

BNU *MasterCard Debit Card*



*One-Time Password for
Your Secure Online Purchases*

BNU

Banco Nacional Ultramarino
大西洋銀行

One-Time Password for Your Secure Online Purchases

General Information

In order to enhance on-line shopping security for our BNU cardholders, we are going to bring you the new “Verified by VISA/MasterCard SecureCode” “One-Time Password” (OTP) service for online transactions.

Frequently Asked Questions (FAQ):

What is One-Time Password (OTP)?

OTP is used for online authentication. You can enjoy added security while shopping on-line with the added convenience of not having to memorize any password. The OTP is time sensitive and can only be used once within a short period of time. It becomes invalid upon being used or once it expires. Each single online transaction will require one unique OTP to complete its processing cycle.

What are the type of BNU Cards using the One-Time Password (OTP) service?

Currently the BNU Cards using the OTP service are:

- BNU VISA and MasterCard Credit Card, and
- BNU MasterCard Debit Card

How to use?

When you use your VISA or MasterCard issued by BNU for online purchases in “Verified by VISA / MasterCard SecureCode” enabled websites, after filling in the card numbers and other required information, a pop-up window will request you to enter the OTP, which will be simultaneously sent via SMS to your registered local mobile phone number registered by you with our bank. Once OTP has been correctly inputted, the online transaction will be authenticated.

You will not receive any OTP if you have not registered any valid local mobile phone number in our record. In this case, a pop-up window will remind you to register a valid local mobile phone number with us for OTP delivery.

Note:

Please come to our BNU branch to update your local mobile phone

One-Time Password for Your Secure Online Purchases ("the Service")

Terms & Conditions

1. By using the Service, it will constitute your acceptance and agreement to comply with these Terms and Conditions. All the cardholders under this program shall agree with BNU General Terms and Conditions of Card Use and the terms of our website from which you access the Service which include the Important Message to Readers.
2. We reserve the right to change these Terms and Conditions, fees relating to the Service, if any, at any time, and you agree to be bound by all changes we make. Notice of any changes to these Terms may be made by posting a notice on our website, advertisement or such other means as we, acting reasonably, may determine. Such amendments will become effective and binding on you on the effective date specified by us. Continuous use of the Service after the relevant effective date will constitute your acceptance of such amendments. If you do not accept any proposed changes, you should cease to use the Service prior to or from the relevant effective date.
3. Cardholders must provide us with such information (including but not limited to your local mobile phone number) for us to provide the Service. You must ensure that any information you provide to us is current, complete and accurate and you agree to update such information as necessary to keep it current and accurate. If you fail to provide us with or update any required information, we may not be able to provide the Service to you and this may result in inability to use your Card for online transactions which requires authentication through the Service. Your registration data, your other personal information including your access to the Service may be used for record keeping and reporting purposes, as well as to help resolving transaction disputes.
4. The cardholder shall notify the Bank in writing of any changes in mobile phone number, mobile service provider, or cancellation of mobile service. The cardholder shall be liable for all loss and/or other responsibility incurred before the Bank received the written notification from the cardholder.
5. Through the use of the Service, you authorize us to authenticate your Card through the Service, to use your Card to make payments for the transactions concerned and debit your Card Account accordingly.
6. When conducting online transactions or other transactions for which the Service is used, each time, you are required to enter a One-time Password sent to you via SMS before the Merchant will accept your Card for payment of the transaction. If you cannot provide the One-time Password or if authentication through the Service fails, the Merchant may not accept your Card for payment of the relevant transaction. We shall not, in any circumstances, be liable for any loss or damages arising out of or in connection with a Merchant's refusal to accept your Card for payment, or any loss or damages incurred when the OTP is sent to a mobile number provided by you, in which has not been updated with our bank/ has been cancelled.
7. Your mobile service provider may not allow you to receive the One-time Password via SMS if you are abroad or using an overseas mobile service network. In addition, service charges may be levied by the service provider for receiving the One-time Password. We shall not be liable for any such charges levied by the service provider or any other party.
8. Delivery of the One-time Password via SMS may be subject to delayed transmission due to the traffic over the mobile service network of your mobile service provider. We shall not be liable for any loss or damages arising out of any interruption or delays due to any failure of the mobile service network.
9. If there is any inconsistency between our internal records, and information relating to your cards and the related card accounts or your use of the Service, our internal records will prevail in the absence of evidence to the contrary.
10. Exclusion of warranties and limitation of our liability
 - a. we give no warranties or conditions (whether express, implied, statutory or otherwise) in relation to the Service;
 - b. in no event will we be liable to you for any direct or indirect damages (including but not limited to loss of profits and business interruption);
 - c. due to the nature of the Service, we will not be responsible for any loss of or damage to your data, software and computer, telecommunications or other equipment caused by you using the Service unless such loss or damage is directly and solely caused by our negligence or deliberate default; and

- d. We cannot be held liable to you or any third party for any modification, enhancement, suspension or discontinuance of the Service, whether within or outside our control.
11. You acknowledge that all obligations and liabilities relating to the quality, supply, sales and warranty of goods and/or services you purchased from any Merchant and/or any benefits, discounts or programs of any Merchant that may be provided through the Service shall be the sole responsibility of the Merchant. You should resolve with the relevant Merchant any dispute and/or complaint arising out of or in connection with the goods and/or services and/or any benefits, discounts or programs of that Merchant. We have no responsibility or liability whatsoever arising out of or in connection with the goods and/or services and/or any benefits, discounts or programs of a Merchant, including any act or omission to act by such Merchant. In spite of any non-delivery or non-performance by a Merchant or any defect in any goods and/or services, you shall remain liable to us for the full amount of the relevant transaction as shown in the Card Account statement.
12. Cardholder shall be liable for all transactions conducted through your Card using the Service (including use of the Service by any other person with your One-time Password), the amounts of which will be charged to your Card Account and shown in your Card Account statements. You shall indemnify us on demand in respect of all actions, claims, losses, damages, costs, expenses and any other liabilities of any nature which we may suffer or incur as a result of your use of the Service (including use of the Service by any other person using your One-time Password). You shall also be fully liable for all claims, losses and consequences arising out of or in connection with the use of the Service if you have acted negligently, dishonestly and fraudulently.
13. You accept full responsibility for the security of using the Service and the One-time Password, and agree to act prudently and in good faith when using the Service, including by taking the measures listed below to safeguard the security of the Service and the One-time Password:
- a. you must not disclose to any other person or otherwise permit or enable any other person to obtain any One-time Password; and
 - b. if there is any actual or suspected misuse of the One-time Password or the device used for receiving One-time Passwords, you must notify us as soon as reasonably practicable by calling our Customer Service Hotline at 2833 5533.
 - c. If you fail to fulfill your responsibilities, you shall be liable for all claims, losses, liabilities and consequences arising out of or in connection with the use of the Service (including use of the Service by any other person using your One-time Password).
14. We reserve the right to suspend or terminate the Service or its use by you temporarily or permanently at any time, without prior notice, for any reason where we consider necessary or advisable to do so, including, but not limited to, when there is a suspected breach of security, or when we have reasonable grounds to suspect that the information you provide to us is untrue, inaccurate, not current or incomplete. Any online or other transactions conducted using the Service prior to its termination or suspension will remain valid and you will continue to be bound by your liabilities and obligations under these Terms and Conditions in respect of such transaction.
15. These terms and conditions are written in Chinese, Portuguese and English. In the event of any conflict in interpretation, the English version shall prevail.
16. These General Terms and Conditions of Card Use are governed by and shall be construed in accordance with the laws of the Macau SAR and the parties herein agree in submitting all conflicts arising from these terms and conditions or in connection with the use of BNU Visa/MasterCard Card to the non-exclusive jurisdiction of the Courts of Macau.