3D Secure Technology

Shop Online with Added Security and Confidence, with 3D Secure Technology, only from First Citizens.

Thanks to 3D Secure Technology online shopping just became safer so that you are more comfortable to shop 24/7.

First Citizens is the only bank to offer this service in Trinidad and Tobago, going even further to strengthen the security of our Chip and Pin credit cards.

The technology is offered on LinCU MasterCard prepaid cards.

The MasterCard Secure Code services have been launched and customers can quickly and easily register online on a self serve basis.

Visit https://www.firstcitizenstt.com/personal-banking/credit-cards/3D-secure/registration.html to register for the service.

3D Secure stands for Three Domain Secure - a unique technology behind the global program *MasterCard® SecureCode™* designed to ensure safe online shopping by further authentication of the customer's identity.

MasterCard SecureCode captures, through the quick and easy registration process, key information from you and requires you to create a Personal Phrase and a Password.

It is the additional authentication of this information during an online purchase which further strengthens your online purchase with the LinCU MasterCard prepaid cards.

LinCU MasterCard Prepaid cardholders will be prompted to register for the MasterCard Secure Code Service prior to completing their purchase at online merchants who subscribe for the MasterCard SecureCode service from their bank.

Visit our Frequently Asked Questions section for answers to all your questions.

- LinCU MasterCard Customers - click here for *MasterCard SecureCode* FAQs

Choose to shop online with the added security and confidence that only the *MasterCard SecureCode* from First Citizens can bring you!

About *MasterCard SecureCode*

What is MasterCard SecureCode?

MasterCard SecureCode is a service offered to LinCU MasterCard Prepaid cardholders which strengthens the security of and confidence in online shopping with your **LinCU MasterCard Prepaid card**.

How does MasterCard SecureCode work?

The MasterCard SecureCode service strengthens the security of your LinCU online shopping experience by requesting you to do the following just prior to completing your online purchase:

(i) Visually verify the accuracy of a Personal Greeting which you would have created during the MasterCard SecureCode registration process and

(ii) Then enter your MasterCard SecureCode, which you would have also created during the MasterCard SecureCode registration process.

Points (i) and (ii) above are encountered only after you attempt to confirm your order, that is after you have chosen items to be purchased, entered your billing address/ shipping address and credit card details.

Points (i) and (ii) are also encountered only at online merchants who are enrolled by their bank in the *MasterCard SecureCode* programme.

You, the online LinCU MasterCard Prepaid card customer will identify a *MasterCard SecureCode* online merchant by the *Verified by MASTERCARD* logo on the checkout page, where you view your Personal Greeting and enter your SecureCode.

A quick and easy registration is required to benefit from this free best in class service. Visit https://www.firstcitizenstt.com/personal-banking/credit-cards/3D-secure/registration.html to register now.

The registration process creates your MasterCard SecureCode account as well as creates, as mentioned before, your Personal Greeting and SecureCode, which are used in the authentication and authorization process of online purchases at online MasterCard SecureCode merchants.

What is the benefit of the MasterCard SecureCode service to me?

The MasterCard SecureCode service provides enhanced security and confidence for your online purchases. Even if your card is lost or stolen, purchases cannot be done at online MasterCard SecureCode merchants once your SecureCode is unknown to the person in possession of your card.

No Hassle, No inconvenience. No SecureCode - No Confirmation - No Purchase. Only Peace of Mind. And it is FREE of charge.

Is there any direct impact of the MasterCard SecureCode service on me as a LinCU MasterCard Prepaid cardholder?

LinCU MasterCard Prepaid cardholders would be prompted to register for this service before completing their purchases at online merchants who subscribe for the MasterCard SecureCode service from their bank.

What are the system requirements for MasterCard SecureCode?

- MasterCard SecureCode requires the use of Microsoft Internet Explorer 8.0 or 7.0 or Mozilla Fire Fox 8.0 and later.
- In addition, you should disable any software that prevents pop-up windows as this will interfere with the use of your SecureCode.

- There is no need to install any special software.

Can I benefit from MasterCard SecureCode on any computer or tablet?

Yes, once the computer or tablet meets the system requirements.

What happens when (i) my LinCU MasterCard Prepaid expires, or (ii) my credit card limit changes or (iii) I receive a new card after my last card was either lost, stolen or compromised?

- In situation (i) and (ii) you will not be required to re-register you card however,
- In situation (iii) you would be required to re-register the card to update your information and continue to benefit from the service.
- Visit https://www.firstcitizenstt.com/personal-banking/credit-cards/3D-secure/registration.html to register or re-register for the service.

What is the cost for the MasterCard SecureCode service from First Citizens?

This service is free to all LinCU MasterCard Prepaid customers.

Registering for MasterCard SecureCode/ Security and Privacy

Why do I need to register for the MasterCard SecureCode service?

- Registration, which is quick and easy, is essential so that key information about you is

    (i) entered and linked from the First Citizens credit card system to the MasterCard SecureCode system so that

    (ii) there can be authentication and authorization of your purchases at online merchants who subscribe to the MasterCard SecureCode service.

- Apart from the minimal demographic data required, you are very importantly required to create a unique MasterCard SecureCode Personal Greeting and a unique *MasterCard SecureCode.*
- You will be guided step by step during the registration process.
- **Registration is required per card.**

What and how many cards can I register for the MasterCard SecureCode service?

You can register any and all of your LinCU MasterCard Prepaid cards. There is no limit.

Can multiple persons on a single LinCU MASTERCARD Prpeaid card account use the same SecureCode or are they required to register for the MasterCard SecureCode service separately?

Each person should register separately and create individual Personal Greetings and SecureCodes. This is because MasterCard SecureCode purchase transactions are verified on a **per card** basis.

Why am I required to supply personal information during the *MasterCard SecureCode* registration process?

The information you provide is electronically verified against your information on the First Citizens Prepaid card system. This is done to protect you, the credit card customer.

Why do I have to enter all of my personal information again when I enroll a second card?

The MasterCard SecureCode service authenticates purchase transactions **per card**. Therefore each card, whether it is a primary card, an additional card or different cards on different accounts owned by the same person, must be registered individually by the cardholder.

Can I create the same Personal Greeting and SecureCode for all of my cards if I hold multiple LinCU MasterCard Prepaid cards?

While you can use the same SecureCode, First Citizens does not recommend this.

We recommend that each LinCU MasterCard Prepaid card be assigned its own SecureCode, one that you can easily remember, for greater protection.

Are there specifications for the creation of the Personal Greeting and SecureCode?

Yes, these will be provided during the registration process.

What is a Personal Greeting?

- The Personal Greeting is a message which you are required to create during registration.
- Once you are registered, and proceed to shop online at an online MasterCard SecureCode merchant, the Personal Greeting will display in the pop up window as you attempt to confirm your order.
- The display of an accurate Personal Greeting is your assurance that you are communicating with, and submitting your SecureCode to, First Citizens.

What do I do if I have questions during the registration process?

If you have questions, or need assistance during the registration process, you can contact us at 62-FIRST/ 623-4778, 24/7.

Simply dial 62-FIRST, choose Option 3 and then Option 2.

How does MasterCard SecureCode protect me?

No SecureCode, No Confirmation, No Purchase.

You enjoy enhanced security and confidence for your online purchases.

Even if your card is lost or stolen, once your M*asterCard SecureCode* is not known and therefore cannot be entered, purchases are impossible at online *MasterCard SecureCode* merchants.

Does my MasterCard SecureCode expire?

No, it does not.

Shopping with MasterCard SecureCode

Where can MasterCard SecureCode service be of benefit to me?

The MasterCard SecureCode service applies only to online merchants and therefore improves the security of your online shopping experience.

Do all online merchants use MasterCard SecureCode?

No. Only participating *MasterCard SecureCode* merchants will display (i) *the MasterCard SecureCode logo*, (ii) your Personal Greeting and (iii) prompt for your *MasterCard SecureCode*.

NB. An online merchant can offer the MasterCard SecureCode service only if his/her bank offers the service to their merchants.

If the merchant does not use the MasterCard SecureCode service, then the MasterCard SecureCode logo will not be displayed nor will you see your Personal Greeting or be prompted for your MasterCard SecureCode.

Can I purchase online at merchants who do not participate in the MasterCard SecureCode service?

Yes, you can. If the online merchant does not use the MasterCard SecureCode service, then the purchase order will be authorized by the bank once you click the "Place Order" button.

There will be no display of the MasterCard SecureCode logo on the payment page, nor will the pop up window appear displaying your Personal Greeting and prompting for your MasterCard SecureCode.

Can I start shopping as soon as I am registered for the MasterCard SecureCode service?

Yes. You can shop immediately after completing your registration; no waiting period is necessary.

What should I do if I am shopping online but no SecureCode request window appears?

- Verify that you are using your LinCU MasterCard Prepaid card that is enrolled for the MasterCard SecureCode service.
- Verify that merchant is a participating MasterCard SecureCode merchant by looking for the MasterCard SecureCode logo on the payment page.
- If no logo appears, then it is ok; there should be no request for your MasterCard SecureCode, as the merchant is not registered for the service.
- However if the MasterCard SecureCode logo appears on the payment page, verify that you have disabled any pop-up stopping software on your system.
- If the issue persists, contact First Citizens at 62-FIRST/ 623-4778, Option 3 and then Option 2 for assistance.

MasterCard SecureCode Account Management

How do I manage my MasterCard SecureCode account?

- You can easily do this through the Account Assistant feature, which is accessible through the site where you initially registered.
- Visit https://www.firstcitizenstt.com/personal-banking/credit-cards/3D-secure/registration.html and click on "Login". You will be asked to enter your card number and your MasterCard SecureCode to login.
- You may want to bookmark this web site for future use.

What does the MasterCard SecureCode Account Assistant feature do?

The Account Assistant feature allows you to:

- change your MasterCard SecureCode
- change your MasterCard SecureCode Personal Greeting

What if I've forgotten my SecureCode and am unable to login?

- Return to the registration site, https://www.firstcitizenstt.com/personal-banking/credit-cards/3D-secure/registration.html, and click on the "Forgot SecureCode" option.
- Follow the instructions to re-enroll your card and replace your previous SecureCode.

How do I change my Personal Greeting or my SecureCode?

- Access the Account Assistant feature by returning to the registration site https://www.firstcitizenstt.com/personal-banking/credit-cards/3D-secure/registration.html and clicking on the "Login" option.

- You can then change your SecureCode to anything you want as long as it meets the requirements outlined in the registration steps, and is different from your Personal Greeting.