

**Honda Federal Credit Union**  
**One Time Passcode Terms and Conditions**  
**for certain online transactions using your Debit and Credit Card**

**1. Program Description**

Honda Federal Credit Union offers One Time Passcode (“OTP”) service for members to receive two-factor authentication when making an online purchase, that may involve a higher risk of fraud, from merchants who use 3DS Secure Services. Registration for OTP service is not required. You are automatically enrolled when you accept a debit or credit card from Honda Federal Credit Union. By using this service, you acknowledge that you have accepted these Terms and Conditions. You may Opt-Out from this service as described below.

**2. How the OTP Service works**

The OTP Services will require additional verification from you during the authentication process of a higher risk online transaction. A pop-up window will appear on the screen online requesting your consent to receive an SMS message containing an OTP on your mobile phone number already registered in Honda Federal Credit Union’s records. The mobile phone number will be truncated for your privacy, but certain digits will appear so that you can confirm the phone number. You provide this consent by clicking “CONTINUE” where it appears in the pop-up window. After you agree to receive an OTP, the OTP will be sent via SMS to the mobile number you just confirmed. You must then enter the OTP where prompted on the page of your device’s screen online to complete your transaction. If you do not consent to receive an OTP via SMS, or are not able to enter the OTP, or authentication via this service otherwise fails, the merchant online will reject your card for this transaction. You agree that Honda Federal Credit Union is not responsible for the rejection by such merchant to accept your card payments on these bases.

**3. Additional Terms and Conditions**

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 confidential the card number or personal information that you have entered for 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 understand that OTP service can be used only for online transactions with merchants that have the 3DS Secure Service.
- 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.

**4. Opt-Out and Opt-In Procedure**

- a. 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.
- b. If you have Opted-Out and decide to Opt-In, text “RESUME” to 44397. 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 Service.