



## **Debit & ATM Card Fraud Alerts Service FAQ**

Q: Will I automatically be activated for fraud alert service?

A: Yes, our card and fraud detection provider, Vantiv, will automatically begin providing this new fraud alerts service to you sometime in June of 2013, this service is being rolled out in phases across various institutions served by Vantiv throughout the month.

Q: What kind of fraud is Vantiv monitoring for?

A: Protecting your MasterCard® debit card from fraud requires 24/7/365 days a year monitoring. Vantiv's fraud detection program will monitor your card transactions for any suspicious activity. If potentially fraudulent transactions are taking place, they will contact you immediately so that future fraudulent transactions can be avoided. Your card transactions are monitored for purchases outside your normal purchasing patterns, unusual time frames and geographical locations, as well as purchase patterns that are consistent with identified fraud trends.

Q: How will Vantiv (ITCU's debit card and fraud detection provider) notify about potential fraud?

A: The primary form of communication for these fraud alerts is SMS/text messaging. However, members with landlines or those who do not promptly respond to a text message will receive an Interactive Voice Response (IVR) phone call.

Q: How does Vantiv know what number to text/call?

A: Vantiv's card management system supports two phone numbers for each cardholder; this information is updated by ITCU. To ensure you receive your fraud alerts, always update your contact information with ITCU as needed.

Q: How can I aid the credit union in preventing potential false alarms of fraudulent transactions?

A: Always notify ITCU as well as any of your other financial services providers when you plan to travel out of state or out of the country, this will allow them to place appropriate notes about where travel is expected and continue to detect fraud should it happen elsewhere while you are on the road.

Q: How does Vantiv determine who receives an IVR call rather than a text message?

A: The alerting technology determines whether phone numbers on record are landlines or mobile. If a mobile phone number exists, communication will first be routed initially as a text message to the cardholder. If a number is determined to be a landline, an automated call will be placed allowing you to confirm activity. If no response is received from the initial text message, additional call attempts will be made.

Q: Is there any cost to receive fraud alerts?

A: There is no additional fee from Vantiv or ITCU to receive these fraud alerts.

Q: Could my phone service provider charge me for receiving text alerts?

A: For cardholders that have their mobile service through Verizon, AT&T, T-Mobile or Sprint, Vantiv will send text messages using "Free to End User" texting. As the name implies, there is no cost to the cardholder to receive text messages on these carriers. Currently, no other mobile carriers do not support Free to End User texting, Vantiv will send IVR calls to these mobile devices instead of texting.

Q: Could my phone service provider charge me for receiving IVR calls?

A: In most cases, an IVR message to a landline should be free to the cardholder. If the IVR alert is sent to a mobile device, the IVR call to the cardholder will count against the cardholder's mobile plan voice rates.

Q: Are there costs to the cardholder for responding to an alert?

A: Calls from a landline to Vantiv should be toll-free to the cardholder. Calls from the cardholder's mobile device would count against his or her mobile plan for voice minutes. Text messages from the cardholder's mobile device would count against the cardholder's mobile plan text message rates.

Q: Could I receive any debit card service interruption because of these alerts?

A: If you have responded "YES" to the text message, you have authorized the transaction and you should receive a confirming text message allowing you to continue to use your debit card with confidence.

Q: What should I do if the transaction in question was in fact fraud?

A: If you have responded "NO" to the text message, you should receive a confirming text message and will be contacted by a Vantiv fraud specialist. You may also contact the credit union directly through a branch or Member Care. If it is outside normal business hours, you may contact Vantiv directly by dialing the number printed on the back of your debit card, 866-664-9364.

Q: What voice message could I hear if the IVR places a call to me?

A: Here is a sample of the IVR message that you could receive (Text in red will vary based on transaction details):

This is the fraud prevention department at InTouch Credit Union calling for <CUSTOMER\_1> or <CUSTOMER\_2>. We need to verify some recent activity on your <DEBIT OR ATM CARD> ending in < LAST 4 OF CARD NUMBER >. In order to prevent possible difficulties using your card, it is important that you call us back at your earliest convenience, toll free at 1-800-889-5280 to verify this activity. You may call us back 24 hours a day, 7 days a week. The number again is 1-800-889-5280. Thank you.

Q: Can I opt out of receiving text fraud alerts?

A: Yes, cardholders can opt out of receiving these text alerts, just by replying "STOP" after receiving your first message; all future contacts will be made by phone (IVR).

Q: Can I receive my fraud alerts by email?

A: No, at this time support will be for text messaging and IVR phone calls. Email is a possible future enhancement but is not available at this time.