

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 in their 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 Passcode (OTP), the OTP will be sent to your mobile phone number already registered in the GECU Federal Credit Union (GECU) 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 GECU is not responsible for the rejection by such merchant to accept your card payments because 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 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.

Opt-Out and Opt-In Procedure

1. To Opt-Out of this service, you must consent to receive the initial SMS message with an OTP by clicking "CONTINUE" in the pop-up window that appears online during a transaction with a participating merchant. When you receive the SMS message, reply "STOP" on your mobile phone. An unsubscribe message will be sent confirming the cancellation, but no more messages will be sent after that one. If you are in the middle of an online transaction when the OTP authentication was prompted and you Opt-Out of this service, your transaction with the merchant will not be processed. After that, if you wish to make an online purchase that triggers OTP authentication, you will not receive a pop-up window seeking your consent to receive an OTP via SMS. Instead, you will receive a failed authentication for those transactions unless you Opt-In again.
2. If you have Opted-Out and decide to Opt-In, text "RESUME" to the same number where you received your one-time passcode. You will then continue to receive a pop-up window online seeking your consent to receive an OTP via SMS when performing digital transactions with merchants using the 3DS Secure Code Service.