

How to register for the free MasterCard SecureCode (3-D Secure procedure) to make secure purchases in the Internet using the Bank Austria MasterCard

STEP 1 – Requesting a one-time password:

- Go to <https://pw.paylife.at/bankaustria>
- Please enter the Bank Austria MasterCard number starting with 5266 11xx under “First step” and click on “Continue”.
- Enter the following details under “Personal data”:
 - expiry date of the card (valid to)
 - 3-digit card security code (to the right of the signature field on the back of the card)
 - cardholder’s date of birth
- Click on “Submit”

After about **one business day** the customer will find a credit entry of EUR 0.01 in his/her list of Bank Austria MasterCard transactions, which can be accessed by the customer under “credit cards” via Bank Austria OnlineBanking. This will ensure that the person wishing to register for the MasterCard SecureCode is the lawful credit card holder. The narration will show a code consisting of numerals and letters; this is the requested ONE-TIME PASSWORD.

Please note: You will also need the one-time password if you forget the personal MasterCard SecureCode and a new SecureCode has to be assigned.

STEP 2 – Assignment of a personal password / MasterCard SecureCode:

Once the customer has received the one-time password, he/she can complete registration at <https://3dsecure.paylife.at/register/plb> and assign a personal password.

Complete registration:

- Please enter the credit card number and click on “Continue”.
- Enter the following details:
 - Under “1. Card data”:
 - Expiry date of the card and
 - 3-digit card security code (to the right of the signature field on the back of the card)
 - Under “2. Personal data”:
 - Cardholder’s date of birth
 - An e-mail address of the cardholder (mandatory)
 - Under “3. Registration data”:
 - The one-time password requested under STEP 1 and then click on “Continue”

Now the **personal MasterCard SecureCode** can be defined according to the specified procedure. A user name and a personal welcome message can also be defined. Before clicking on “Complete” the customer has to accept the Special Terms and Conditions (“Besondere Geschäftsbedingungen”).

Now registration is complete and transactions can be made via the Internet.

Please note: The MasterCard SecureCode can only be used for secure transactions in the Internet and does not replace the 4-digit code for transactions at self-service terminals. The MasterCard SecureCode must be kept secret and must not be passed on to any person.