



MasterCard® SecureCode™

SecureCode is a service that helps protect MasterCard card accounts against unauthorized Internet transactions by using identity information established between an individual cardholder and his or her financial institution. Citizens Community Bank, in conjunction with SHAZAM and Arcot Systems are providing this service to you to improve the security of payment transactions in the electronic commerce environment. Once you activate SecureCode, your card cannot be used at a participating Internet merchant without authentication by an authorized user of your account.

You will find SecureCode easy to use. When you enroll in SecureCode and then use your MasterCard card for an Internet purchase at a participating merchant, a window displays requesting your password in much the same way you enter a PIN during a face-to-face transaction. After you enter your password, the information is authenticated and then the transaction is submitted to your financial institution for authorization.