

Mastercard Identity Check FAQs



What is Mastercard Identity Check?

Mastercard Identity Check makes online shopping more secure. It adds one more quick step to the process to make buying online a lot safer.

How do I identify a participating retailer?

You'll see this logo on the participating retailer's website:



How much does it cost to use the Mastercard Identity Check Service?

It's free to use the Mastercard Identity Check service.

Do I need to register my debit card for the Mastercard Identity Check Service?

No, you will be auto-enrolled for the service. All you need to do is make sure your mobile phone number is registered with us, because you may be sent a one-time passcode (OTP) to complete your online transaction. Terms of Service also apply to the use of Mastercard Identity Check.

What is an OTP?

OTP is a "one time passcode". It's a random number we send to your mobile number registered with us.

How does it work?

When you use your debit card online with a retailer who uses the Mastercard Identity Check service, you will be brought to a Mastercard Identity Check screen, if authentication is required. You enter the OTP we sent to you by text message. This confirms your identity. When the transaction goes ahead you are accepting our Mastercard Identity Check Terms of Service.

How long does the OTP last?

It's temporary and designed to be used for one transaction, so it lasts for five minutes.

My OTP is blocked, what should I do?

Please contact us at 1850 654328 if calling from within Ireland; or +353 1 6658080 if calling from outside Ireland during working hours which are Monday to Friday 9.00am – 5.30pm excluding Bank Holidays.

What is the registered mobile number?

The registered mobile number is a mobile number which is linked to your debit card. We will show the last 4 digits of your mobile number on the Mastercard Identity Check screen when we send you the OTP. If we do not have a valid mobile number registered for you, please contact us at 1850 654328 if calling from within Ireland; or +353 1 6658080 if calling from outside Ireland during working hours which are Monday to Friday 9.00am – 5.30pm excluding Bank Holidays.

How do I change my mobile number?

Please contact us at 1850 654328 if calling from within Ireland; or +353 1 6658080 if calling from outside Ireland during working hours which are Monday to Friday 9.00am – 5.30pm excluding Bank Holidays.

Can I choose not to proceed with the payment?

Yes, you can click the cancel button on the Identity Check screen and this will take you back to the retailer's website.