



## **EMV 3DS Terms and Conditions**

Effective: 02/01/2024

EMV 3DS Secure Code One Time Passcode Terms and Conditions for Online Transactions Using Your Debit and Credit Card.

Please read these terms and conditions carefully and make sure you have fully understood before using this service. By using this service, you are agreeing to the terms and conditions listed below.

1. When making an online transaction that requires a One Time Passcode (OTP), the passcode will be sent to your mobile phone number already on file with CBC via SMS.

Once received, you must then enter your OTP where prompted on the screen or related transaction page on your device to complete the transaction online.

Registration for OTP service is not required. If you are not able to enter the OTP, or authentication via this service fails, the merchant online will reject your card for this transaction.

You agree that CBC Federal Credit Union is not responsible for the rejection by such merchant to accept your card payments in relation to the OTP service.

2. By using this OTP service:
  - a. You agree to provide your information and any data required for the transaction authorization process in the use of this OTP service.
  - b. You agree to keep the confidentiality of your card number or personal information that you have entered to this service. If you let someone else use your passcode or otherwise distribute your OTP to others, you will be responsible for all claims, losses and other consequence relating to all transactions that have taken place using this service.
  - c. You understand that OTP service can be used only transactions at the merchants online that have 3DS Secure.
  - d. You agree that CBC Federal Credit Union is not liable for losses arising from your failure to comply with these Terms and Conditions.
  - e. You understand that messages and data rates may apply for using this service.