



## EMV 3DS ONE-TIME PASSCODE TERMS AND CONDITIONS FOR CREDIT CARD TRANSACTIONS

When you use your Redstone Federal Credit Union (“RFCU”) credit card online to do a transaction (including on non-RFCU sites or apps), we may employ EMV 3DS Secure One-Time Passcode security if we detect the need for additional assurance that you are really the person doing the transaction. Please read these terms and conditions carefully and make sure that you fully understand before using the EMV 3DS One-Time Passcode service (“Service”). By using the Service, you acknowledge that you have read and agree to the terms and conditions set forth below.

- When making an online transaction that requires a one-time passcode (“OTP”), the OTP will be sent via SMS to your registered mobile phone number. You must then enter your OTP to complete your transaction on the page of your device’s screen when transacting online.
- Registration for the Service is not required. If you are not able to enter the OTP, or authentication via the Service fails, the merchant online will reject your card for this transaction. You agree that RFCU shall not be liable in any way for any merchant’s rejection or refusal to accept your card(s) for any payment, regardless of what the reasons may be.
- By using the Service:
  - You agree to provide your data required for the transaction authorization process.
  - 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.
  - You understand that the Service can be used only for transactions at the merchants online that have EMV 3DS Secure One-Time Passcode security.
  - You understand that messages and data rates may apply for using the Service.
  - You agree that RFCU is not liable for losses arising from your failure to comply with these terms and conditions and that RFCU shall not be liable to you or any third party for any modification, suspension, or discontinuance of the Service.
- In addition to these terms and conditions, you also remain subject to your Membership Agreement, Online Services Agreement, Business Account and Electronic Services Agreement, and other contracts and disclosures applicable to your membership with us, the terms of which are incorporated herein.