

# Mastercard® Identity Check™ terms of use.

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## 1. Definitions

Definitions of terms used in this document: “you” and “your” means a Cardholder who uses 3D Secure. “we”, “us” or “our” and “Bank” mean Triodos Bank UK Ltd incorporated under the laws of England and Wales.

## 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. Mastercard calls its version Mastercard® Identity Check™.

2.2 3D Secure is an extra security feature of your debit card (Card) and is not intended to replace security obligations detailed in the Terms and Conditions for the Triodos Current Account.

## 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 for the Triodos Current Account which govern the use 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 Identity Check screen.

4.3 You will be prompted to either:

a) 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, you will be unable to complete your online purchase. The passcode will only be valid for the online purchase you have received it for; or

b) authorise the payment via the Triodos Mobile Banking App ('Banking App'). You will be sent either a text message or in app notification asking you to log into the app to complete your purchase. Once you have logged into the app you will be able to authorise the payment.

4.4 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 contact team on 0330 355 0355, or +44 (0)117 973 9339 if you're calling from abroad.

4.5 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 or using the Triodos Bank UK app.

## 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 and/or install the Triodos Mobile Banking App ('Banking App').

## 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 Statement available on [www.triodos.co.uk/privacy-statement](http://www.triodos.co.uk/privacy-statement)

## 7. 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 for the Triodos Current Account which govern the use 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. We will tell you in advance if we add to or change these Terms of Use. The amount of notice that we will give you will follow the laws and regulations that apply at that time. The method by which we will notify you, will be as per the Terms and Conditions for the Triodos Current Account. These can be found on our website at [www.triodos.co.uk](http://www.triodos.co.uk).

## 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.

Large print, braille and audio versions available on request.

Telephone: 0330 355 0355  
[www.triodos.co.uk](http://www.triodos.co.uk)

Calls to and from Triodos Bank may be recorded for training and monitoring purposes.

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