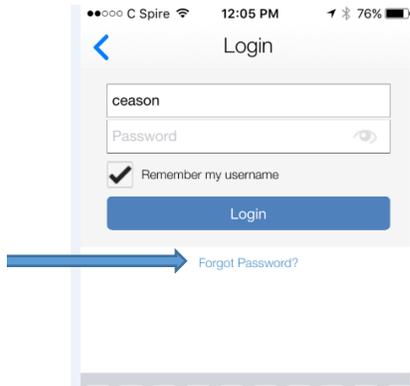


## SECURLOCK TIPS

**New Debit Cards:** advise your customer to wait for their new debit card to be fully loaded on our system – otherwise, SecurLock will not have access to adequate info to confirm enrollment.

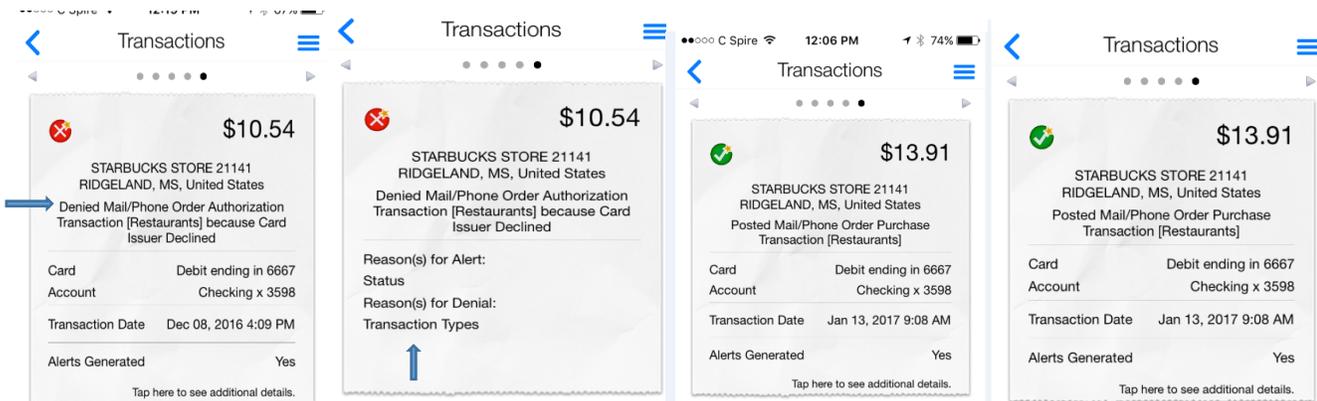
**Passwords:** Our Check Card department cannot reset SecurLock passwords—customers may request reset directly from the sign-in page.



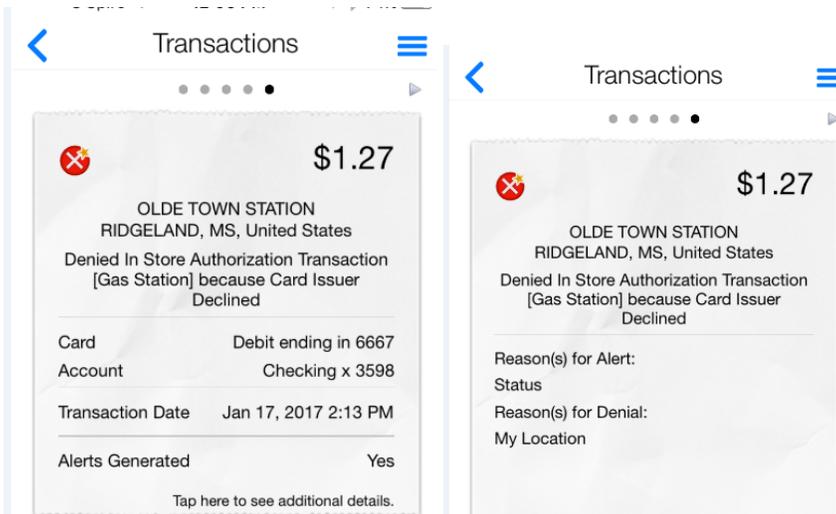
**Unsuccessful Log-In Attempts:** If a customer attempts to log in 3 times without success, the App will be disabled for 30 minutes. Our Card Services department can resolve this by resetting the card – no wait necessary.

**Alerts when purchases are denied:** User settings provide great protection! Educate your customers on how their settings work – we don't want them to become frustrated, or embarrassed, if a purchase is declined. A customer's purchase may be declined based on several factors: for example, their current Control Preference settings (Location, Merchant Types, Transaction Types) and how that particular merchant has their credit card processing set up.

This example illustrates a denied purchase at Starbucks. In this case, the user had Mail Order access disabled – but Starbucks was processing the charge as a Mail/Phone order – if a customer experiences this, tell them to access the transaction and flip the image to view the reason (Denied: Mail/Phone Order Authorization) A simple update authorizing Mail Order Transaction Type permits the charge to go through.



This gas station charge was declined, even though the Gas Station/Convenience Store merchant type was enabled, along with the My Location filter – and the phone was in-hand! If a customer has My Location on, and the app isn't able to successfully get the phone's location, it will deny the transaction, to err on the side of caution. Temporarily disabling the My Location filter would have permitted this charge to proceed.



## When enrolling

Business Check Card customers should use the last 4 digits of the TIN when enrolling.

**Joint account holders with multiple cards** – should utilize the same system address to enroll cards. A wife may register her husband's card within SecurLock, and even select Merchant, Transaction Type and Spend Limit settings, but should not enable the My Location setting for her husband's card. If she does, his card will not be accepted without her phone being present. He can select the My Location setting for his own card.

Touch ID Access for iPhone: If customers log out, they'll be required to sign in again with their password. However, if they've just navigated away from the app, they can access their info using the Touch ID function (if activated). To activate on iPhone: Go to Settings, Security, Touch ID

This feature has not yet been released for Android phones.

Deleting the SecurLock app? Previously selected settings remain activated! Educate your customer on how SecurLock can provide peace of mind and protection for their check card, and their money. Encourage them not to delete the app – they lose automated protection when they do so.

