## MAC Disclosure Statement Short Code Text Messages

**Program Sponsor**

CONTACT: Mobile Authentication Corporation (MAC)

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**Service Description**

MAC provides a One-Time Password (OTP) using SMS text message as an enhanced security feature to protect against identity theft and account takeover when making purchases online. YOU have subscribed and expressly consented to receive a One-Time Password via SMS text on YOUR mobile telecommunications device from Client (‘us’ or ‘we’ or ‘our’) for enhanced user authentication and payment security purposes regarding YOUR account. The OTP may be accompanied by a call-to-action advertisement.

**Participating Carriers**

Participating carriers include ACG, ALLTEL AWCC, AT&T Mobility, Boost, Cincinnati Bell, Cricket, Google Voice, Metro PCS, Nextel, Rural Carrier Groups, Sprint, Tier 2/3 Carrier Group, T-Mobile, U.S. Cellular, Verizon Wireless, Virgin Mobile and other carriers upon approval.

**Disclosure Statement**

MAC Alerts & Notifications:  Message frequency depends upon User. Message and data rates may apply.

YOU understand and agree that by registering to receive a One-Time Password (OTP) via “text” or “voice” message, YOU are opting-in.  YOU may opt-out at any time by texting “STOP” to XXXXX to cancel.

YOU may receive ads in the body of the OTP “text” message.  YOU may opt-out of receiving the ads by texting “STOP ADS” to XXXXX to cancel receipt of ads.

If YOU have any questions regarding the above terms or the types of text messages to be received by YOU as described above, then YOU can text “HELP” to XXXXX for assistance or email Us at [demoHELP@mobileauthcorp.com](mailto:demoHELP@mobileauthcorp.com) or call (480) 939-2980.

MAC Terms and Conditions Link – [www.mobileauthcorp.com](C:\\Users\\Maria Arminio\\Documents\\My company\\Gleason\\www.mobileauthcorp.com)

MAC Privacy Policy Link – [www.mobileauthcorp.com](C:\\Users\\Maria Arminio\\Documents\\My company\\Gleason\\www.mobileauthcorp.com)

**MAC Mobile Terms & Conditions for Text Messages Providing Alerts and/or Notifications**

YOU have subscribed and expressly consented to receive SMS alerts and notifications on YOUR mobile telecommunications device from MAC (‘Us’ or ‘We’ or ‘Our’) for purposes of providing YOU notices and/or alerts regarding YOUR account with Us. YOU acknowledge, understand and agree as follows:

Message frequency depends on user. Message and Data rates may apply. These would be charged by, and be payable by YOU to YOUR mobile service provider. YOU acknowledge, understand and agree that We shall not be held liable for any delays in the receipt of Our text message to YOU, as its delivery is subject to effective transmission from YOUR mobile service provider. In addition, if YOU decide YOU no longer want to subscribe, YOU can respond to any text alert and notifications YOU receive by texting in the word “**STOP”** to (short code XXXXX) to cancel. If YOU decide YOU no longer want to receive ads, YOU can respond to any text alert and notifications YOU receive by texting in the word “**STOP ADS”** to (short code XXXXX) to cancel.

Messages sent via SMS may not be delivered to YOU if YOUR phone is not in range of a transmission site, or if sufficient network capacity is not available at a particular time. Even within a coverage area, factors beyond the control of YOUR wireless carrier may interfere with message delivery, including the customer’s equipment, terrain, proximity to buildings, foliage, and weather. YOU acknowledge that urgent alerts may not be timely received and that YOUR wireless carrier does not guarantee that alerts will be delivered.

Content may not be available on all carriers. Participating carriers are: ACG, ALLTEL AWCC, AT&T Mobility, Boost, Cincinnati Bell, Cricket, Google Voice, Metro PCS, Nextel, Rural Carrier Groups, Sprint, Tier 2/3 Carrier Group, T-Mobile, U.S. Cellular, Verizon Wireless, Virgin Mobile and other carriers upon their approval. Data obtained by Us from YOU in connection with our providing YOU the text messages as described above may include YOUR cellular number, the name of YOUR mobile service provider, and the date, time and content of the text messages We send YOU. We may use this information to contact YOU and to provide the text messages YOU have requested.

If YOU have any questions regarding the above terms or the types of text messages to be received by YOU as described above, then YOU can respond to any such message YOU receive by texting in the word “**HELP”**and replying back to the message at (short code XXXXX). Or, YOU can contact Us at (480) 939-2980 or by visiting [www.mobileauthcorp/demo.com](http://www.mobileauthcorp/demo.com).

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