



FREQUENTLY ASKED QUESTIONS

Fraud Protection Alerts

What are Credit Fraud Alerts?

Fraud Protection Alerts notify Credit Cardholders, in near real-time, of suspicious activity. Cardholders are able to respond whether the transaction in question is fraud or not.

Can Cardholders opt-out of the service?

A Cardholder may opt-out of the service a few different ways via mobile phone (as required by TCPA regulations). Cardholders do not have the option to opt-out via landline phones.

- For SMS text message alerts, Cardholders can reply “STOP” to short code 99350
- For IVR voice alerts that are sent to their mobile phone, the Cardholder can opt-out by following the prompts.
- For IVR voice alerts that are sent to a landline phone, the Cardholder will not have the ability to opt-out.

Do Cardholders have to pay for a text message if they respond?

No. Both incoming SMS/text messages and responses are free to the end user (FTEU).

Will the name of my Financial Institution be displayed on the SMS?

Yes, your Financial Institution’s name will be displayed on the SMS. Since there is a character limit on SMS, the name may be abbreviated

Will the name of my Financial Institution be spoken to the cardholder in an IVR (an automated voice call system) message?

Yes, your Financial Institution’s name is spoken in any IVR messages.

What is the short code a Cardholder will receive the message from?

The short code is 99350.

Is a Cardholder’s mobile number required for Credit Fraud Alerts?

A mobile number is not required, but strongly recommended. If only a Home or Work number is on file, an IVR call will be made to the Cardholder.

Will a Cardholder receive an SMS message if traveling internationally?

The Cardholder will not receive messages if they are outside of the United States; SMS short codes are only compatible for US carriers.

If a Cardholder lives in a foreign country; will s/he receive an SMS message alerting of potential fraud?

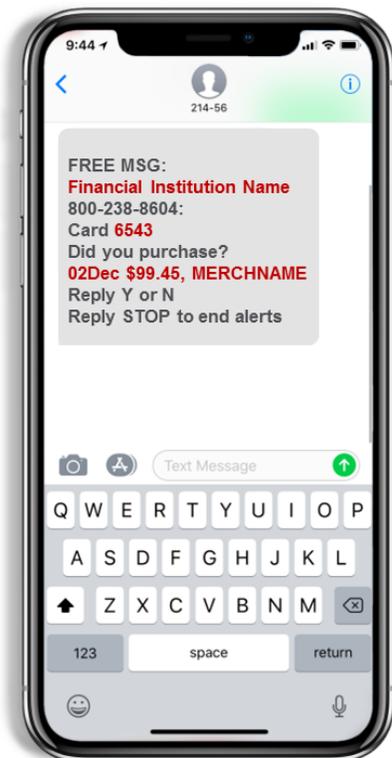
The Cardholder will not receive messages since they are in a different country.

If a cardholder does not respond to the text, will they get a call from the IVR?

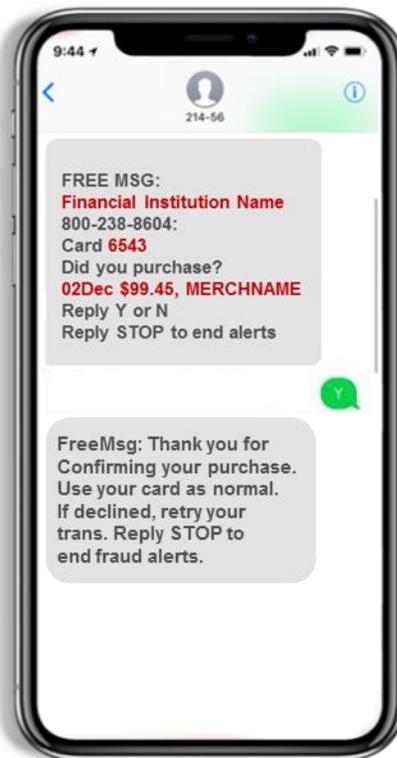
Yes, if the cardholder does not respond within 15 minutes they will receive a call. The cardholder must have a number in the "Home Number" field to receive a IVR call.

What does the outgoing text alert that is sent to my cardholder contain?

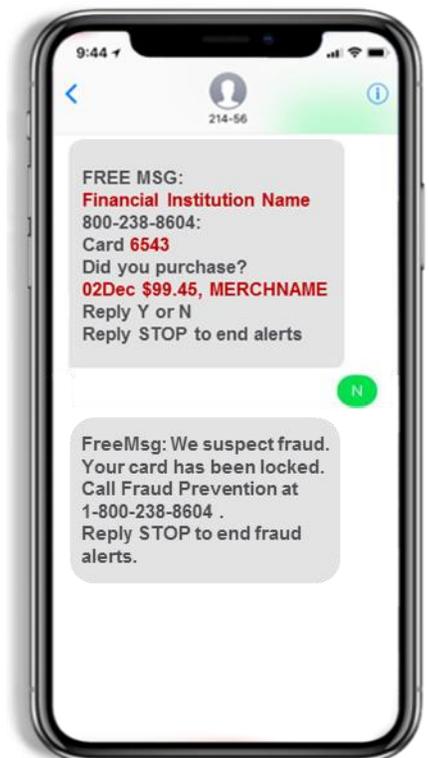
Here is a sample of the text alert messaging that will be used (text in red varies):



Incoming Message
(Text in red varies):



Confirming valid transaction
(Text in red varies):



Confirming potentially fraudulent transaction
(Text in red varies):

* Use of mobile service based upon wireless network availability. "Message and Data Rates May Apply."

** All loans subject to credit approval; rates may vary depending on credit history and underwriting factors; programs, rates, terms and conditions are subject to change at any time without notice.



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