

## Checkcard Alerts available to Advantage member institutions

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	Visa Purchase Alerts	FIS Commerce App/ SpenzaPay Alerts	FIS/Advantage Checkcard Alerts	SecurLOCK Communicate Fraud Alerts	SecurLOCK Equip Alerts
<b>Required?</b>	Yes, <i>if the financial institution has no other consumer-facing transaction alert product</i>	No. Alerts are part of the app features	No. Checkcard Alerts are an optional service offered by Advantage	No. SecurLOCK Communicate is an optional service offered in the SecurLOCK suite of products	No. SecurLOCK Equip is an optional service offered in the SecurLOCK suite of products and includes alerts
<b>Applies to which Advantage card products?</b>	Checkcards	Checkcards	Checkcards	Checkcards and ATM Cards	Checkcards and ATM Cards
<b>Applies to which transactions?</b>	Purchases that route through Visa	All purchase transactions	All Checkcard transactions (Some online authorization systems may preclude PIN-based transaction alerts.)	All ATM & Checkcard transactions	All ATM & Checkcard transactions (Some online authorization systems may preclude PIN-based transaction alerts.)
<b>Cardholder Registration Options</b>	Cardholders can register at Visa.com or the app	Cardholders enroll via an app	Cardholders can enroll via a website or mobile app if offered by the FI or by calling the FI	All active cards on Cardbase (CMSe) are automatically enrolled.	Cardholders enroll via an app
<b>What alert options are available?</b>	<ul style="list-style-type: none"> <li>● Individual transaction amount thresholds</li> <li>● International transactions</li> <li>● Card Not Present</li> </ul>	Transaction threshold, limits, type and occurrence. Cardholders can also turn the card off and on	<ul style="list-style-type: none"> <li>● Card Not Present</li> <li>● Out-of-State</li> <li>● Suspected Fraud</li> <li>● Funds Removed</li> <li>● Card Status Change</li> <li>● Pay-at-the-Pump</li> </ul> <ul style="list-style-type: none"> <li>● International</li> <li>● Declined</li> <li>● Funds Added</li> <li>● Signature/PIN</li> </ul>	SecurLOCK Communicate Fraud Alerts contact the cardholder directly for transaction verification	Transaction threshold, limits, type and occurrence. Cardholders can also control transactions by location and turn the card off and on
<b>Delivery Method</b>	SMS, email or in-app	In-app, SMS and email	SMS or email	SMS, email or telephone	In-app
<b>Reporting Available?</b>	No	No	Yes; daily and monthly reports are available; data is reported by BIN	Yes; daily and monthly reports are available; data is reported by BIN	Yes, via the product administrative console.
<b>FI Branding or Customization Available?</b>	Financial institutions can opt for a branded website and app; additional fees will apply.	SpenzaPay is personalized with the institution's card art. More customization options are available with the full Commerce app; additional fees will apply.	Financial institutions can opt for a branded website and app; additional fees will apply.	The name of the institution is included in the alert message.	The app is personalized with the institution's card art. More customization options are available; additional fees will apply.
<b>Notification sent to the FI when an alert is sent?</b>	No	No	Only if an FI email address is entered as a secondary email contact by the cardholder or at their request.	A Fraud Alert Detail Report is sent via email to the issuer to advise of the actions taken after the system has attempted to reach the cardholder.	No
<b>Can FI see alerts and/or transaction thresholds?</b>	No	No	Yes. Alerts can be viewed and maintained in Cardbase/CMSe. The FI may opt to require cardholders to call in and have the FI set up alerts and thresholds without cardholder direct access.	No	Yes, alerts can be viewed and maintained in the product administrative console