

Automated Debit Card Fraud Alert System

How it works:



1. Email

If potential fraud is detected, you'll receive an **Automatic Email Notification** with the option to confirm All Transactions Authorized or One or More Transaction(s) NOT Authorized by clicking on the appropriate link. These emails will be sent 24/7.

The Email Alert will be from a Fraud Center email address, and the body of the email will contain the Bank's logo.

If you confirm NOT Authorized via the email, a window will open letting you know that you will be contacted shortly. A Fraud Analyst will call your number on file to gather more information.

If it is after hours, the email will inform you that you won't be contacted until 8 a.m. the following business day. It will include a number you can call rather than having to wait.

If you confirm the activity is legitimate, you'll receive an email thanking you for confirming the activity is genuine.



2. Text Alert

If you haven't responded to the email after one minute, you'll receive a **Text Alert** giving you the option to reply with XXXXYES or XXXXNO.

Texts are delivered 7:00 a.m. - 9:00 p.m. local time.

The Short Code is 32874.

You are automatically opted-in for this service, but you can opt out by responding STOP to a text message. If you opt out, in the future you'll be called instead. You may opt in at that time if you've changed your mind.

You'll receive a confirmation text after you respond with further instructions if needed.

It's CRITICAL for the Bank to have your correct phone number!

Please call Client Services at 866.771.8924 during business hours if your info needs updating.



3. Automated Phone Call

If after 5 minutes you don't respond to the Text, you'll receive an **Automated Phone Call** to confirm or deny fraud by using verification and prompts. The call will also give you the option to speak to a Fraud Analyst.

Calls will occur between 8:00 a.m. and 9:00 p.m. local time.

Round one: Home, Mobile, Work, leaving voice mail if no answer;

Round two: Mobile, Home, Work; 180 minutes after first attempt, leaves a message only if one could not be left in round one.

The messages will never ask for your PIN or account number, just a response of "Fraud" or "No fraud."

Your card will be blocked from further activity until a response is received.

Calls will come from an **Auto Dialer Phone Number of 1-800-417-4592**. Please add this number to your Contacts and label it "Fraud Center." It will then display whenever you get a call from the Fraud Center. When you respond to a contact from the Auto Dialer, this is the number you'll use. *Please don't call this number unless you're contacted by it first!*

Frequently Asked Questions:



Should I contact the Bank before traveling to report that my pattern of debit card use will change?

Yes, you should always call the Bank to alert us as to what states/countries you'll be visiting, and for how long.

If I'm outside of the US, will the auto-dialer call me?

No, the auto-dialer will not call outside the United States.

Will the auto-dialer voice be a male or female?

Female.

What if there are multiple transactions listed in the email, and some are fraud and some are not?

You should select the Fraud option. You will then be contacted/connected to a Fraud Analyst to go through the transactions and confirm which are actually fraudulent.

If I accidentally click the link in the email confirming not fraud, but meant to confirm that it was fraud, am I able to go back to the email and click the correct link?

No, when you click on the link, it closes the case. For additional assistance, call our Client Services Dept. at 866.771.8924 during normal business hours or, if it's after hours, the Fraud Center at 866.546.8273.

If I have multiple phone numbers will there be a voice message left on each phone?

Yes, on all the phone numbers we have on file.

Are text replies case sensitive?

No.

How long do I have to respond to a text message?

30 days.

How many transactions can be displayed in the email?

Only 5, but the Fraud Analyst will be able to review all transactions with you.

Who will order my new card when fraud is verified?

When you confirm fraud by following the instructions in the email, text or call, we will automatically order a replacement card for you.

If I verify fraud, who should I contact to dispute the fraudulent transactions?

You may call Client Services at 866.771.8924 or visit a location near you for additional assistance.

If you need to report a lost or stolen Debit MasterCard, call Client Services @ 866-771-8924 from 8:00-6:00PM Monday thru Friday; 8:30AM-12:30PM on Saturday. After hours, call 866.546.8273 for Lost/Stolen Debit Card reporting only.