

## 3D Secure Terms & Conditions

### EMV 3D Secure One-Time Passcode (OTP) 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 after you have read these Terms and Conditions shall mean that you have accepted such Terms and Conditions. We recommend that you print a copy of these terms and conditions for future reference.

1. When making an online transaction that requires OTP, the OTP will be sent to your mobile phone number already registered on file with Advia 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 Advia 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 let someone else use 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 must alert Advia immediately if your card or personal information is lost or stolen so appropriate steps may be taken to protect your Advia account.
- d. You understand that OTP service can be used only for transactions at the merchants online that have 3D Secure.
- e. You agree that Advia is not liable for losses arising from your failure to comply with these Terms and Conditions.
- f. You understand that messages and data rates may apply for using this service.
- g. You agree that Advia is not liable for any failures of the service caused by matters beyond our reasonable control.
- h. You understand that Advia reserves the right to pass on any information obtained in connection with the service to the police, any prosecuting authority, or any financial services regulatory authority to support an investigation into fraudulent activity.
- i. You understand that Advia may suspend or change the OTP service at any time for any reason.
- j. You must keep your contact information up to date with Advia and notify us immediately of any changes.