

FAQ



Fraud Alerts Frequently Asked Questions

Q: Will I automatically be turned on for the fraud alert service?

A: The new fraud alerting service will be provided automatically to all financial institutions that use Vantiv's Fraud Detection services.

Q: Is email supported for fraud alerts?

A: Initial support will be IVR and SMS/text messaging. Email is being considered as a future enhancement but is not available at this time.

Q: What is the pricing for fraud alerts?

A: There is no additional fee for fraud alerts.

Q: Will the name of my Financial Institution always be spoken to my cardholder in an IVR message?

A: Yes, your Financial Institution name is spoken in all IVR messages.

Q: When the cardholder receives an IVR message, what number is displayed on caller ID?

A: The number displayed will be **877-230-3179**.

Q: When the cardholder receives an SMS/text message, what number is displayed?

A: The number displayed will be **877-230-3179**.

Q: How does Vantiv determine if the cardholder receives an IVR call or an SMS/text message?

A: Vantiv's card management system supports two phone numbers for each cardholder. The alerting technology determines whether the phone numbers on record are landlines or mobile devices. If a mobile phone number exists, Vantiv will send a SMS/text message to the cardholder. Otherwise, an IVR message is sent.

Q: How often does Vantiv attempt to contact the cardholder if there is no reply to the first message?

A: The first contact is through a SMS/text message. If there is no response within a certain period of time (usually 15 minutes), then an IVR call is initiated. If there is no response to the IVR, then we will wait approximately one hour and then repeat the sequence above.

Q: Are there costs to the cardholder for receiving SMS/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 costs to the cardholder to receive text messages from these carriers. All other mobile carriers do not support Free To End User texting. Vantiv will send IVR messages to these mobile devices.

Q: Are there costs to the cardholder for receiving IVR alerts?

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 (for example, the cardholder does not have a landline), the IVR call to the cardholder would count against the cardholder's mobile plan voice call rates.

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

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

FAQ



Q: Can a cardholder opt out of receiving SMS/text fraud alerts?

A: Yes, cardholders can opt out of receiving SMS/text alerts. Instructions are provided in all messages sent to the cardholder.

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

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

Outbound Text:

"FreeMsg: <YOUR FI NAME> Fraud Dept: Possible unauthorized txn on acct ending in <LAST 4 DIGITS OF CARD NUMBER>: <TRANSACTION_AMOUNT> processed by <MERCHANT_NAME>. If authorized reply "YES", otherwise reply "NO"."

Example- "FreeMsg: XYZ Financial Institution Fraud Dept: Possible unauthorized txn on acct ending in 1234: \$22.22 processed by Julie's Jewelry Store. If authorized reply "YES", otherwise reply "NO"

Actions based on response:

If YES reply received, send subsequent SMS:

FreeMsg: < YOUR FI NAME > Fraud Dept: You have confirmed a purchase of <TRANSACTION_AMOUNT> at <MERCHANT_NAME>. We apologize for any inconvenience. Your acct can now be used without concern.

If NO reply received, send subsequent SMS:

FreeMsg: < YOUR FI NAME > Fraud Dept: Thank you for your reply. A fraud specialist will call you immediately to protect your account. Please answer this important call.

Q: What message is left when the IVR places a call to my cardholder?

A: Below is a sample of the IVR message that will be left for your cardholder (**Text in red varies**):

This is the fraud prevention department at < YOUR FI NAME > calling for <CUSTOMER_1> or <CUSTOMER_2>

We need to verify some recent activity on your <PRODUCT> ending in <CARD_LAST4>

In order to prevent possible difficulties using your card, it is important that you call us back at your earliest convenience, toll free at <INBOUND PHONE NUMBER> to verify this activity.

You may call us back 24 hours a day, 7 days a week.
The number again is <INBOUND PHONE NUMBER> .

Thank you.