

visa transaction alerts FAQ

In order to help provide more security for transactions, Visa is offering a free service to alert cardholders about types of transactions done with their card. Use of the service is voluntary and isn't a fraud monitoring service – even if you receive an alert, the transaction may go through. The alert service is a second layer of protection so that you know about transactions, fraudulent or not, in real time.

What alerts are there?

Visa Purchase Alerts offers three alert settings:

- Purchases over a set amount (cardholder can choose the dollar amount)
- Card used outside of the U.S.
- Purchases made online or over the phone

You can choose how many of the alerts you receive – be notified about one of them or all three of them. And you can choose how you're notified: text or email or both.

Why should I use Visa Purchase Alerts?

To add another layer of security on your credit or debit card. Use it in addition to Verity's fraud monitoring services to catch fraudulent transactions that may have otherwise slipped through due to location or transaction amount. Or use alerts to track spending by an authorized user or joint cardholder.

Regardless of how you use it, you can be notified as often as you'd like. Want to know about every transaction, even if the card is in your possession? Set your dollar limit at \$5 or less. Only want to be notified if your card is used outside of the country? Then only select that option

How are alerts with Visa different than those offered through Online Branch or eZcard?

The alerts offered through Visa Purchase Alerts are specifically transaction alerts, meaning they only notify you about parameters you specify for transactions. You can use the alerts in Online Branch to notify you about different aspects of your accounts, for example balances or account statements. EZcard alerts let you know about aspects of your entire credit card account, for example balances or payment due dates.

What types of cards can be used?

Visa Purchase Alerts is available on all Visa cards, debit or credit, that are from a participating financial institution.

What do I do if I get an alert?

If you get an alert about a transaction and it's fraudulent, please contact Verity at (800) 444-4589 as soon as possible.

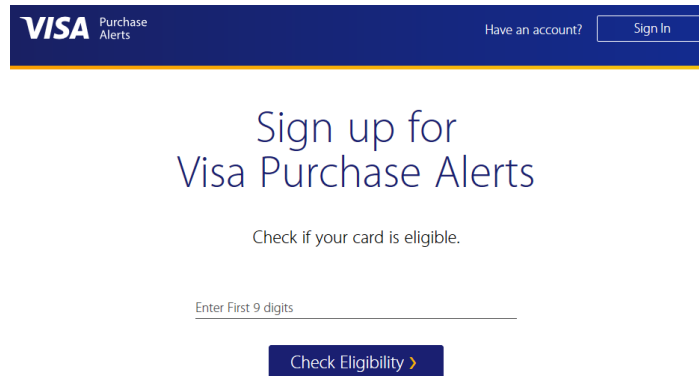
Why didn't I receive an alert for a transaction that should have triggered one?

Cardholders receive alerts only when a transaction meets the trigger settings. If the transaction meets those settings and an alert isn't received, it is possible that the transaction was not processed by Visa's payment network. Please also note that transactions only trigger one alert, even if it qualified for multiple alerts.

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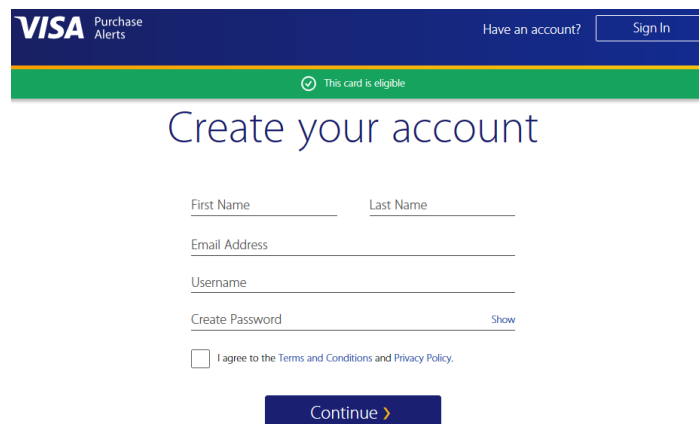
How do you add cards?

1. Go to visa.com/purchasealerts and click the “Check eligibility” link.
2. Check availability of your card. You will need to enter the first 9 digits of your card to check. Not all financial institutions are participating directly with Visa.



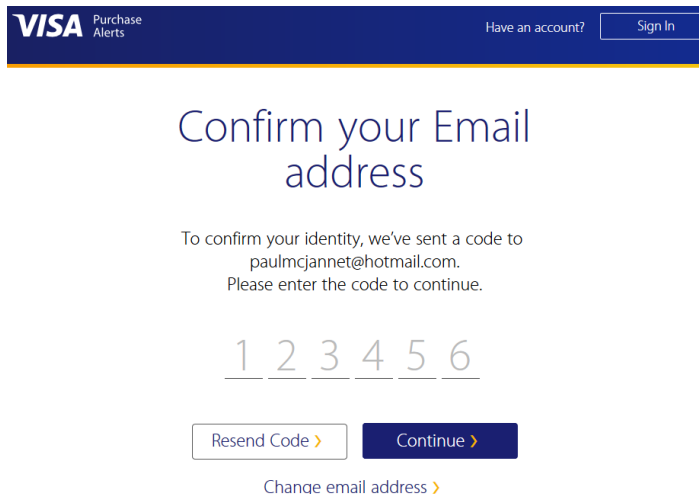
The screenshot shows the top navigation bar with the Visa logo and 'Purchase Alerts' text. On the right, there is a 'Have an account?' link and a 'Sign In' button. The main heading is 'Sign up for Visa Purchase Alerts'. Below the heading, it says 'Check if your card is eligible.' There is a text input field labeled 'Enter First 9 digits' and a blue button labeled 'Check Eligibility >'.

3. If your card is eligible, create your account.



The screenshot shows the top navigation bar with the Visa logo and 'Purchase Alerts' text. On the right, there is a 'Have an account?' link and a 'Sign In' button. A green banner below the navigation bar says 'This card is eligible.' The main heading is 'Create your account'. Below the heading, there are several form fields: 'First Name', 'Last Name', 'Email Address', 'Username', and 'Create Password' (with a 'Show' link). At the bottom, there is a checkbox labeled 'I agree to the Terms and Conditions and Privacy Policy.' and a blue button labeled 'Continue >'.

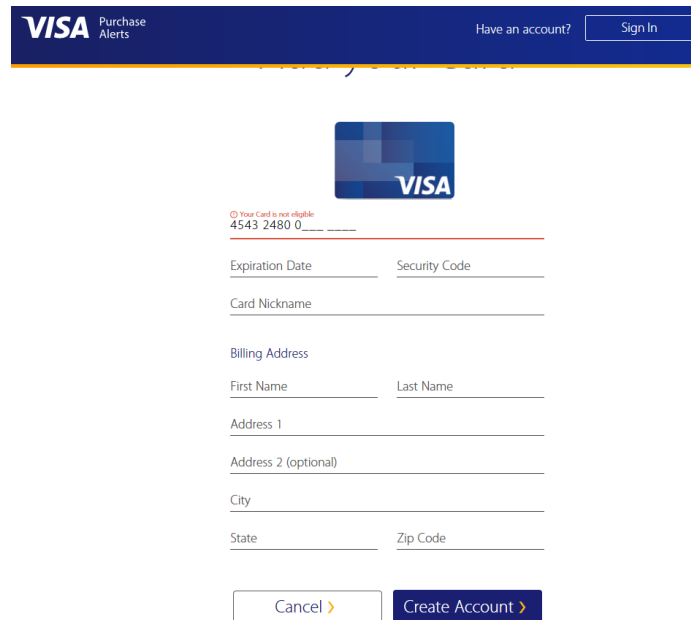
4. You will be asked to confirm your email address – once you get an email from Visa, type the code in the email into the appropriate box on the website.



The screenshot shows the top navigation bar with the Visa logo and 'Purchase Alerts' text. On the right, there is a 'Have an account?' link and a 'Sign In' button. The main heading is 'Confirm your Email address'. Below the heading, it says 'To confirm your identity, we've sent a code to paulmcjannet@hotmail.com. Please enter the code to continue.' There are six input boxes for the code, each containing a number from 1 to 6. At the bottom, there is a 'Resend Code >' button, a blue 'Continue >' button, and a 'Change email address >' link.

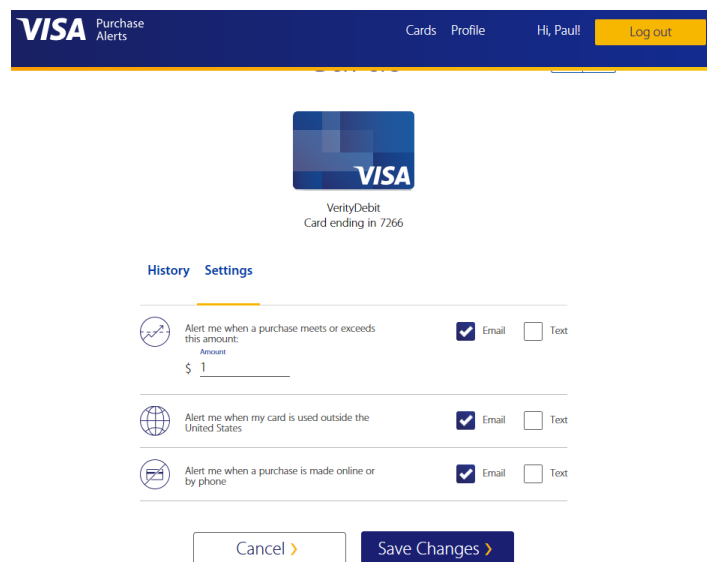
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- Now you can add your card. You will need the full card number, security code, expiration date and billing address.



The screenshot shows the top navigation bar with the Visa logo and 'Purchase Alerts' text. On the right, there is a 'Have an account?' link and a 'Sign In' button. Below the navigation bar is a Visa logo placeholder. The main form area contains the following fields: a card number field with a red error message 'Your Card is not eligible' and the number '4543 2480 0'; 'Expiration Date' and 'Security Code' fields; a 'Card Nickname' field; a 'Billing Address' section with 'First Name' and 'Last Name' fields; 'Address 1', 'Address 2 (optional)', 'City', 'State', and 'Zip Code' fields. At the bottom are 'Cancel >' and 'Create Account >' buttons.

- After you've created your account, you can set your alert preferences. Choose to receive texts or emails or both. When you're done, be sure to "save changes."



The screenshot shows the top navigation bar with the Visa logo and 'Purchase Alerts' text. On the right, there are links for 'Cards', 'Profile', 'Hi, Paul!', and a 'Log out' button. Below the navigation bar is a Visa logo placeholder. The main content area shows the card type 'VerityDebit' and 'Card ending in 7266'. There are two tabs: 'History' and 'Settings', with 'Settings' selected. The settings section has three rows of options: 1) 'Alert me when a purchase meets or exceeds this amount:' with a dollar sign and '1' in a field, and checkboxes for 'Email' (checked) and 'Text'; 2) 'Alert me when my card is used outside the United States' with checkboxes for 'Email' (checked) and 'Text'; 3) 'Alert me when a purchase is made online or by phone' with checkboxes for 'Email' (checked) and 'Text'. At the bottom are 'Cancel >' and 'Save Changes >' buttons.

Now you're all set! If you are receiving text messages, you'll need to verify your mobile number.