

SecurLOCK Communicate Cardholder FAQ

1. Is this service 24 hours, or only in a certain window?

We only have calls outgoing during certain hours so cardholders aren't being called after normal waking hours. Emails will be sent 24 hours. Text will be sent from 7:00 a.m. to 10:00 p.m. in the cardholder's time zone. Calls will be sent from 8:00 a.m. to 9:00 p.m. in the cardholder's time zone. Texts and voice calls pending from the night before will be triggered the following morning at the applicable time noted above. Agents are available 24/7.

2. How can I stop text messages if I don't want to receive them any longer?

All you need to do is respond back to the SMS text alert with the word **STOP**. U.S. consumers who have service through AT&T, Verizon, Sprint, and T-Mobile will not be charged message or data rates for our fraud alerts. We absorb that cost for you!

3. Will the product work for customers residing in Canada?

For Canadian consumers, both text and email alerts are available.

4. Can the alerts be sent to customers traveling internationally?

If customers have U.S. numbers, but are travelling overseas, it is a possibility they will still receive text or call alerts depending on the non-US carrier's network. If we are unable to send text or phone calls internationally we will send you the email message. Please make sure your email address is current as we can always email you 24 hours a day 7 days a week.

5. How do customers enroll?

We have already included you in these enhanced services as part of our fraud protection services.

6. What triggers these alerts?

Transactions that we have identified as potential fraud will trigger the alerts.

7. If I receive an alert, does that automatically block my account from further purchases?

The majority of suspected fraud accounts will be blocked, just as they are today. However, some lower risk items may not be declined.

8. If I respond back that the transaction(s) are valid, will you automatically unblock my account?

Yes, though please keep in mind that it could take 5 – 10 minutes for a block to be removed in some situations.

9. If a transaction is declined due to suspected fraud, but I validate that I did make the purchase, can I try to complete the purchase again?

Once the alert is updated in our fraud system, you can attempt the transaction again, usually within 5 – 10 minutes of the initial call/text/email to validate activity.

10. What if my “yes” or “no” text response has a typo?

The system will accept many common typo variations of the “yes” or “no” text message response. If the system cannot understand what was typed, it will generate a message to call a representative for help.

11. Is there a difference for consumers and businesses cardholders?

No.

12. Can I establish preferences through my mobile app?

Communicate alerts are not configured through a mobile app, but rather through our fraud systems. The standard order of engagement is:

- Text
- Voice Call
- Email

Alerts generated overnight result in an email only until calling and texting hours are available. Texts will be sent from 7:00 a.m. to 10:00 p.m. in the cardholder’s time zone. Calls will be sent from 8:00 a.m. to 9:00 p.m. in the cardholder’s time zone.

13. How do incoming and outgoing voice calls work?

If a mobile phone is on record, a text alert will be triggered first. SecurLock Communicate has technology that allows it to determine if a phone number is a mobile or land line so chances are that you will receive a text alert if the bank has your cell phone number on file. If we do not have a cell phone on record or we do not receive a response to the text(s), the system sends an automated voice call asking you to confirm if authorizations are valid or unrecognized. If you select “Not Recognized,” the call is transferred to an agent to confirm the fraudulent transaction(s). If there is no response to the text or voice call, an email is sent requesting that you confirm the transactions are valid.

14. What will the email alert look like?

The email will be identified with your Bank name and information. A response is required to ensure your card continues to work properly.

Example Email:

From: FraudServiceCenter@FinancialInstitutionName.com
Subject: URGENT: Your Card Has Been Suspended Due To Recent Account Activity

Your Credit Card Ending in 1113

Dear (Cardholder Name):

As part of our commitment to protecting the security of your account, we continuously monitor for possible fraudulent activity. We need to verify that you, or someone authorized to use your account, attempted the following transaction(s) on your account ending in 1113:

Merchant	Amount	Date	Time	Location
TRIGGER	\$440.01	04/01/2016	08:01 AM	MILWAUKEE, WI
WALMART	\$504.95	04/01/2016	10:02 AM	MILWAUKEE, WI
WALMART	\$104.95	04/01/2016	09:31 AM	MILWAUKEE, WI
WALMART	\$54.95	04/01/2016	09:01 AM	MILWAUKEE, WI
WALMART	\$304.95	04/01/2016	08:01 AM	MILWAUKEE, WI

If the dollar amount is not identical to what is shown on a transaction receipt, this may be due to a pre-authorization which has not yet posted to your account.

The merchant location for internet transactions may be different than you expect as they are often cleared through a centralized billing location.

If you have already spoken with us about these transactions, then no further action is required.

Please click on one of the two statements below that best represents the transactions above:

[All Transaction\(s\) Authorized](#) [One or More Transaction\(s\) NOT Authorized](#)

NOTE:

Your satisfaction is very important to us and we appreciate your prompt attention to this matter. If you have any questions about the content of this email, please don't hesitate to contact us at 800-369-4887 from the U.S. and Canada. If you prefer, use the phone number on the back of your card. Internationally, you can reach us collect at 727-227-2447 and we will accept the international collect call charges. For your convenience, we are available to take your call 24 hours a day, 7 days a week.

Thank you for being a valued customer.

Sincerely,

(Financial Institution Name) Fraud Service Center

15. What will the text alert say?

Here is a sample of the text alert you may receive. A response is required to ensure your card continues to work properly.

