

# Special Provisions of Viseca Card Services SA for the Use of 3-D Secure

## 1. 3-D Secure

Viseca Card Services SA (hereinafter: "Viseca") cardholders, pursuant to the Conditions for the Use of Viseca Credit Cards (Clause 3.8), are obligated to use a secure payment method if such is offered by the acceptance point (= retailer). 3-D Secure is an internationally recognised security standard for credit card payments via the Internet and is known as "Secure Code" by MasterCard and "Verified by VISA" by VISA. If an acceptance point offers 3-D Secure, an identification system ensures that only the credit card holder can use the respective credit card for purchases on the Internet by means of a password request. If a credit card is registered for 3-D Secure, a dialogue window (pop-up) will appear during the payment transaction which will display a security message individually defined by the cardholder within the process of registering with Viseca and which will request that the cardholder enter his/her 3-D Secure password (cf. Clause 2 below). In order for a cardholder to be able to make Internet payment transactions at acceptance points offering 3-D Secure, he/she is obligated to register for 3-D Secure in one of the ways stipulated in Clause 2. Otherwise, it will only be possible to carry out the relevant payment transactions on the Internet again after the registration has been completed.

## 2. Registration

Registration for 3-D Secure can occur in three different ways:

### a) MyAccount

The cardholder can register for 3-D Secure via the free Internet online service "MyAccount" provided by Viseca.

Cardholders who have already registered at MyAccount can register for 3-D Secure at <https://myaccount.viseca.ch> under the rubric "Services".

Cardholders who have not yet registered with the online service, MyAccount, can register for My Account online at <https://myaccount.viseca.ch> free of charge and will then have the option of registering for 3-D Secure.

### b) Activation During Shopping (ADS)

If a cardholder undertakes transactions on the Internet at acceptance points offering 3-D Secure and is not yet registered for 3-D Secure, the cardholder will be requested to register for 3-D Secure. If a cardholder ignores this request, carrying out payment transactions on the Internet will no longer be possible at these acceptance points.

### c) Self Enrollment

Registration for 3-D Secure can occur without prior registration on MyAccount, as well as independently of carrying out a specific payment transaction, directly at <http://www.viseca.ch/kundenservice/sicherheit/onlinesicherheit> (german) under the rubric "Anmeldung 3-D Secure".

In all three registration methods described above, the cardholder must define his/her 3-D Secure password as per the guidelines given during the registration process. In addition, the cardholder must define an individual security message, which will simultaneously appear in each future 3-D Secure transaction together with a request to enter the 3-D Secure password in the dialogue window (pop-up). The appearance of the correct security message gives the cardholder the assurance that the request and verification of the 3-D Secure password has actually been carried out by Viseca when carrying out the respective transaction.

Registration for and use of 3-D Secure is free of charge and is carried out via a secure Internet connection.

Each individual credit card must be registered separately for 3-D Secure. If the cardholder receives a new credit card with a new card number, the card must be registered again for this reason.

### **3. Deactivation**

Once registration has been successfully completed, 3-D Secure can no longer be deactivated by the cardholder, as the cardholder is obligated to use 3-D Secure.

### **4. Duty of Care**

Pursuant to the individual provisions of Clause 6 of the Conditions for the Use of Visa Credit Cards, the cardholder shall keep the password and the security message confidential, shall not record same, not even in an encrypted fashion and shall not pass same on to third parties. The 3-D Secure password may not consist of easily determinable combinations, e.g. telephone numbers, dates of birth, vehicle licence plate numbers, the cardholder's names or those of his/her family members, etc.

For payment transactions via the Internet, the password may only be entered if the correct personal security message defined by the cardholder at registration appears in the dialogue window (pop-up). If this is not the case, or if there is any other suspicion of misuse, the Visa client services department must be immediately informed by calling the telephone number +41 (0)58 958 83 83.

Visa may request that the cardholder change the 3-D Secure password or the security message at any time.

### **5. Liability**

Any authorised use of the card with the corresponding PIN code, 3-D Secure Password or other means of identification shall be deemed to have been effected by the cardholder. The cardholder shall be bound by all purchases, transactions and other dealings and the resulting debits of his/her card. Any risks arising from misuse of the card with the corresponding PIN code, 3-D Secure Password or other means of identification shall, in such cases, be borne by the cardholder. In case of proven illegal interference by third parties against the network and/or telecommunication providers' infrastructure or the infrastructure used by the cardholder, the issuer shall bear debits for fraudulent use of cards which have been timely disputed, provided the cardholder has fully complied with all duties of care pursuant to Sections 3 and 11 and is not liable in any other way.

Visa assumes no responsibility whatsoever if, through the use of 3-D Secure, payment transactions cannot be undertaken or if transactions are delayed due to technical or other reasons.

### **6. Changes**

Visa reserves the right to change these special provisions at any time.

### **7. Weitere Bestimmungen**

Visa reserves the right to discontinue 3-D Secure.

In the case of any contradictions between these special provisions and the valid Conditions for the Use of Visa Credit Cards, these special provisions take precedence. Apart from this, meaning especially for any occurrences that are not regulated by these special provisions, as well as for the use of the online service MyAccount and/ or for the use of the cardholder's credit card, the respectively valid Conditions for the Use of Visa Credit Cards shall apply without reservation.

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