Secure Online Transactions — One-Time Passcode (OTP)

Terms & Disclosures

Effective date: March 2, 2026

Applies to: Credit and debit card card-not-present (e-commerce) transactions authenticated using EMV® 3-D Secure (3DS).

1) Purpose and Scope

To help protect members from card-not-present fraud, the Credit Union ("we," "us," "our") may require a One-Time Passcode (OTP) to complete certain online purchases at participating merchants that support EMV® 3-D Secure. OTP is a short code used to confirm you are the authorized cardholder.

Note: OTP is risk-based; not all transactions will require it.

2) How OTP Works

When a challenge is required, we send an OTP to the mobile phone number you have on file with us. You must enter the OTP in the checkout screen within the time shown. If the OTP is incorrect, expired, or cannot be completed, the merchant may decline the transaction. Message and data rates may apply.

3) Eligibility and Consent for Security Texts

By providing your mobile number to us and using your card for online purchases, you authorize us to send you non-marketing, security-related texts (including OTPs and limited support messages related to authentication) to that number. These messages are transactional and used solely to authenticate your purchase or resolve an OTP issue. We do not include advertising in OTP messages.

4) Your Responsibilities

- Keep your mobile number and contact details current.
- Do not share your OTP with anyone. Anyone who obtains your OTP can complete a purchase as if they were you.
- Use a secure device and network when shopping online.
- Review your statements and promptly report unauthorized activity.

generations
federal credit union

Secure Online Transactions — One-Time Passcode (OTP)

Terms & Disclosures

If you share, disclose, or allow others to obtain your OTP, you may be responsible for resulting transactions to the extent permitted by your cardholder agreement and applicable law.

5) Our Responsibilities

- Use commercially reasonable efforts to deliver OTPs and support the authentication process.
- Maintain appropriate OTP expiration, retry limits, and anti-abuse controls.
- Provide member support if you do not receive an OTP or cannot complete authentication.
- Offer alternate authentication options if you cannot receive SMS (see Section 6).

6) Alternatives to SMS (Accessibility)

If you cannot receive text messages or prefer not to, contact us to enable an alternative (as available), such as:

- Voice call to your phone number on file.

If no alternative is enabled and you have blocked SMS, you may be unable to complete certain online purchases that require OTP.

7) Opt-Out / Revocation of Consent for Security Texts

You may stop security texts at any time by replying STOP to an OTP message or by contacting us. We will process your request promptly (no later than 10 business days). After you opt out, we will not send OTP texts to that number. If an OTP is required and you have opted out of SMS and no alternative is enabled, the transaction may be declined.

Opting out of OTP texts does not affect other alerts you separately enrolled in (e.g., fraud alerts) unless you also opt out of those programs.

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federal credit union

Secure Online Transactions — One-Time Passcode (OTP)

Terms & Disclosures

8) Costs

We do not charge a fee for OTP delivery. Your mobile carrier may charge message or data rates. Please consult your mobile plan.

9) Updating Your Mobile Number & Security Hold

If you change your mobile number, update it with us promptly. For fraud protection, we may apply a brief security hold (“cool-off” period) before a newly added number is eligible to receive OTPs. During this period, you may need to use an alternative method (Section 6) to complete OTP-protected purchases.

10) Availability and Service Interruptions

OTP delivery can be affected by carrier issues, device settings, roaming, or network outages. If you do not receive an OTP: (1) request a resend, and (2) if still unsuccessful, contact us for help or use an alternative method (Section 6). We are not responsible for delays outside our control, but we will assist you in completing your purchase where possible.

11) Disputes and Error Resolution

Your existing Cardholder Agreement and applicable law govern disputes and error resolution. Using OTP to authenticate a transaction does not eliminate your rights; it provides an additional security check. Contact us immediately if you suspect unauthorized activity.

12) Privacy and Data Use

We use your mobile number and limited transaction details only to authenticate online purchases and protect your account. We maintain records (e.g., OTP sent/validated, timestamps) for security, operational support, and dispute resolution. For more information, see our Privacy Notice.

generations
federal credit union

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Terms & Disclosures

13) No Marketing in OTP Messages

OTP and related security texts do not include advertising or promotions. Marketing messages, if any, are subject to separate enrollment and consent.

14) Relationship to Other Agreements

These OTP Terms supplement your Cardholder Agreement and Online/Mobile Banking Terms and are incorporated by reference into those agreements. If there is a conflict, the terms most protective of the member's rights under applicable law will control for that issue.

15) Changes to These Terms

We may update these Terms. We will provide notice as required and post the current version on our website or mobile app. Continued use of card e-commerce after the effective date of changes constitutes acceptance.

16) Contact Us

For help with OTP or to set alternatives:

- Phone: 210-230-9381 Mon–Fri 8 a.m. to 6 p.m., Sat 9 a.m. to 1 p.m.
- Secure message in Online/Mobile Banking

Quick Member Tips (for website/app)

- Keep your mobile number up to date.
- Never share an OTP with anyone—including someone claiming to be from the Credit Union or a merchant.
- If you receive an OTP you did not request, do not share it and contact us.