAN (front of the card), the 3-digit verification number (back of the card) and personal data on the payment page of the online retailer.

In order to check the card payment, the online retailer sends a request to the bank in the background. As part of this process, the customer is requested to approve the payment using biometrics (fingerprint / face ID) or ATC (authorization code) via the **MobileBanking app.**

After a successful verification, the bank confirms the payment and completes the purchase.

3. HOW CAN I REGISTER FOR THE MASTERCARD IDENTITY CHECK PROCEDURE?

All new debit cards are automatically registered for the Mastercard Identity Check procedure at the end of April 2021.

This does not apply to cardholders of the MegaCard 10 – 13.

4. I WANT TO DEACTIVATE MY DEBIT CARD FOR ONLINE CARD PAYMENTS IN THE WEB SHOPS. CAN I CONTINUE TO DO POS TRANSACTIONS?

The deactivation of the Mastercard Identity Check procedure is possible in the internet banking 24YOU and in the MobileBanking app. This does not affect the ability to pay at POS terminals or withdraw cash from ATMs.

5. HOW CAN I DEACTIVATE MY DEBIT CARD FOR ONLINE CARD PAYMENTS IN THE WEB SHOP?

You can currently deactivate the Mastercard Identity Check procedure in the internet banking 24You (cards & service / debit cards), in the MobileBanking app (products / cards) or by contacting our customer service.

6. CAN I REACTIVATE MY DEBIT CARD FOR ONLINE CARD PAYMENTS?

Yes of course. You can reactivate the debit card for online card payments in the internet banking 24You, in the MobileBanking app or by contacting our customer service.

7. WHAT HAPPENS IF I LOSE MY DEBIT CARD?

If you suspect misuse, theft or loss of your debit card, please blocked it immediately in your internet banking or by contacting our 24h ServiceLine +43 (0) 5 05 05-25.
Once the card it is blocked, online card payments in web shops are no longer possible.

8. I STILL HAVE AN OLD MAESTRO DEBIT CARD.
CAN I PAY ON THE INTERNET WITH THIS DEBIT CARD?

Customers who still have a **Maestro debit card** and would like to make online card payments in the web shop must first register for the free Mastercard Identity Check procedure in the 24You internet banking (cards & service / debit cards).
The prerequisite for online card payments is the acceptance of Maestro debit cards by the online retailer.

9. MY DEBIT CARD HAS BEEN BLOCKED FOR ECOMMERCE PAYMENTS.
HOW CAN I UNBLOCK MY DEBIT CARD FOR THE MASTERCARD IDENTITY CHECK
PROCEDURE?

The Mastercard Identity Check procedure is automatically unblocked after 12 hours. For an unblocking in advance, please contact the internet banking-Hotline: +43 (0)5 05 05-26100.