

**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. Using this service after you have read these Terms and Conditions shall mean that you have accepted such Terms and Conditions.

1. When making an online transaction that requires OTP, the OTP will be sent to your mobile phone number already registered with Access Credit Union 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 the 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 Access Credit Union are 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 to others, 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.
 - D. You agree that Access 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 rate may apply for using this service.