

3D Secure Terms of Use



These terms of use relates to your use of 3D Secure - a security protocol that helps to prevent fraud in online credit and debit card transactions.

1. Definitions

Definitions of terms used in this document: "you" and "your" means a Cardholder who uses 3D Secure. "we", "us" or "our" and "LCCU" mean London Community Credit Union.

2. What is 3D Secure?

2.1 3D Secure is a payment authentication standard for internet purchases which adds an extra layer of security when purchasing goods or services online with participating retailers. Visa calls its version Visa Secure. Mastercard calls its version Mastercard® SecureCode™.

2.2 3D Secure is an extra security feature of your debit and/or credit card (Card) and is not intended to replace security obligations in the terms and conditions of your Card.

3. Acceptance of these Terms of Use

3.1 Use of 3D Secure will represent your acceptance of these Terms of Use.

3.2 These Terms of Use should be read together with the terms and conditions of your Card.

4. How does 3D Secure work?

4.1 You do not need to register your Card.

4.2 When purchasing online from a participating retailer and authentication is required, you will be brought to a Mastercard SecureCode screen.

4.3 You'll be prompted to enter a one-time passcode (passcode) sent to your mobile phone by text message (SMS) to complete

your purchase. You have a set amount of time and a number of attempts to enter the passcode correctly. If you do not enter the passcode correctly then you will be unable to complete your online purchase.

4.4 The passcode will only be valid for the online purchase for which you have received it.

4.5 To enable you to use 3D Secure you should make sure that the personal information we hold for you (in particular your mobile phone number) is up-to-date. For assistance, please call our Current Account team on 020 7729 9218.

4.6 We do not charge for 3D Secure. However, you are responsible for SMS fees charged by your mobile phone provider and any internet fees when shopping online with a participating retailer.

5. What do I need to use 3D Secure?

5.1 To use 3D Secure:

- you must have internet access;
- you must have a mobile phone;
- we must have your correct mobile phone number and;
- your mobile phone must be able to receive the passcode SMS.

6. Privacy Policy

6.1 For verification and security purposes, we must collect certain personal information from you including your mobile phone number (personal data). We will pass your personal data to our third party data processors who administer 3D Secure.

6.2 Your passcode and personal data will not be shared by us with online retailers.

6.3 To learn more about how we use your personal data, please see our Privacy Policy available at londoncu.com/privacy

7. Cardholder's Liability

7.1 You must tell us immediately if you know or suspect that your passcode is known to someone else.

7.2 You understand that unless you are a victim of fraud, you are responsible for all online purchases made using your passcode. This does not affect your statutory rights or any rights that you may have under the terms and conditions of your Card.

7.3 We will not be liable to you for any loss resulting from:

- your use or attempted use of 3D Secure
- any suspension, modification or discontinuance of 3D Secure.

8. Changes to these Terms of Use

8.1 We may add to or change these Terms of Use at any time by giving you 30 days' notice in writing before the changes take effect. However, please note that there may be circumstances in which we are unable to give you 30 days' notice (such as when we are required to make a change as a result of a change in law). In these circumstances, we will always try to give you as much notice as possible. Notice in writing may include by post, electronic mail, a notice placed in branch or on the LCCU website.

9. Suspension or Termination of 3D Secure

9.1 We may at any time suspend, modify or discontinue, either temporarily or permanently, 3D Secure.

10. Governing Law

10.1 These Terms of Use and any matter arising from them are governed by the laws of England and Wales. The Courts of England and Wales have exclusive jurisdiction in connection with them.

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