SecurLOCK Equip FAQ
Consumer

INTRODUCTION AND REGISTERING

What is SecurLOCK™ Equip?

SecurLOCK Equip is a new mobile application ("app") that allows you to control how, when and where your FNBC personal or business debit card is used. It is a simple and secure way to manage and monitor your payment transaction activity. SecurLOCK Equip can help keep your personal or business debit card safe and provide instant notifications whenever your card is used.

What is required to use it?

SecurLOCK Equip requires you to have a debit card account issued from FNBC Bank and Trust and you will also need an Apple or Android smartphone. After downloading the SecurLOCK Equip app you will be instructed to enter your full debit card account number then other authentication information. Once registered you can begin using the app immediately.

How do I get the SecurLOCK Equip app?

It is simple. If you have an iPhone just download the app from the Apple's App Store. If you have an Android phone you can download the app from the Google Play store. Once the app has successfully downloaded to your smartphone you can begin to register your card(s).

Is there a fee to use the app?

No. It is provided to you **free** so you have more control over your card.

How many debit cards can I register?

Unlimited. But the debit card(s) must have been issued from FNBC Bank and Trust.

What kind of cards can I register?

You can register your FNBC Bank and Trust debit card.

What kind of mobile devices are supported?

Android – version 4.1 or later and Apple (iOS) – device model 4S, 5, 5C, 5S, 6, or 6 Plus with iOS operating system version 6, 7, or 8 and all future devices/releases going forward.

What if I am having trouble during registration?

Please use the Contact Us button at the bottom of the landing page for contacting one of our support agents during normal banking hours.

Why do you need my email address?

Your email address is needed in case you forget your password and need to reset it.

CONTROLS & ALERTS

While registering, why am I asked to verify the dollar amount of a PIN-based transaction?

If you are prompted to perform a PIN-based transaction it means that the system is using an alternative way to verify your identity during the registration process. A PIN-based transaction such as an ATM withdrawal must have been completed within the past 72 hours for the system to further verify your identity during registration. If you have not conducted a PIN-based transaction within the last 72 hours, you will need to complete one before continuing with the registration process.

Once I register my debit card(s) how do I begin managing and monitoring my payment activity?

You can begin using the service immediately.   By turning the card off, the little green button in the top right corner of the card image will turn to red. This means that all transactions (except for reoccurring) will be declined. When you are ready to make a purchase simply turn the card back on. It is that easy. Now you have the ultimate control to combat fraud.

After you become comfortable with the on/off function you can start selectively setting controls and alerts by channel (in-store, online, mobile, ATM, etc.). You can also set transaction spend limits, select geographic locations where the card can be used, set specific merchant categories, view recent transaction history, receive real-time alerts and much more.

What is a real-time alert?

It is an immediate notification sent to the app. You can select to be alerted on all your payment transactions including recurring payments or you can select just preferred

transactions. Preferred alerts are available by Spend Limits, Locations, Transaction Types and Merchant Types.

<u>By turning my card off am I closing my account?</u>

No. Using the card controls does not change the status of your account.

<u>How long does it take for a control or alert setting to take effect?</u>

It happens immediately after you set and save the option.

<u>If I have my card turned off will my recurring transactions go through?</u>

Yes. Merchant recurring transactions will be approved. Additionally, you can select to receive alerts on recurring transactions as well.

<u>Can I use My Location, My Region and International at the same time?</u>

Where My Locations and My Region work independently or together neither can be used in conjunction with International.

<u>I turned my card on and set My Location. I was at the merchant, and my transaction was still declined. Why?</u>

In the app go to Transactions, find the one that was denied and open it, tap the image so it rotates, and the control(s) that were evoked during the authorization will be listed near the bottom. The transaction could also be declined because of external factors like non-sufficient funds, bank established card limits or fraud monitoring.

<u>What are Alert Preferences?</u>

Alert preferences let you know every time a card transaction is attempted. You can be alerted for all transactions or for preferred transactions only. Preferred alerts are also available by Location, Transaction Type, Merchant Type, and Spend Limit.

<u>My alerts are supposed to notify me of every transaction, but I am not receiving them.</u>

Only the primary device will receive alerts. Use the settings menu in the app to set your device as primary.

SecurLOCK Equip FAQ
Consumer

MANAGING THE APP

Once I get a new replacement smartphone how do I begin using the service again?

Just download the app to your new smartphone and login with your current user id and password. You can then set your controls and alert preferences.

I received a new card number. Will it be automatically updated in the app?

You will have to add the new account to the app. This can be done by going to Manage Portfolio and adding the card. Be sure to "unmanage" (uncheck) the old card.

What if I need help with the app?

There is a **"Help"** function within the app as well as a **"Contact Us"** category where our phone number is listed for support related questions.

How long will my transaction history display?

The last 50 transactions will display in the app for up to thirty calendar days.

My pending purchase shows that it is for more than I paid. Why?

Some merchants send pre-authorizations at higher amounts to test cards' validity. For example, a $25 gas purchase might display as $126. Pre-authorizations are common at the pump, for a hotel stay, or for a car rental. Even though the charge is listed in the app for more, it will clear your account for the correct amount.

I only want to manage one of my cards, but they're all being displayed.

To select the card(s) you wish to manage, go to Settings and choose Manage Portfolio. Then uncheck the card or cards you don't want to manage. Once a card is unmanaged, controls and alerts cannot be set for that card.

How do I access the menu or log out?

Press the icon that has three stacked lines to reach the menu. This icon is usually found in the top right corner.

SecurLOCK Equip FAQ
Consumer

How do I get more information about the features and functionality of the app?

Detailed information can be found throughout the app. Help can be found at the bottom of the login page and listed in the menu. On specific pages, such as the My Location page, tapping the "*i* " next to My Regions will open a window with detailed information on how the control works.

What if my smartphone is stolen? How secure is the app?

The app requires a password to access the app. Also, there is no personal information stored on the smartphone. The app only displays the last four digits of your card number.

Is Touch ID available on Android phones?

Not at this time.

Would a credit, deposit, or payment ever be denied?

No.