



## smsGuardian™ Frequently Asked Questions

**Q. Are security features in place to protect cardholder information?**

**A:** Full cardholder information is not included in smsGuardian text messages. This service is PCI Compliant.

**Q. What happens if the cardholder doesn't reply to a text?**

**A:** Nothing. If no confirmed fraud response is received from a cardholder, the text message will time out after 12 hours.

**Q. Can a cardholder receive an alert from smsGuardian AND an alert from the Fraud Center about the same item?**

**A:** Yes, because these are two different products, it is possible that a cardholder could receive duplicate notifications. There is an indicator in the Fraud Center that shows smsGuardian has sent an alert to the cardholder.

**Q. If a cardholder responds to a text with the appropriate code, how long will it take to block?**

**A:** smsGuardian's incoming text messages are placed in the Fraud Center's highest priority queue. Therefore the responses are handled automatically by the automated Fraud Center Customer Contact Service (CCS).

**Q. Do cardholders receive renewal notifications?**

**A:** A renewal notification will be sent to the device six days prior to expiration. Three renewal text message attempts will be made before the device is set to expire. If the cardholder does not respond the device will be removed from smsGuardian upon expiration.

**Q. Are we charged when a cardholder renews his or her enrollment?**

**A:** There is a charge whenever a cardholder accesses the smsGuardian website to enroll for the first time, update devices or preferences, and renews his/her enrollment in the service.

**Q. If a member has his or her "Do Not Disturb" window setup and an alert occurs, does smsGuardian send a text once the "Do Not Disturb" window is over?**

**A:** Yes, during the "Do-Not-Disturb" window, alerts will not be sent. When this time period is over, text alerts will be sent including any created during the "Do Not Disturb" window.

**Q. What suggestions do you have for institutions wishing to market smsGuardian™ to their cardholders?**

**A:** Institutions may want to use a variety of marketing channels. Some institutions have included verbiage on their website explaining the service and the type of authorizations that will generate a text message. This verbiage is most effective when it is located near the link to the smsGuardian system on their home page.

**Q. Are the risk rules the same for text alerts as they are for Fraud Center?**

**A:** No. smsGuardian has a limited number of set rules for the institution to choose from to alert cardholders. The Fraud Center has approximately 60 different rules at any given time. These rules can change frequently due to changing fraud trends. The SMS text message rules will remain the same at all times.

**Q. Can I transfer funds or view my balance using smsGuardian?**

**A:** No. smsGuardian is used to alert cardholders about their card activity and possible fraud. Jack Henry offers a product, goDough, which focuses on mobile banking.