



CSB smsGuardian Debit Card Alerts

Q. What is smsGuardian?

A. smsGuardian is a tool that generates text message alerts when you conduct certain types of transactions using your debit card. This provides quick and proactive notification of potentially fraudulent transactions taking place on the card.

Q. Is this service available to all customers?

A. All customers that have a Citizens State Bank debit card may enroll in this service.

Q. How does it work?

A. When you enroll in smsGuardian, text messages will be sent to your cell phone when the following transaction types take place on your debit card:

- International transactions
- Authorizations greater than \$500
- Eight or more transactions in a 24 hour period
- Declined authorizations

The text will indicate the amount of the transaction and the merchant conducting it, a reply code for unauthorized transactions, and an opt-out code. The number of alerts you receive will be dependent on your card usage. You will not receive more than one message per transaction on each enrolled debit card. If a text exceeds 160 characters, you may receive multiple texts to get the complete message.

Standard message and data rates may apply. If you are out of the country, international rates may apply.

Some mobile service providers require that we send a 30-day subscription reminder message to their customers participating in the smsGuardian program. Cardholders will receive an alert message every 30 days reminding them of the subscription if their mobile service provider is Sprint, Nextel, Boost, or Virgin. The alert message will display as: **"Reminder: You have subscribed to Guardian transaction alerts for Citizens State Bank. Message and data rates may apply. Reply HELP for help. Reply STOP to cancel."**

Q. If you receive a text message about a legitimate transaction, what should you do?

A. If you receive a text message and it indicates a known transaction that was made or authorized, no action needs to be taken. No response is necessary to validate the transaction. This is different than our Fraud Center Alerts where you must reply "Fraud" or "No Fraud".

Q. How can you stop a fraudulent transaction?

A. If you receive a text message alerting you of a transaction that you did not authorize, you will need to reply back to the text message with the unique reply code listed in the message. All replies must be received within 12 hours from receipt of the message.

Texting this reply code back to smsGuardian will block the card and prevent future unauthorized transactions. This will not reverse the initial fraudulent charge. After replying to the text, you should contact your local branch to file a dispute on your account.

Q. What happens to the card after a fraudulent transaction?

A. smsGuardian works in tandem with our Fraud Center. The Fraud Center is a 24/7 call center that analyzes card activity to discover fraud early in the cycle.

If you indicate that a transaction is fraudulent via smsGuardian, the Fraud Center will create a case and immediately put a permanent block on your card. With a permanent block, your card is cancelled and cannot be returned to active status. You will need to be reissued a new card. Because of this, it is

essential that before replying to a text message transaction alert you are absolutely sure that the transaction is indeed fraudulent.

Q. What about online purchases and automatic payments?

A. Both online transactions and automatic payments can generate a smsGuardian alert text. This is because the payment processor for these merchants may reside outside of the United States. You should expect to receive an alert message any time you make an online payment to an international company or a company that uses a payment processor outside the United States.

For automatic payments, you should also be aware that these transactions could come in at any time. Some businesses may even process payments overnight. You should take note of every automatic payment you have tied to your debit card so that you are not alarmed if a text message is received about a resulting charge.

Some businesses that process many “micro-transactions” may total these charges and bill you at a later time. A common example of this is purchasing songs online through iTunes or other online media stores. Apple usually sends one bill at a later date and time, rather than immediately billing each time a single item is purchased. This usually creates a delay between making an online purchase and receiving the alert text. For example, if you buy a single song on a Monday morning and another song on Tuesday afternoon, Apple may bill the card the following Thursday in the evening. In this instance, the alert text message would not be sent until the card is actually charged on Thursday.

Q. Can you discontinue receiving text alerts for debit card purchases?

A. Yes. The quickest way to discontinue the alerts is to reply to one of the alert messages with the word “STOP.” You can also text the word “STOP” to 27576. This will discontinue all future text alerts from the smsGuardian service to this particular cell phone number.

It is also possible to discontinue the service by revisiting the smsGuardian enrollment web site link below and entering your card information and then deleting all of the devices for which you want to stop text alerts for that particular card.

Q. What if I have additional questions about smsGuardian?

A. You may reply “HELP” to any smsGuardian text. You may also click on the “Service Usage Guide” link on the smsGuardian enrollment web site noted below or call (888) 868-8611.

Q. How can I enroll?

A. Once you have read this guide and understand the reason for receiving text message alerts, click [here](#) for smsGuardian terms & conditions and to enroll.

Before alerts can be sent, you must confirm your enrollment by successfully texting your enrollment code provided by the above smsGuardian enrollment web site when setting up a device.