



FREQUENTLY ASKED QUESTIONS

1. What is the YES BANK MasterCard® SecureCode™?

The MasterCard® SecureCode™ is a service offered by YES BANK in partnership with MasterCard. This authentication is basically a password that you will have to enter after entering your YES BANK Debit Card details while making online payments.

This Code is the result of a mandatory regulation by the **Reserve Bank of India (RBI)** for all online transactions to have an extra level of authentication, with effect **1st August, 2009**.

2. How does the YES BANK MasterCard® SecureCode™ work?

1. Register for the service for your YES BANK Debit card by creating your password and personal message while shopping at the merchant website.
2. Shop online at participating merchant sites and pay with your YES BANK Debit card which you have registered for the MasterCard SecureCode services.
3. Verify that the authentication screen is genuine by checking that the personal message is the one you created at the time of registration.
4. Enter your secret password to authenticate the transaction and complete your online purchase.

3. What are the benefits of using YES BANK's MasterCard SecureCode services?

The YES BANK MasterCard® SecureCode™ offers you the added benefit of password protection to prevent the unauthorized use of your YES BANK Debit card on the internet, giving you more security and safety when you shop online.



4. What happens if I shop at a MasterCard Secure Code merchant website while I am not registered for this feature?

You will be prompted for online registration for the MasterCard Secure Code through a registration screen. If you decide not to register immediately and cancel the registration screen, you will not be able to complete the transaction on such websites. The additional authentication of the Secure Code is mandatory for all internet transactions after 1st August 2009, as directed by the Reserve Bank of India (RBI).

✓ REGISTRATION FOR THE YES BANK MASTERCARD® SECURECODE™

1. Can I register my existing YES BANK Debit card or will I need to apply for a new card to use YES BANK's MasterCard SecureCode services?

You won't need to apply for a new Debit Card. You just need to register your existing YES BANK Debit card for the YES BANK MasterCard SecureCode services.

2. Are all YES BANK Debit Cards enabled for this service?

Yes, all YES BANK Debit Cards are enabled for this service

3. Do I need to register all my YES BANK Debit cards?

Yes, you will have to register all your YES BANK Debit cards which you intend to use for online transactions.

4. Is there any charge for registration?

No, registration is currently free of charge.

5. If I lose / damage a registered YES BANK Debit card, will I need to register the replaced / reissued card with the MasterCard SecureCode services?

Yes, you will need to register the replaced / reissued card to be able to use YES BANK's MasterCard SecureCode services for that Debit card.



6. If I upgrade to a different YES BANK Debit card, will I need to register the new card with the MasterCard SecureCode services?

Yes, you will need to register the upgraded card to be able to use YES BANK's MasterCard SecureCode services for that Debit card.

7. How do I register for the YES BANK MasterCard® SecureCode™?

You can register for the YES BANK MasterCard® SecureCode™ while transacting online – just Choose 'YES BANK' in the 'Pay by Credit Card' option of the Payments section, at the time of processing your payment. The relevant facility for registration will be displayed to you when you complete your shopping exercise.

- Select your Hint question from the dropdown list and answer the same. (This will be used to confirm your identity and to help you reset your secret password, in the event that you forget your existing password)
- Create your own password to authenticate your online payment and add your own personal message, which will be used going forward to authenticate all your online transactions and confirm your identity as the cardholder.
- After due confirmation of your registration information, the Terms and Conditions for the services will be displayed for your acceptance to complete the registration process.

8. After I have registered, how long will it take for my YES BANK MasterCard® SecureCode™ to become active?

Once you have registered, you will be able to use the YES BANK MasterCard® SecureCode™ services right away at all participating online merchant sites, that feature the MasterCard® SecureCode™ Logo.



✓ USING THE YES BANK MASTERCARD® SECURECODE™

2. What is a SecureCode™ Personal Greeting?

When you register for the YES BANK MasterCard® SecureCode™, you will be asked to create a SecureCode Personal Greeting which will reflect on the screen next time when you use your card online. When you pay online, always look for your Personal Message to ensure that you're using the YES BANK MasterCard® SecureCode™.

3. What is a Password and SecureCode?

When you register for the YES BANK MasterCard® SecureCode™, you will be asked to create a SecureCode which is your own password. You will be required to enter this SecureCode each time you make an online purchase.

4. How do I create a robust password?

- Choose a password that is at least eight characters long. The maximum length can be 12 characters.
- Use a combination of alphabetic and non-alphabetic (numeric/special) characters. Do not use dictionary words, common words, family names or user's initials, organizational unit ID, common acronym or data string, etc.
- Change your passwords regularly, at least every 90 days, to ensure maximum safety of your YES BANK account.
- The password should have at least two different characters, and a minimum of 1 numeric character and 2 alphabets with 1 small and 1 upper case
- Never disclose them to, or share them with others
- Do not use facilities such as 'remember my password boxes' on systems that are not under our control
- Immediately change the password after (suspected) disclosure
- Do not reuse recently used passwords or passwords that are known to be compromised



5. What happens if I shop at a MasterCard® SecureCode™ linked merchant website while I'm not registered for this feature?

You will be prompted for online registration for MasterCard SecureCode through a registration screen. You will then need to authenticate yourself with your Debit Card number, CVC2 number and Card expiry date along with your Debit Card ATM PIN. You can choose the password you wish to use as your MasterCard SecureCode yourself. Thereafter, you can continue shopping on the merchant website. You will not be able to continue with the transaction until you register for the YES BANK MasterCard® SecureCode™

For non-participating MasterCard® SecureCode™ Merchants, you will not be able to process online payments till such time the Merchant enrolls for the same.

It is strongly recommended that you register for the YES BANK MasterCard® SecureCode™ to ensure maximum protection for yourself from online Debit card-related fraud.

6. Which are the Merchant sites that offer the YES BANK MasterCard® SecureCode™ ?

You can shop online at any Merchant site that displays the MasterCard® SecureCode™ Logos. You can also look for the list of participating MasterCard® SecureCode™ enabled online stores at the following URL:

http://www.mastercard.com/us/personal/en/cardholderservices/securecode/shop_online.html

Do note, you will not be able to process any online transactions / payments for non-participating MasterCard® SecureCode™ merchants through your YES BANK Debit Card, till such time the Merchant enrolls for the same.

7. How will the online store know whether my YES BANK Debit Card is enabled with the YES BANK MasterCard® SecureCode™ ?

Participating online stores will recognize your YES BANK Debit card number if you have registered it for the YES BANK MasterCard® SecureCode™ . In case you are not registered



for the same, you will be automatically guided on the participating Merchant's site on registering yourself.

✓ CUSTOMER SERVICES

1. What if I forget/change my password?

You can change your password at any time during your online transaction by entering your YES BANK Debit Card PIN and by confirming the answer to the secret question keyed in at the time of Registration.

3. If I suspect that my password has been stolen or misused for a fraudulent purchase, what should I do?

You should immediately report the loss / fraudulent usage of your YES BANK Debit Card at any of our YES TOUCH Phone Banking Service Numbers, and get your card hot-listed.

4. Why is Online Payment Secure?

- You create a secret password of your choice that you can use like your ATM PIN (Personal Identification Number), known only to you, ensuring that unauthorized usage of your card is prevented
- The personal message that you add ensures that all your online transactions are always duly authenticated and your identity as the cardholder is always confirmed before any online transaction / payment is processed.