

# Credit Card Fraud Alert System

## Cardholder FAQs



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

A. In other areas of business, we have calls only going out 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.

**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. U.S. consumers who have service through AT&T, Verizon, Sprint, and T-Mobile will not be charged message or data rates to receive our fraud alerts. We absorb that cost for you!

**Q. Can the alerts be sent to customers travelling internationally?**

A. We are unable to send text 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. How do customers enroll?**

A. All credit card customers automatically receive these enhanced services as part of our fraud protection system.

**Q. What triggers these alerts?**

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

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

A. The majority of suspected fraud accounts will be blocked, 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, though please keep in mind that it could take 5 – 10 minutes for a block to be removed 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 validated in our fraud system, you can attempt the transaction again, usually within 5 – 10 minutes of the initial call/text/email.

**Q. What if my "yes" or "no" text response has a typo?**

A. 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.

**Q. Is there a difference for consumers and businesses cardholders?**

A. No.

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

A. In other areas of business, we have calls only going out 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.

**Q. Can I establish preferences through my mobile app?**

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

- 1) Text
- 2) Voice Call
- 3) Email

Alerts generated overnight result in an email only until calling and texting hours are available. 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.

**Q. How do incoming and outgoing voice calls work?**

A. Actions are triggered by today's existing fraud alerts through the Falcon system. If a mobile phone is on record, a text alert will be triggered first. All numbers on record that are identified as a mobile phone will be utilized. We have technology that allows it to determine if a phone number is a mobile or land line. If we do not receive a response to the text(s) within 30 minutes, 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 within 5 minutes to the voice call, an email is sent requesting that you confirm the transactions are valid.