

SecurLOCK[™] Communicate

Q. What is SecurLOCK Communicate?

A. This service delivers real-time, two-way messages to your phone for faster debit and credit card fraud identification and prevention, as well as interactive voice and email fraud notifications.

Q. How does SecurLOCK Communicate work?

A. You may begin receiving text messages, phone calls and/or emails asking you to confirm if suspicious transactions are valid. We will only ask you to verify if the purchase(s) are valid, by responding to the text, email or phone call. We will not ask for account or personal information. Here are samples of the text messages you may receive from the SecurLOCK Communicate service:

Sample Alert

FreeMsg: (Financial Institution) Fraud Dept 8003694887: Suspicious txn on acct 1111: \$201.99 WALMART. If authorized reply YES, otherwise reply NO. To Opt Out reply STOP.

SMS Response to YES

FreeMsg: (Financial Institution) Fraud Dept: Thank you for confirming this activity. Your account is safe for continued use. To Opt Out reply STOP.

SMS Response to NO

FreeMsg: (Financial Institution) Fraud Dept: Thank you. We will call you or you can call us anytime at 800-369-4887. To Opt Out reply STOP.

SMS Response to HELP

FreeMsg: (Financial Institution) Fraud Dept: received your msg. It is important we talk to you. Please call 800-369-4887 ASAP. To Opt Out reply STOP.

Q. Is this a 24 hour service?

A. Text messages and phone calls will only go out during normal waking hours, depending on your time zone. Emails will be sent 24 hours a day 7 days a week. Texts and voice calls pending from the night before will be triggered the following morning.

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

A. All you need to do is respond back to the SMS text alert with the word STOP. If you have mobile phone service through AT&T, Verizon, Sprint or T-Mobile you will not be charged message or data rates for our fraud alerts.

Q. Will alerts be sent to members overseas?

A. We are unable to send text messages or phone calls internationally, but please make sure your email address is current as we can always email you 24 hours a day 7 days a week.

Q. What triggers these alerts?

A. Transactions that we have identified as potential fraud will trigger an alert.

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

A. The majority of suspected fraudulent transactions will be declined, just as they are today. However, some lower risk items may not be declined.

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

A. Yes, but please keep in mind that it could take 5 – 10 minutes for a block to be removed from an account in some situations.

Q. 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?

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

Q. What if my YES or NO text response has a typo?

A. The system will accept common typo variations of the YES or NO text message response. If the system cannot understand what was typed, you will receive a text message to call a representative for help.