EMV 3DS Terms and Conditions

EMV 3-D Secure OTP Terms & Conditions for Online Debit and Credit Card Transactions

Effective Date: November 16, 2026

Please read these Terms and Conditions in their entirety to ensure that you fully understand them before using this service. By using this service, you agree to the Terms and Conditions listed below.

1. When making an online transaction that requires a one-time passcode (OTP), an OTP will be sent to the phone number or to the email address already registered with Sun Community Federal Credit Union. You must enter this OTP on your device's screen to complete your online transaction. Registration for the OTP service is not required. If you are unable to enter the OTP, or authentication through this service fails, the online merchant will reject your card for that transaction. You agree that Sun Community Federal Credit Union is not responsible if a merchant declines to accept your card payment for this reason.

2. By using this OTP service:

    a. You agree to provide the information required for the transaction authorization process when using this OTP service.

    b. You agree to maintain the confidentiality of your card number and personal information entered when using this service. If you give someone else your passcode, you will be responsible for all claims, losses, and other consequences related to transactions conducted using this service.

    c. You understand that the OTP service can be used only for transactions at online merchants enrolled in EMV 3DS.

    d. You agree that Sun Community Federal Credit Union is not liable for losses arising from your failure to comply with these Terms and Conditions.

    e. You understand that message and data rates may apply when using this service.