

SECURLOCK EQUIP – FREQUENTLY ASKED QUESTIONS

Exclusively for you River Valley MasterCard CREDIT CARD

INTRODUCTION AND REGISTERING

1. **What is SecurLock Equip?** SecurLock Equip is a new mobile app that allows you to control how, when and where your River Valley MasterCard Credit Card is used. It is a simple and secure way to manage and monitor your payment transaction activity. SecurLock Equip can help keep your River Valley Credit Card safe and provide instant notifications whenever your card is used.
2. **What is required to use it?** SecurLock Equip requires you to have a credit card issued from River Valley Credit Union. You will also need a smart phone with an Apple or Android operating system. After downloading the app, you will be instructed to enter your full account number then other authentication information. Once registered, you can begin using the app immediately.
3. **What devices/operating systems are supported?** Apple: Requires iOS 8.0 or later. Compatible with iPhone, iPad, and iPod touch. Android: version 4.1 or later
4. **What kind of cards can I register?** SecurLock Equip is EXCLUSIVELY for your River Valley MasterCard **CREDIT CARD**. River Valley Debit Cards have a separate app called My Mobile Money.
5. **How do I get the SecurLock Equip app?** It is simple! Go to www.rivervalleycu.org scroll to the bottom of the Home Page and click on the link. Then download the app from the App Store or Google Play. Once the app has successfully downloaded, you can begin to register your card.
6. **Is there a fee to use the app?** No. It is provided to you for free so you have more control over your card.
7. **How many cards can I register?** Unlimited. But the credit cards must have been issued from River Valley Credit Union.
8. **What if I am having trouble during registration?** Please use the Contact Us button at the bottom of the landing page.
9. **Why do you need my e-mail address?** Your e-mail address is needed in case you forget your password and need to reset it.

CONTROLS AND ALERTS

10. **Once I register my cards how do I begin managing and monitoring my transaction 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 recurring) will be declined. When ready to make a purchase simply turn the card back on. 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 spending limits, select geographic locations where the card can be used, set a specific merchant category, view recent transaction history, receive real-time alerts and much more.

11. **What is real-time alert?** It is an immediate notification sent to the app. You can select to be alerted on all your transactions including recurring payments or you can select just preferred transactions. Preferred alerts are available by spending limits, location, transaction type and merchant category.
12. **By turning my card off am I closing my account?** No. Using the card controls does not change the status of your account.
13. **How long does it take for a control or alert setting to take effect?** It happens immediately after you set and save the option.
14. **If I have my card turned off will my recurring transactions go through?** Yes. Merchant recurring transactions will be approved. Additionally, you can select to receive alerts on recurring transactions as well.

MANAGING THE APP

15. **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.
16. **Can I use My Location, My Region and International at the same time?** Where My Location and My Region work independently or together neither can be used in conjunction with international.
17. **I turned my card on and set My Location. I was at a merchant, and my transaction was still declined. Why?** In the app, go to Transactions, find the one that was denied and open it, tap the image so it rotates. The control(s) that were evoked during the authorization will be listed near the bottom. This can happen when the merchant's data processor is located in a different location from where the store front is located. You can turn off My Location and try the transaction again. The transaction could also be declined because of external factors like non-sufficient funds or fraud monitoring.
18. **What are Alert Preferences?** Alert preferences let you know every time a card transaction is attempted. You can be alerted for all or preferred transactions. Preferred alerts are also available by location, transaction type, merchant type and threshold amount.
19. **My alerts are supposed to notify me of every transaction, but I am not receiving them.** Only the primary device will receive alerts. Use the settings menu in the app to set your device as primary and then check to see if notifications are turned on for SecurLock in your device's settings.

20. **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.
21. **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, located in the menu options, and adding the card. Be sure to “un-subscribe” the old card.
22. **What if I need help with the app?** There is a help function within the app as well as a “Contact Us” category where you can send an e-mail to River Valley Credit Union.
23. **How long will my transaction history display?** The last 50 transactions will display in the app for thirty calendar days.
24. **My pending purchase show 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 gas 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.
25. **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 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.
26. **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.
27. **What if my smartphone is stolen? How secure is the app?** A password is required 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.
28. **Would a credit or payment ever be denied due to the controls I have set on the card inside the app?** No.