



## TERMS OF USE 3D SECURE

3D Secure is an automatic online security service that safeguards your credit or debit card against unauthorized online use. During online transactions you will be prompted to enter a one-time password (OTP) in order to ensure that the legitimate cardholder is using the card for the transaction. Vidanova Bank has launched the 3D Services Verified by Visa™ and Mastercard SecureCode™ in association with CardinalCommerce and Sparkpost.

These Terms of Use form an integral part of the Vidanova Bank's Terms & Conditions Visa Credit Card, Terms & Conditions Visa Pre-Paid Card and General Terms And Conditions Vidanova Bank Debit Card Services, between the bank (being the Issuing Bank, hereinafter also referred as the "Bank") and the credit or debit card holder (the Client). Credit and or debit card is hereinafter referred to as the "Cards".

**Read the following carefully before using 3D Secure.**

### Art. 1. Acknowledgment of Conditions

- a. These terms and conditions may be amended from time to time by the Bank at its sole discretion, for any reason whatsoever. Such amendments may be made to comply with legal requirements, improve service quality, or for other valid business reasons and will be communicated to you by electronic mail. These amendments will be placed also on our website [www.vidanova-bank.com](http://www.vidanova-bank.com)
- b. When using 3D Secure by requesting and processing the OTP, you have accepted the conditions in these Terms of Use.

### Art. 2. Activation 3D Secure

- a. 3D Secure will be activated for Mastercard debit cardholders after customer's written request. Client must specify the card numbers for which 3D Secure should be activated. Visa credit cards will be automatically enrolled for 3D Secure service (Verified by VISA™).
- b. 3D Secure is mandatory for debit cards with e-commerce option activated.
- c. The Client should have an updated mobile phone number and e-mail address with the Bank in order to receive an OTP to authenticate the Client's transaction.
- d. The Client is responsible to provide the Bank with sufficient information to enable the Bank to validate the Client's identity. By not doing so, Client may not be able to activate 3D Secure nor receive an OTP; this results in unprocessed online transactions which the Bank cannot be held responsible for.
- e. Client's ability to use 3D Secure may be affected in cases where the Client gives information that is not true or incorrect to the Bank.

### Art. 3. Processing personal data

- a. The Client gives the Bank permission to obtain, receive, and keep personal information about the Client and its credit or debit card when using 3D Secure. Client authorizes the Bank to use and retain the information which will be used to validate Client's identity and confirm ownership of or that an additional authorized cardholder is using the credit or debit card.
- b. The Client authorizes the Bank, additionally to the provisions on personal data set out in the Bank's General Terms and Conditions, to disclose their personal data to third parties whose involvement is required for 3D Secure.

### Art. 4. Responsibilities of the Client

- a. The Client is responsible for all its purchases using an OTP from 3D Secure and for all instructions sent using the OTP from 3D Secure.
- b. The Client ensures to keep the OTP safe and secure and is not allowed to share this OTP with another person.
- c. If Client suspects that there may have been an unauthorized internet transaction on Client's account, Client must notify the Bank immediately in accordance with the General Terms & Conditions of the Bank.



- d. The Client must immediately inform the Bank in case Client suspects that there is an unauthorized use of the OTP or that this OTP becomes known to another person, or that any other suspicious unsolicited authentication prompts on the cardholder's device.

**Art. 5. Liability**

- a. When Client sends an instruction or make a payment using a debit or credit card and authenticate transaction through an OTP by 3D Secure, Client agrees that this instruction will be handled by the Bank as Client's consent to comply with that instruction. The Bank will handle Client's instruction as a valid and irrevocable instruction.
- b. The Bank is not liable for any delay, interruption, error or failure of 3D Secure due to interruptions for scheduled maintenance to services not within the Bank's reasonable control, including but not limited to, failure to electrical power, failure of technical equipment, industrial actions, act of God, or software failure due to unavailability of 3D Secure.
- c. Additionally to the provisions in this article, the liability provisions relating the use of Cards in the Bank's General Terms & Conditions, applies to the use of 3D Secure.