

## SecureLOCK Communicate Cardholder FAQ

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

A. Email alerts will be sent 24 hours. Text alerts will be sent from 7:00am to 10:00pm in the cardholder's time zone. Call alerts will be placed from 8:00am to 9:00pm 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. members who have service through AT&T, Verizon, Sprint, and T-Mobile will not be charged message or data rates for our fraud alerts.

**Q. Can alerts be sent to members travelling internationally?**

A. These members have U.S. numbers, but are travelling overseas, possibly on a non-US carrier. 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 members enroll?**

A. We have already included you in these alerts as part of our enhanced fraud protection service.

**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 updated in our fraud system, you can attempt the transaction again, usually within 5-10 minutes of the initial call/text/email to validate activity.

**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 to help.

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

A. No.

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

A. Communicate 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 7:00am to 10:00pm in the cardholder’s time zone. Calla will be placed from 8:00am to 9:00pm in the cardholder’s time zone.

**Q. How do incoming and outgoing voicemails work?**

A. Communicate 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. Communicate has technology that allows it to determine if a phone number is a mobile or land line, so indicators with the processing platform are not required. If we do not respond to the text(s), 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 fraudulent transaction(s). If there is no response to the text or voice call, an email is sent requesting that you confirm the transactions are valid.