



## Attention: eCommerce Merchants MasterCard SecureCode Mandate May 1, 2007

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Hello,

As you may have heard at the Merchant Risk Council this year in Las Vegas, MasterCard has made a major announcement regarding SecureCode. **As of July 2007, MasterCard SecureCode will be mandated to all merchants accepting Maestro on their eCommerce websites.**

Globally, Maestro is accepted at over 10.5 million merchant locations, 1.6 million of those are based here in the US. Over 90 billion transactions have been processed using Maestro thus far this year.

By enabling SecureCode, you will not only be compliant with MasterCard regulations, but your business will also be provided chargeback protection for the following Reason Codes:

4837: No Cardholder Authorization  
4863: Not Recognized  
49: Questionable Merchant Activity

Additionally, participating merchants are eligible for interchange relief. By offering SecureCode on your site, you are eligible for a 59 basis point reduction on your MasterCard transactions.

**Last year, merchant participation in SecureCode grew 26%, and it is cited as the most sought-after fraud detection tool for 2007<sup>(1)</sup>.** As a Cardinal Centinel Customer, you have access to MasterCard SecureCode today, alongside a variety of alternatives to credit cards.

Please be in touch to discuss the details of the announcement and determine a strategy to ensure you are compliant with MasterCard rules and regulations.

Best regards,

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(1) CyberSource Annual Online Fraud Report

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\* Patent No. US 7,051,002 B2