



838 Eglin Parkway N.E.  
Fort Walton Beach, FL. 32547-2781  
eglinfcu.org

## One Time Password for Online 3D Secure Transaction Disclosure

**EMV 3-D Secure** is an e-commerce fraud prevention protocol that enables consumer authentication for card-not-present (CNP) purchases, without adding unnecessary friction to the checkout process.

### How does EMV 3DS work?

EMV 3DS helps payment card issuers identify unauthorized e-commerce transactions quickly and accurately to prevent CNP fraud. 3DS One-Time-Password (OTP) is an added layer of security for online transactions to authenticate the cardholder.

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 a One Time Password (OTP), you will be given the choice of having the OTP sent to your mobile phone number already registered in system via SMS or to the email address on system. 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 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 may 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 the 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.