

ORANGE COUNTY'S CREDIT UNION

EMV 3DS SECURE CODE ONE-TIME PASSCODE TERMS AND CONDITIONS (FOR ONLINE TRANSACTIONS USING YOUR DEBIT AND CREDIT CARD)

EFFECTIVE: OCTOBER 6, 2023

Please read these terms and conditions in its entirety to ensure that you fully understand prior to 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 one-time passcode (“OTP”), the OTP will be sent to your mobile phone number already registered in Orange County’s Credit Union’s system via SMS. You must then enter your OTP to complete your transaction on the page of your device’s screen when transacting 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 Orange County’s Credit Union is not responsible for the rejection by such merchant to accept your card payments on the basis of this.

2. By using this OTP service:

- a. You agree to provide your 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 give someone else your passcode, you will be responsible for all claims, losses, and other consequences relating to all transactions that have taken place using this service.
- c. You understand that OTP service can be used only for transactions at the merchants online that have 3DS Secure.
- d. You agree that Orange County’s 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.