

Cardholder Quick Reference Guide: 2-Way Fraud Alerts

In order to better protect cardholder transactions from attempted fraud, we are encouraging all cardholders to register for our 2-way fraud alert feature. This is a onetime registration process and can be completed in 3 quick and easy steps.

Step 1:

Cardholder must register their credit card in the card portal before adding the 2-way fraud alert. To register, go to machiassavings.myapexcard.com and click on Create New Username. Input your registration information and follow the process.

Step 2:

The registered cardholder logs in and clicks on the Features tile from their landing page

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Click on the Alerts & Controls tile to set up the new Alert:



Click the Edit button at the bottom of the page to enter in your mobile number. After entering your mobile number, click the Save button. Read through the Terms & Conditions statement and click the Continue button presented at the bottom of the page.

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		Save Cancel			

Step 3:

The system takes you to the Set Alert Preferences page. Scroll to the bottom on the alerts dropdown list and click on "Alert: When my credit card is declined".

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Pinnacle Mastercard 8 I As Of: Credit Limit:	Bank Purchasing 03/24/2021 \$600	Setting Alerts and Controls Select from the list below whe	n you want to be alerted about	ut activity on your card(s) and to control when and where your card is used.
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Current Balance: Payment Date:	\$0.00 N/A	Alert: When a charge is made Alert: When a charge is made	online, by phone, or by mail over a threshold	
Payment Due: Past Due:	\$0.00	Alert: When a charge is made Alert: When my credit card is o	outside the 50 United States declined	v

Click on the checkbox under your Mobile 1 phone number and you must click the Save button.

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Finnacle Mastersard® I As Ofi Credit Livviti	Bank Purchasing 03/24/2021 9000	Setting Alerts and Controls Select from the list below whe	n you want to be alerted about activity on your cand(s) and to cor	trol when and where your card is u	sed.				
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Avail Cash:	50	Alert: When my credit card a	Alert: When my credit card is declined *						
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Last Payments	\$0.00								
	76/4	Save							

You will then receive the message: Preferences have been successfully saved.

Congratulations!

You are now ready to receive your fraud text alerts.

Please respond immediately to the text alert when received in order to obtain authorization for your transaction.



Email Alert Example:

noreply@myapexcard.com

To: Customer Name Wed 9/28/2022 4:07 PM CAUTION: This email originated from outside your organization. Exercise caution when opening attachments or clicking links, especially from unknown senders.

A recent transaction by CUSTOMER NAME in the amount of \$000.00 at MERCHANT NAME on your Machias Savings Bank credit card ending in XXXX was declined due to suspected fraud.

Please call us immediately at PHONE NUMBER to verify your transaction. Future purchases may be restricted until we hear back from you. If you have already contacted customer service, please disregard this message.

To make sure you receive your emails, please add noreply@MyApexCard.com to your safe senders list. To protect your privacy, messages from Machias Savings Bank will never ask you for any information through email that would uniquely identify you.

Thank you for your business.

Please do not respond to this message. This email is generated automatically, and is not monitored for responses. If you have any questions about using this service please contact us at the telephone number located on your monthly statement or the back of your credit card. Pinnacle Bank issues your Machias Savings Bank Mastercard account pursuant to a license from Mastercard International.

Text Alert Example:

Did CUSTOMER NAME attempt \$4.200.42 at MERCHANT NAME on your Machias Savings Bank credit card ending in XXXX? Reply Yes or No

Thank you for confirming the transaction. Since your purchase was unsuccessful, pease retry your transaction. Your card is ready to use.

OR

Did CUSTOMER NAME attempt \$4.200.42 at MERCHANT NAME on your Machias Savings Bank credit card ending in XXXX? Reply Yes or No

No

Yes

Thank you for responding. Please call customer service at <u>844-334-9555.</u> Your card has been temporarily blocked.

