Overview

This document addresses frequently asked questions about Commercial Card Alerts.

• General Information
• Cardholder Information

General Information

What are cardholder alerts?

Cardholder alerts are one of the easiest, fastest ways to confirm fraudulent use of a cardholder’s account. Once a cardholder registers to receive cardholder alerts, an alert will be sent when suspicious transactions are identified on their account. They will be directed to reply to the alert and verify whether or not the transaction is valid.

If the cardholder responds that the transaction is:

• Valid: The hold placed on the account will be removed, and the card will be available for use.
• Fraud: The hold placed on the account will remain, and the cardholder will be directed to contact Cardholder Service. If fraud is confirmed, we will follow our normal process to block and reissue the account. Any transactions marked as fraud will initiate a case to our Fraud Recovery Team.

How are alerts sent?

One of the following methods, or a combination of these, can be chosen to receive alerts:

• Mobile SMS Text
• Email
• Voice

What is an SMS text?

SMS stands for Short Message Service and is also commonly referred to as a text message. With an SMS, you can send a message of up to 160 characters to another device. Longer messages will automatically be split up into several parts. Most mobile phones support this type of text messaging.
Which mobile phone carriers can be used for SMS texts?

**U.S. carriers supported by our alerts include:**

- AT&T
- Boost Mobile
- MetroPCS
- Sprint
- T-Mobile
- U.S Cellular
- Verizon Wireless
- Virgin Mobile USA

**Puerto Rican carriers supported by our alerts include:**

- AT&T
- Claro
- Open Mobile
- Sprint
- T-Mobile

**Alerts cannot be set up with online or VOIP providers. Some examples are:**

- Google Voice
- Grasshopper
- Mighty Call
- Vonage
- Ring Central

**When will alerts be sent?**

It depends on the method used to send the alert.

- Email and mobile SMS alerts will be sent 24 hours a day, 7 days a week.
- Voice alerts will be sent between 8 a.m. and 9 p.m. local time, 7 days a week. After 9 p.m., any alerts that are triggered will be sent at 8 a.m. the following day.

**Can alerts be sent by more than one method?**

Yes. Cardholders can choose to receive alerts by mobile SMS text, email, phone, or a combination. They can enroll in up to six different alerts on a single account.

For example, a cardholder can choose to receive alerts to their:

- Work email
- Personal email
- Work mobile phone
- Personal mobile phone
- Work phone
- Or any combination of these

**Are text messages case-sensitive?**

No. Messages can be sent as uppercase or lowercase characters, or a mixture of both.
Is there a fee for cardholder alerts?

We do not charge for cardholder alerts. However, your mobile carrier’s text messaging and web access charges may apply.

What if a cardholder wants to opt out of alerts?

Cardholders can go back to the enrollment website at any time to delete the alerts for which they have enrolled. Additionally, cardholders can opt out of mobile SMS text alerts by replying STOP to an alert.

Cardholder Information

How do I enroll in cardholder alerts?

Enrollment is easy!

- Go to the Commercial Card Alerts website.
- Enter your commercial card account number and billing zip code.
- A one-time passcode will be sent to your email address on file.

Do I have to text personal information?

We will never require you to send account or personal information to us by text or public email. If you have concerns about the authenticity of any alert, please contact Cardholder Service at the number on the back of your card.

What do I do if my phone is lost or stolen?

You can go back to the enrollment website at any time to modify your alert options and/or contact information.

My organization doesn't allow employees to use their personal mobile phones for business purposes.

You have the option to enroll an email address and/or a landline phone in addition to, or instead of, mobile SMS text messaging.

What if I am traveling and my card is blocked?

Simply call the number on the back of your card for assistance.