

FAQs - smsGuardian™

Are there security features in place considering the cardholder is sending full card info?

Full cardholder information is not included in the smsGuardian™ text message. This service is PCI Compliant.

Do cardholders receive renewal notification?

A renewal notification will be sent to the device 6 days prior to expiration. Three renewal text message attempts will be made before the device is set to expire. If the cardholder does not respond the device will be removed from smsGuardian upon expiration.

If a Customer has their do-not-disturb window setup and an alert happens during that time does Guardian send a text when the do-not-disturb window is off?

Yes, the message will be sent once the do-not-disturb window is off.

Since our current risk management and smsGuardian are different products, will the Customer receive a call from risk management also?

Because these are 2 products, it is possible that a cardholder will receive both a text alert and contact from risk management.

Would the text appear as it is coming from smsGuardian or Summit Bank of Kansas City?

The text will reference "Guardian" as the sender and will also include SBKC, the 4 character bank short name. Please see examples below.

If the cardholder responds "NO" to a text, how long does it take to block it?

Because smsGuardian incoming text messages are the highest priority queue in our risk management department, the block will occur with the very next alert reviewed.

What happens if the cardholder doesn't reply to the text?

Nothing. If no 'confirmed fraud' response is received from a cardholder the text message will time out after 12 hours.

The following are sample text messages:

smsGuardian Rules and Explanations:

International Transactions - the text message format for this rule appears as follows:

SBKC Guardian Alert on card XXXX in Country = ABC at 1234567890123456789012345 for \$99999.99- Reply AA1234NO if unauthorized. Reply STOP to cancel alerts.

For five or more transactions in a 24 hour period - the text message format for this rule may appear as follows.

SBKC Guardian Alert on card XXXX for 5 transactions in 24 hours at 1234567890123456789012345 for \$99999.99- Reply AA1234NO if unauthorized. Reply STOP

Authorizations Greater than \$300.00 – this rule will send text messages for all approved authorizations greater than \$300.00, excluding reversals. The text message format for this rule appears as follows:

SBKC Guardian Alert on card XXXX at 1234567890123456789012345 for \$99999.99- Reply AA1234NO if unauthorized. Reply STOP to cancel alerts.

Card Not Present - the text message format for this rule appears as follows:

SBKC Guardian Alert card **XXXX** – card # key entered at **1234567890123456789012345** for **\$99999.99**- *Reply AA1234NO if unauthorized. Reply STOP to cancel alerts.*

Declined Authorization – the text message format for this rule appears as follow:

SBKC Guardian Alert Transaction Declined on card **XXXX** – at **1234567890123456789012345** for **\$99999.99**- *Reply AA1234NO if unauthorized. Reply STOP to cancel alerts.*

All highlighted fields will be automatically populated with the information indicated in the descriptions below.

card **XXXX** - Indicates the Last 4 Digits of the member's card number. It will be automatically populated by the system in each text message sent.

1234567890123456789012345 - Indicates where the Merchant Name will be included in the text message. The Merchant Name field can be up to 25 characters in length.

99999.99 - Indicates where the dollar amount of the authorization will be included in the text message. The Dollar Amount field can be up to 8 characters in length.

Country = **ABC** - Indicates where the 3 alpha character Country code will be included in the text message.