

MasterCard SecureCode provides an extra layer of security to purchases made online using your debit card. To learn more, stop by your local branch office, or contact our Call Center at (607) 734-3374.

Questions About the Service

Q: What is MasterCard SecureCode?

A: MasterCard SecureCode is a service developed by MasterCard to help validate your identity when using your Elmira Savings Bank debit card for online purchases at participating merchants. To take advantage of SecureCode, you register your debit card through the [MasterCard SecureCode](#) website and set a unique password linked to your debit card. When purchases are made at participating online merchants, you will be required to enter your password before a purchase is finalized, providing extra validation that the purchase is legitimate.

Q: Does MasterCard SecureCode cost me anything?

A: No. There are no costs associated with this service.

Q: I don't shop online much, should I still register my card for MasterCard SecureCode?

A: Yes, even if you don't currently shop online, you should register your card with MasterCard SecureCode. If your card is registered with MasterCard SecureCode and you lose your card, or if someone attempts to make a purchase using your card number, they will not be able to make purchases at participating MasterCard SecureCode merchants. Without your password the transaction will not be approved.

Q: What happens when my Elmira Savings Bank debit card expires?

A: When you are re-issued a new debit card due to expiration, the MasterCard SecureCode service is automatically updated with the new information. You do not need to re-register to continue using the MasterCard SecureCode service.

Q: What happens if I cancel or lose my Elmira Savings Bank debit card and get a new one with a different card number?

A: You will need to register the new debit card in the MasterCard SecureCode service.

Questions About Registration

Q: How do I register for MasterCard SecureCode?

A: Register for SecureCode by going to the [MasterCard SecureCode](#) website and following the steps provided. Have your card with you when you register and enter the required information. After following the registration screens, you will be required to enter a SecureCode – a code containing 6-10 characters, including both letters and numbers. Going forward, whenever you make a MasterCard SecureCode purchase, you will be required to enter this code. You will also establish a Personal Greeting, an additional security measure which displays a 1-30 character long message unique to your card.

Q: If I have more than one personal debit card with Elmira Savings Bank do I have to register them separately?

A: Yes, you must register each card separately.

Questions About Shopping with MasterCard SecureCode

Q: How do I shop with MasterCard SecureCode?

A: Once you have registered, the service will automatically work at any of MasterCard's participating merchants.

Q: Can I still use my Elmira Savings Bank debit card at online merchants that are not participating in MasterCard SecureCode?

A: Yes, your Elmira Savings Bank debit card will continue to work as usual if the merchant is not participating in MasterCard SecureCode. You will not be asked to enter your MasterCard SecureCode password at these merchants.

Q: I am not an internet expert. How easy is MasterCard SecureCode to use?

A: It's simple! Just complete the easy registration process and enter your MasterCard SecureCode password when checking out at participating merchants.

Q: Can I use MasterCard SecureCode from a different computer than the one where I registered?

A: Yes. That's one of the features of MasterCard SecureCode. MasterCard SecureCode works with just about any computer that's connected to the internet.

Q: What happens when I finish shopping?

A: When you are finished shopping, proceed to the merchant's checkout page. As the transaction is completed, you will be asked to enter your MasterCard SecureCode password.

Q: What if I forget my password?

A: If you forget your password, click "Forgot Your SecureCode?" on the [MasterCard SecureCode](#) website and follow the instructions provided.