



What is MasterCard SecureCode (also known as 3D Secure service)?

MasterCard SecureCode is a new service that will allow you to use your ING Maestro Debit Card to make secure payments and purchases over the internet using a One Time Authorization Code (OTAC) which is a unique code that is sent to your mobile no. registered with the bank. The process is simple to use and secure.

To use the facility, you would:

- Connect to the Internet and shop online using your ING Maestro Debit Card.
- You don't need any special software to use MasterCard SecureCode.
- Using this facility is as easy as using your ING Internet Banking Account or making ATM transactions.

How does MasterCard SecureCode work?

MasterCard SecureCode provides you with an unique One Time Authorization Code (OTAC) for every transaction, which needs to be entered to complete each of your online transactions. Here are the steps:

- Select the goods or services you want shop or pay for from an online store and proceed to the payment page.
- You will be prompted to enter your ING Maestro Debit Card number and card expiry date and then the online store will connect with ING Vysya Bank's server.
- One Time Authorization Code (OTAC) (the 6 digit unique code) will now be sent to your mobile number which is registered with the bank.
- ING Vysya Bank will display a MasterCard SecureCode window on your computer screen where you need to enter the One Time Authorization Code (OTAC) and follow the instructions on this page.
- ING Vysya Bank will then check and confirm your identity to the merchant.

Your payment is authorized and your transaction is completed. It's that simple!

Can I use with my existing ING Maestro Debit Card or do I need to apply for a new one?

Yes, You can use your existing ING Maestro Debit Card to shop and make payments over the internet using MasterCard SecureCode.

Do I need to register my ING Maestro Debit Card separately on the bank's website before trying to shop over the internet?

No, there is no separate registration process and you will get a new One Time Authorization Code (OTAC) for every transaction (sent to the mobile no. registered with the bank) which needs to be entered to complete the purchase.

How do I use MasterCard SecureCode when I shop online?

You will be able to use MasterCard SecureCode service right away on participating merchant sites. For a full listing of these merchants, please visit your local MasterCard website. You will also find the MasterCard SecureCode online shopping demo on our websites.

Do I need to install any special hardware or software on my computer?

All you need is an Internet connection with Internet Explorer 5.0 and above, or Mozilla Firefox 2 or above. To find out if your browser is compatible, go to the "Help" menu in the upper right of your browser and select the "About" option. It should tell you what version is installed on your computer.

Can I use MasterCard SecureCode from any computer?

You can use MasterCard SecureCode at any PC that has an Internet connection and Internet Explorer 5.0 and above, or Mozilla Firefox 2 or above.



Where can I shop with MasterCard SecureCode?

Look for the MasterCard SecureCode logo on participating online stores or check the list of current participants on your local MasterCard website. Please note that your ING Maestro Debit Card will work only on merchant sites which accept Maestro for processing online payments using MasterCard SecureCode.

What if I do not receive the One Time Authorization Code to my mobile no?

You need to ensure that your latest mobile number is updated in the banks records. If the same is not updated as yet, please walk into an ING Vysya Bank branch nearest to you or call our toll free number 1800-425-9900. Please note that it takes 2 working days to update your latest mobile number in the bank records.

How much does MasterCard SecureCode cost?

MasterCard SecureCode is free to ING Vysya Bank Cardholders.

If I suspect that my One Time Authorization Code has been compromised or has been used to make fraudulent purchases, what should I do?

Please immediately call our toll free number 1800-425-9900 or write to debitcard@ingvysyabank.com or inform the branch manager at a branch nearest to you.

Can I use my Internet Banking OTAC instead of the MasterCard Secure Code OTAC?

No, both are independent of each other.

I made an online purchase, but the MasterCard SecureCode window did not appear. What's wrong? (Not permitted for Indian Merchants after August 1, 2009. International merchants however are not covered in the RBI mandate)

Determine whether the online merchant is a participating MasterCard SecureCode merchant. The merchant must be participating in the MasterCard SecureCode service and accepting Maestro Debit Cards in order for the window to appear.

Some participating merchants have formed marketing alliances with other stores in the hope of providing increased selection and better service to customers of both stores. You may be able to link to these partner stores from the participating merchants' web sites. These partner stores may be independently operated web sites that may not support the MasterCard SecureCode service and may not prompt you for your One Time Authorization Code before completing the purchase. Please check to see if whether the website from which you are ordering is a web site of a MasterCard SecureCode participating merchant or that of a partner store.

What happens if my card is lost or stolen? Do I have to re-register with the MasterCard SecureCode service when I receive a new card?

To report your card lost or stolen, call our toll free number 1800-425-9900. You will not be required to re-register your new card number as there is no requirement to register separately for MasterCard Secure Code. For each transaction that you want to complete, you will be sent an unique One Time Authorization Code (OTAC) (the 6 digit unique code) will now be sent to your mobile number which is registered with the bank.

Whom should I call if the goods I purchase using the MasterCard SecureCode service do not arrive, are damaged, or are unsatisfactory?

Your first attempt to correct the problem should be to contact the merchant with whom you placed the order. Almost all online merchants have return policies and instructions posted on their websites. Customer service phone numbers and E-Mail addresses are also easily accessible on the merchants' site. Most online merchants will do their best to correct the problem in a timely manner. If the merchant fails to resolve the issue, you can dispute a transaction according to the terms and conditions of the card you used to make the purchase.