



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 one-time registration process and can be completed in 3 quick and easy steps.

Step 1:

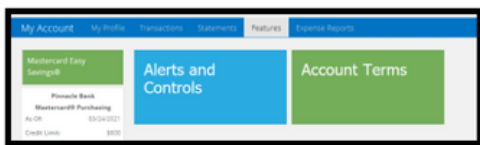
Cardholder must register their credit card in the card portal before adding the 2-way fraud alert. To register, go to machiassavings.myapexcard.com and click on Create New Username. Input your registration information and follow the process.

Step 2:

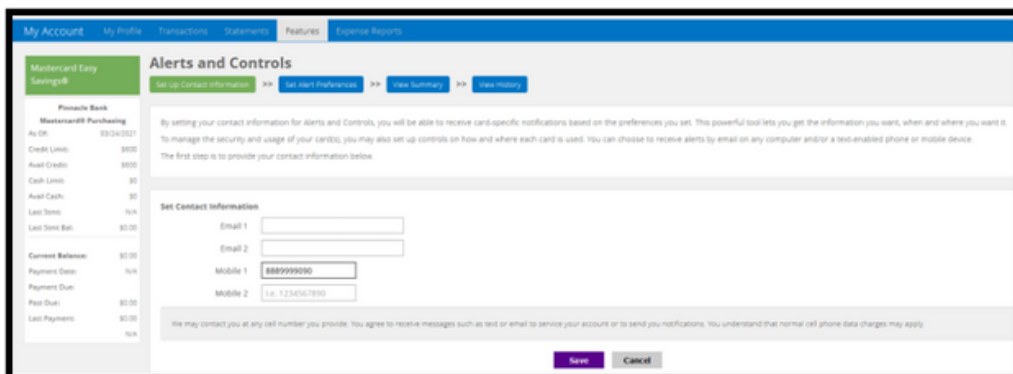
The registered cardholder logs in and clicks on the Features tile from their landing page



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.



Step 3:

The system takes you to the Set Alert Preferences page. Scroll to the bottom on the alerts drop-down list and click on “Alert: When my credit card is declined”.

The screenshot shows the 'Alerts and Controls' page with a sidebar on the left containing account details for Pinnacle Bank. The main content area is titled 'Setting Alerts and Controls' and includes a dropdown menu labeled 'Make a selection'. The dropdown menu is open, showing a list of alert options. The option 'Alert: When my credit card is declined' is highlighted at the bottom of the list.

Alert: When my credit card is declined
Alert: Balance Threshold
Alert: Balance Notification
Alert: When a charge is made online, by phone, or by mail
Alert: When a charge is made over a threshold
Alert: When a charge is made outside the 50 United States

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

The screenshot shows the 'Alerts and Controls' page with the 'Set Alert Preferences' dropdown menu open. The dropdown menu is now closed, and the 'Alert: When my credit card is declined' option is selected. Below the dropdown menu, there is a table with columns for 'Transaction-based Notifications', 'Select card for which control applies', 'Email 1', 'Email 2', 'Mobile 1', and 'Mobile 2'. The 'Mobile 1' column has a checkbox that is checked. At the bottom of the page, there is a 'Save' button.

Transaction-based Notifications	Select card for which control applies	Email 1	Email 2	Mobile 1	Mobile 2
When my credit card is declined	MICHAEL KAVANAUGH Ending in 0524	☐	☐	☒	☐

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.

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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

Yes

Thank you for confirming the transaction. Since your purchase was unsuccessful, please 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

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

