

# Mastercard SecureCode Terms of Use

Effective September 2018

## 1. Definitions

Definitions of terms used in this document: “you” and “your” means a cardholder who uses Mastercard SecureCode. “we”, “us” or “our” means the Bank of Ireland (UK) plc, which has its head office at Bow Bells House, 1 Bread Street, London, UK.

## 2. What is Mastercard SecureCode?

- 2.1 Mastercard SecureCode is a payment authentication standard for internet purchases which adds an extra layer of security when purchasing goods or services online with participating retailers.
- 2.2 Mastercard SecureCode is an extra security feature of the debit and/or credit card we issue to you (Card) and is not intended to replace any security obligations in the terms and conditions of your Card.

## 3. Acceptance of these Terms of Use

- 3.1 Use of Mastercard SecureCode 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. If there is a conflict between these Terms of Use and the terms and conditions of your Card, the latter will prevail.

## 4. How does Mastercard SecureCode 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 set number of attempts to enter the passcode correctly. If you do not enter the passcode correctly, you will be unable to complete your online purchase.
- 4.4 The passcode will only be valid for the online purchase you have received it for.
- 4.5 To enable you to use Mastercard SecureCode 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 us using the number on the back of your card.
- 4.6 We do not charge for Mastercard SecureCode. 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 Mastercard SecureCode?

- 5.1 To use Mastercard SecureCode:
  - 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

- 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 Mastercard SecureCode.
- 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 Statement available on our website

## 7. Liability

### Cardholder

- 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.

### Bank

- 7.3 We will not be liable to you for any loss resulting from:
  - your use or attempted use of Mastercard SecureCode
  - any suspension, modification or discontinuance of Mastercard SecureCode.

## 8. Changes to these Terms of Use

- 8.1 We may add to or change these Terms of Use at any time. We will tell you in advance if we add to or change these Terms of Use.
- 8.2 The amount of notice that we will give you will follow the laws and regulations that apply at that time. We will choose the way that we tell you; we can do it by letter, electronic mail, telephone (including recorded message), by an advertisement in a newspaper or by any other means permitted by law.

## 9. Suspension or Termination of Mastercard SecureCode

- 9.1 We may at any time suspend, modify or discontinue, either temporarily or permanently, Mastercard SecureCode.

## 10. Governing Law

- 10.1 These terms shall be governed and interpreted in accordance with Northern Irish law if you are ordinarily resident in Northern Ireland or Scottish law if you are ordinarily resident in Scotland or English law if you are resident anywhere else.