

## **Automated Fraud Alerts (FAQ's)**

### **What is the purpose of Automated Fraud Alerts?**

We are monitoring your card activity to identify transactions that are not within your usual patterns. If we suspect a transaction may be fraud, we will mark that transaction as suspect. Automated Fraud Alerts allows us to contact you using electronic methods. Provide us with your mobile phone number (through registration) and we will text you if a suspect transaction or series of transactions occur. You'll have the ability to immediately respond 'Yes – this is Fraud' or 'No – this is not Fraud' and we will take the appropriate action.

### **How does it work?**

- A text message and/or pre-recorded voice call may be sent to your mobile device when there is a suspicious transaction(s) identified on your credit or debit card.
- Simply reply to the text to confirm whether or not you recognize the transaction(s).
- If you reply to the text that you do not recognize the transaction(s), you will receive a text response back asking you to call Fraud Detection at 1-888-918-7313 to report the fraudulent transaction(s) and close the card. A block will be placed on your credit or debit card to protect from further fraudulent transactions until you call us.
- If you reply to the text that you recognize the transaction(s), your card will remain available for use.
- If you do not reply to the text within 30 minutes, a pre-recorded voice call may be attempted at your mobile device and home phone number listed on your account.
- If you receive a pre-recorded call, please listen to the prompts provided to review and respond to the validity of each transaction that is presented during the call.
- To reply to the pre-recorded message left on your phone, please call the number provided in the message to tell us whether or not you recognize the transaction(s).

### **How much does it cost to use this service?**

If you elect to receive Automated Fraud Alerts via SMS/Text, standard text message and data rates assessed by your mobile carrier apply. Please check with your mobile carrier to ensure that you have 'text messaging' enabled on your mobile phone plan.

### **How do I register for SMS/Text Automated Fraud Alerts?**

1. Click 'Register Here'
2. Enter the requested information
3. Click 'Submit'

Upon 'Submit', a page will display telling you to expect a text message (you are now done with the Website and can close your browser). Reply "Yes" to the text message within 48 hours to complete your registration.

### **What information do I need to register my mobile phone number?**

- **Text Enabled** Mobile Phone Number
- Card Number
- Zip Code (what is shown on your card statement)
- Last 4 of the **PRIMARY OWNERS SSN**
- Card Security Code (usually 3 digits on the back of the card, or 4 digits on the front)

- Card Expiration Date

Note: only one mobile number per card can be registered – if you are joint on the card (both cards have the same number) agree on which person will sign-up for SMS/Text Automated Fraud Alerts. The last number to register will be the phone number on file for alerts.

#### **What carriers currently participate in this service?**

AT&T, Sprint, T-Mobile, Verizon Wireless, Cricket, US Cellular Corp, nTelos, CellSouth, Cellcom US, Carolina West US, Alaska DigiTel, Bluegrass, Cell 1 East Cent IL, Illinois Valley, Immix, Inland, Nex Tech Wireless, ACS Alaska, Golden State US, Thumb Cellular US, Viaero Wireless US, Plateau US, West Central WCC, Iwireless, MTPCS, NW Missouri Cellular USA, Chat Mobility USA, SRT Wireless USA, SouthernLinc Wireless USA, Union Wireless USA, AIO Wireless aka Jasper, Panhandle USA, Flat Wireless USA, Copper Valley USA, Cablevision-Interop USA, Leaco Rural Telephone USA, Pioneer Wireless US, United Wireless, Appalachian Wireless, MTA Communications, Element Mobile, DTC Wireless US, Pine Cellular, Sagebrush Cellular USA, Chariton Valley Cellular, Bandwidth via ClearSky USA, Epic Touch USA, CTC Telecom Mosaic USA, Peoples Wireless USA, Duet IP Wireless Communications Venture USA, RINA USA, Siwireless USA  
MobiPCS USA, Cellular One NE AZ USA

#### **How long should it take to receive a text message (SMS)?**

Typically responses arrive within one minute but timing may vary.

#### **I enrolled in the service on-line and never received a text message to complete my registration?**

Your mobile phone may be blocked from receiving third-party text messages. Check with your carrier and ask them to remove the block from your phone.

#### **What if I do not have text messaging?**

Text messaging is required for this service. If your mobile phone is able to send and receive text messages, but you do not subscribe to this service, you will need to contact your mobile phone provider to add a text messaging feature to your phone plan.

#### **If I am traveling outside of the U.S., can I receive text message alerts?**

In order to receive SMS Fraud Alerts in a foreign country you will have to have a US phone number, your carrier must support foreign text message delivery and the country you are in must have be part of the Global System for Mobile Network.

#### **Are the text commands case-sensitive?**

No. Commands can be sent as upper-case, lower-case or a mixture of both.

#### **Can I add multiple phone numbers?**

No. You can only enroll one mobile number per account.

#### **What if I receive a new card to replace my already registered card?**

If your card is replaced due to a reissue, a lost or stolen card, no update will be needed to continue to receive text alerts. Your registration for text alerts will apply to all current and reissued cards until you revoke your registration.

#### **Why do I receive multiple messages with Pg1/2, Pg2/2?**

Text messages are unique in that they can only hold 160 characters. Some commands require multiple messages to return all of the necessary information.

#### **Is this service safe and secure?**

Yes. Our first priority is to protect your personal information. We never ask for your account number, personal identification or other personal information via a text message. If you ever receive a text message asking for your member number, account numbers or other personal information, please do not respond.

**If my mobile phone number changes, what do I need to do?**

You will need to complete the registration process to register your new mobile number on the account.

**How do I opt-out of text alerts?**

To opt out, reply 'STOP' to a text alert.

You may also unsubscribe by skipping the text instructions and simply contacting customer service. Ask to be un-enrolled for Automated SMS/Text Fraud Alerts.

**How do I opt-out of receiving automated phone call alerts?**

To Opt Out of receiving pre-recorded calls on your mobile device about suspect transactions or potential fraud, please call the number on the back of your card. Ask to be un-enrolled for Pre-Recorded Automated Fraud Alerts – Digital Calls.

**What message do I receive after replying 'YES' to confirm successful text enrollment?**

The message you will receive upon successful enrollment is: "Fraud Alert: Thank you for registering for Fraud Alerts."

**Why did I receive an error message that my account is blocked?**

The system will require you to start the process over if you have entered incorrect information 3 times or if you used the back button during the process. Wait 15 minutes and then click 'Register' link to restart the registration process.