Fraud Resource Guide

FRAUD RESOURCE NUMBERS

FRAUD CENTER PHONE #	FRAUD CENTER TEXT #
800-237-8990	96923
Will show up as an <u>incoming call</u> from the Fraud Center.	2-Way Connect; Fraud Center text messages are <u>sent</u> from this number
TO CONFIRM FRAUD	LOST/ STOLEN CARDS
855-293-2456	888-297-3416
Number is given to members once they have confirmed fraud via text/email.	Members can use 24/7 to report a lost or stolen card.

Encourage members to save these numbers on their phones. This will eliminate any confusion about whether a notification they received was from Education First or a scammer.

If the member suspects fraud, ask the member what number shows up on the message. This will be a good indicator of whether it is fraud or not.

Note for the member:

Education First will **NEVER** send you a text or place a call asking you to click on the link or reveal your account information or other sensitive information. If you receive one of these fraudulent communications, DO NOT click on the link or reveal any personal or account information. However, members could receive a link through email to confirm a purchase or report it as fraud (please see page 2 of the Cardholder Fraud Alert Messaging Guide).

Resource Links:

Cardholder Fraud Alert Messaging Guide

Card Services Quick Assist Guide

Effective November 1, 2023

Members will be given a <u>6-digit reference number</u> via outbound SMS, email, or voicemail.

Cardholders will be required to provide their case reference number to authenticate themselves in inbound calls to the IVR or our live agents in the call center.

SMS TEXT:

FreeMSG JHTEST Fraud Alert 800-237-8990 Verify 29Sep \$0.45 MERCHANT ACCOU on card 7779. Reply V if Valid or F if Fraud-Case Ref# 136237 Txt STOP to OptOut

Email Example:

Fraud**CENTER**

Dear CARD TEST,

As part of our commitment to protecting the security of your account, we continuously monitor for possible fraudulent activity. Please verify that you or someone authorized to use your card ending in 5674 made the following transaction(s).

 Date
 EAmount
 Merchant Name

 001:3
 0.43
 MERCHANT ACCOUNT TESTING

If you have not already responded to us to verify the activity above, please click on one of the two statements below

NO FRAUD: All Transaction(s) Authorized

ERAUD: One or More Transaction(s) Not Authorized If you have already spoken with us regarding this matter, please disregard this email. Your reference number for this alert is 181303.

he dollar amount reflected above is not identical to what is shown on the transaction receipt, it may be due to a pre-authorization which has not yet posted to your account. The merchant location may be different the location where you purchased the service or product as the transaction may have been processed through a centralized billing location or online.

We ask that you review the activity on your account immediately and click the link provided to indicate if the transactions are authorized by you or if they are fraudulent.

Responding to unrelicited e-mail can be risky. This message is a valid attempt to ensure your card has not been misused in a fisuobilent manner. If you have questions or concerns, please call 800-237-8990. Representatives are available 24 hours a day, 7 days a week. You can also contact your Financial Institution detectly and a representative can confirm the validity of this message and review the recent activity on your account.

Sincerely,

Fraud Center

800-237-8990 (Available 24/7)

NOTICE: If you providently requireded forthis unsaffor an requiredry to the unsaff 20+ days after receiving 4. The case is cleand and your reply cannot be processed. Please contail JNA TEST at 200-123-0557 for available

Voicemail Example:

"This is the Fraud Center calling on behalf of Test Bank calling for Test Cardholder. We would like to verify recent activity on your MasterCard ending in 5674. Your card may have a temporary restriction in place. It's important that you call us back at your earliest convenience. We are available 24 hours a day, seven days a week. Please make note your case reference ID to respond to this case is 181303. You will be required to provide this value when you call back at 800-237-8990. Thank you. Goodbye."

The **6-digit case reference number** will be included in the memo posted to QuickAssist for user access as well.

Note: Implementation of this case management fee will result in a \$0.05 increase in the Fraud Alert Case Management fee.

This new requirement will provide better security, in hopes of preventing more fraud.

How a member will receive a legitimate notification(s) from Education First FCU

TEXT ALERTS

Text Alert for fraud from 96923

When a member receives a text message about **confirming** or **denying** a charge, they will be prompted to enter the letter **V** to verify the charge or the letter **F**, to report the charge as fraud.

Example of this text alert

Saturday, Jul 15 • 6:30 PM FreeMSG Fraud Center Alert/EFFCU 800-237-8990 Verify 15Jul \$500.00 CASH APP*JEREM on card 2116. If valid reply V, if fraud reply F. To Opt Out reply STOP FreeMSG Fraud Center Alert/EFFCU 800-237-8990 Verify 15Jul \$515.00 CASH APP*JEREM on card 2715. If valid reply V, if fraud reply F. To Opt Out reply STOP V FreeMSG Fraud Center Alert/ EFFCU <u>855-293-2456</u>. Thank you for confirming this activity. You may continue to use your card. To Opt Out reply STOP. 6:32 PM \oplus \mathbb{R} Text message ٢ Ŷ Ο

Another example:

- AT&T
 Boost Mobile
- MetroPCS

SMS Messages are only sent to the following carriers:

- Sprint
- T-Mobile
- Verizon
- Virgin Mobile



How a member will receive a legitimate notification(s) from Education First FCU

EMAIL ALERTS

Email Notification: From Fraud@educationfirstfcu.org

ample o	of Incoming Email Header	
		Email Message
From	Fraud@YourFIName.com	
To	Customer@email.com	

10	Customer@email.com	
Date	Date automatically populated	
Subject	Suspicious Activity on your Account	
	Fraud CENTER	
	Dear JANE SMITH,	

FRAUD CENTER PHONE CALLS

Receiving a call from 800-237-8990

When a transaction is queued, the member will be notified in the following order. If any contact information is missing from any of these fields, the system skips that method and moves on to the next method that is populated.

- 1. Text Message: Immediately after alert
- 2. Email: Within 5 minutes
- 3. Home Voice Call: Within 5 minutes
- 4. Cell Voice Call: Within 8 hours
- 5. Work Voice Call: End

Card Management Tools in Online Banking

Purchase Alerts

For purchase and transaction alerts, the member will receive alerts through their Online Banking Account, **IF** alerts for purchases and transactions have been turned on by the user.

If the member does not have these alerts turned on, you can send them a step-by-step tutorial on how it can be done, by <u>double-clicking</u> the picture below.



Once Purchase Alerts are turned on, this is how notifications will show up within online banking:



MEMBER TOOLS

Alert/Block based on Merchant Types

- These alerts are based on the type of merchant where the transaction occurred.
- The member may select to block the transactions and/or receive notifications.
- They can make their selections and then hit save.

Back merchant type details		N STEPHENSON (x4	5 6) Save
Age Restricted ncludes liquor stores, smoke shops, casinos, adult stores, etc.		Block transactions	Send notification
Department Store	Age Restricted		
ncludes clothing, accessories, office supplies, electronics, etc.	Department Store		
Entertainment			
Includes amusement parks, movie theaters, arcades, etc.	Entertainment		
Gas Station	Gas Station		
ncludes fuel dispensers, warehouse club gas, etc			
Grocery	Grocery		
Includes supermarkets, bakeries, butchers, etc.			
Household	Household		
Includes utilities, contracted services like electricians, plumbers and A/C repair, etc.	Personal Care		
Personal Care			
Includes drug stores, pharmacies, health professionals, etc.	Restaurant		
Restaurant	Travel		
Includes diners, fast-food, cafeterias, etc.	indici		
Travel	Other		
Includes airlines, car rentals, hotels, etc.			
Other	A 11 A		
Purchases at other merchants	 Merchant type det 	tails	

Alert/Block based on Transaction Types

- These alerts are based on the type of transaction at the point of sale.
- The member may select to block the transactions and/or receive notifications.
- They can make their selections and then hit save.

2:35 🖬	.⊪ ≎ ■	10:27 🖪		🌫 🖿
Transaction type	details	Cancel Tran	saction types	on Save
ATM Includes bank ATMs, vendor ATMs, c	ash advance, etc.		Block transactions	Send notification
Commerce ncludes online bill payment, online s	hopping, etc.	АТМ		
n Store Includes department stores, pharma tores, etc.	cies, other retail	eCommerce		
lail/Phone Order cludes catalog shopping, travel ag	ents payments, etc.	In Store		
ecurring		Mail/Phone Order		
ayments, etc.	inthly expense	Recurring		
)ther ncludes other cases outside of stand	dard types.	Other		

MEMBER TOOLS

Alert/Block Transaction single/monthly spending limits

- These alerts are based on the threshold amount set by the member.
- The member can either restrict a transaction based on the dollar amount per transaction or based on a monthly limit.
- They can set their limits and click save.

Cai	ncel Spending limits REBEKAH JEAN STEPHENSON (x4506) Save
Tra	nsaction limits
	Spending limit Transactions over this amount will be blocked and an alert will be sent.
	÷
	Spending alert Transactions over this amount will send an alert.
	\$
Mo	nthly limits Monthly spending limit
Mo	nthly limits Monthly spending limit Transactions that would bring your monthly spending total over this amount will be blocked and an alert will be sent.
Mo	nthly limits Monthly spending limit Transactions that would bring your monthly spending total over this amount will be blocked and an alert will be sent. \$
	nthly limits Monthly spending limit Transactions that would bring your monthly spending total over this amount will be blocked and an alert will be sent. \$ Monthly spending alert Spending that will cause your monthly total to go over this amount will send an alert.
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