

SecurLOCK Equip Issuer FAQs

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FIS

General

Is SecurLOCK™ Equip compliant with the VISA and MC mandate for transaction alerts?

Yes. SecurLOCK Equip meets all requirements.

What is the difference between SecurLOCK Communicate and SecurLOCK Equip?

SecurLOCK Communicate is a 2-way SMS message and/or email to a customer's mobile device based on suspicious transactions detected by Fraud Alert Management (FAM) using Falcon. SecurLOCK Equip is a mobile app that allows cardholders to control how, when, and where their debit and credit cards are used and receive instantaneous real-time alerts.

Is SecurLOCK Equip integrated with Falcon?

Not at this time. Falcon will always be running and it is quite possible for a customer to get an in-app alert from SecurLOCK Equip and an SMS from FAM. Also, it is possible that FAM may decline a transaction even if the app is setup to approve it.

Is SecurLOCK Equip integrated with my core?

No. SecurLOCK Equip is integrated with the Card Processing System and sits on the authorization "stream" so controls are in real-time.

Is SecurLOCK Equip secure?

Yes, SecurLOCK Equip does not store any personal information on the mobile device. The application only displays the last four digits of the card number. All "in-flight" data is encrypted and the server sits within FIS' firewalls.

Why should an FI consider SecurLOCK Equip?

In addition to the Visa and MasterCard mandates, SecurLOCK Equip can help prevent fraud, reduce customer support calls, and increase cardholder satisfaction.

What do I get with SecurLOCK Equip?

The downloadable mobile app and the administration program mConsole. mConsole (Management Console) is a system accessed via the eAccess (AKA eFunds) portal. mConsole allows the issuer to monitor cardholder activity and provide customer support functions.

How is SecurLOCK Equip deployed?

The app can be deployed as:

- Standalone
- Fully integrated
 - FIS mobile banking
 - Third party mobile banking Application (API, HTML5 or Subordinate App)

Is there an opportunity to customize?

Yes.

- Option 1 – SecurLOCK Equip (which also allows the issuer to use a logo and card front image in the app)
- Option 2 – Custom which allows the FI to customize the app icon, spring board, rotating images & landing page. There is an additional fee for customization. Please contact your SAM for additional information.

How is SecurLOCK Equip billed?

No matter how many cards have been added or alerts received/transactions made, billing is based on Active Users. An Active User is a cardholder who has properly downloaded and registered the SecurLOCK™ Equip app, and during the applicable calendar month, either (a) performs a transaction tied to a registered card or (b) receives an alert within the Mobile App.

Is SecurLOCK Equip turned on by default?

Yes. Users will be able to use the app immediately after registering.

When cards are reissued, are they automatically updated?

If it is the same PAN the expiration date will be updated - YES. If the PAN is changing, then NO – as the user will need to re-register the card.

Can SecurLOCK override hot card status or a Block/Reclass code?

No.

How will this impact the dispute process?

There is no impact. The dispute process and SecurLOCK Equip are not integrated.

What happens if multiple people use the same PAN?

Controls are based on the PAN that has been registered to a given user. If more than one user is using the same PAN, the last user to make a change will impact the other users. However, the other user(s) will be notified that a change was made – via an in-app alert.

In App

What registration criteria does the consumer use for authentication and can the client select the authentication criteria they want to use (ie. SSN only, or Address, Mother Maiden name etc.)?

Criteria will vary slightly by switch but will follow the same general authentication:

- First Factor Authentication (FFA) -- Address, Zip, CVV2, Card Expiration Date
- Second Factor Authentication (SFA) – One Time Password/SSN/PIN

During registration the user is asked for an email address. Where is this email stored after registration?

The email is stored within mConsole (only) and will be used if “Forgot Password” is used. The card processing system is not updated with this email.

In the Find Us feature, if the FI wants to include a list or link of other locations associated with the SecurLOCK participating entity, is there an option for this?

This feature is currently not available. An FI can have just their own locations displayed or all FI locations i.e. locations of all other FI's in the search area. Searches are based on a Google search string.

During registration process, what actions would cause registration to fail?

Registration can fail for few reasons. the most common ones are:

- The user tries to register a card with a BIN that has not been configured in mConsole.
- The user enters incorrect first factor or second factor authentication information

During registration process, if the registration fails, does the mobile app indicate which field caused the failure?

No, it does not for security reasons.

What is the definition of a “pending” transaction?

A transaction is considered as “pending” when the card processing system has not yet received the posted/financial advice message for the original request. Posted transactions will automatically drop after 8-days. This is set at the enterprise level and cannot be changed.

For the “My Location” and “My Region” control setting, what is the minimum distance (range) allowed?

Distances are:

- My Location: The radius is 8-miles from the last known location of the mobile device.
- My Region: Based on the approximate area displayed and visible on the screen. Three Regions can be set simultaneously. The minimum radius is 5-miles.

Will an alert message be sent to a cardholder who has the mobile app turned off?

Yes. Declined alerts will be pushed to the user. No other alerts are sent.

On the “Contact Us” option when registering – is there anything to let the user know that the email option is not secure, and that they should not send personal information?

Yes. There is a disclosure within informing the user not to send sensitive information i.e. “Please do not provide any sensitive or personal information, such as your card number, account number or social security number, in this email. If you need immediate attention regarding your card or account, please call us at the telephone number listed on the Contact Us screen.” The email will be sent to the source that is providing customer service for the app.

Is there a transaction limit by merchant category?

There is a control for spend limit per transaction however, transaction velocity/spend limit cannot be set at the individual merchant/transaction level. The MCC codes are determined by what is passed through in the ISO 8583 stream as defined by the merchant / merchant acquirer.

How does the Transaction limit work— is it a dollar amount, transaction velocity, or both?

Dollar limit only.

If the bank closes a customer's card (fraud, account abuse, closed account, etc.) Can the customer turn the card back on in the app?

No, the Customer cannot override a card's status based on the card processing system. The card cannot be turned back on in the app.

How does the app interact with Cardless Cash?

There is no integration between Cardless Cash and Equip. Equip is a standalone app that allows the consumer to Control their card in real-time. It does have transaction controls for ATM.

What category is set for mobile wallets? What settings could deny those types of transactions?

This function is found by going to Alert or Control Preferences>Transactions Types> "In-Store"

If a cardholder left their phone at home and had the "My Location" option activated would their transactions be denied?

Possibly, if the transaction is done outside the 8-mile radius from the phone.

What would happen if a cardholder were outside of a My Region setting?

If My Region had been set in "Control Preferences" the transaction will be declined and the user will get an alert. If My Region has ONLY been set in "Alert Preferences" the user will only get an alert. Also, all denied transactions would generate an alert.

Are travel alerts part of the SecurLOCK Equip?

No, Falcon and SecurLOCK Equip are not integrated. FI's would still need to use their normal procedure for adding a Travel Alerts.

Is there a text or email confirmation upon enrollment or adding/deleting a card?

No.

What does the "Help" button on the main screen of the mobile app provide?

Tapping the question mark icon on the Welcome screen will bring the user to the Help page. The Help page covers all major functionalities of the app. On this page, user can tap the following sections to see more detailed Information.

- Registration & Login
- Screens
- Settings
- App & Device Info

Tapping “Help” from Legal & Help on the main menu (post login) also takes users to the same display.

How does the timing work for a user closing and opening the app?

During an active session (an active session is 20-minutes) each time the user closes and reopens the app s/he will be brought back to the last screen viewed. If the app has been inactive beyond 20-minutes the user will be required to enter the user name and password. With a Passcode or Touch ID (iPhones only) enabled when a user closes and reopens the app the user will be requested to enter just the Passcode or use Touch ID.

mConsole

How does support staff access mConsole?

mConsole is accessed via an SSO through eAccess (AKA eFunds) and will be set up during implementation.

If emails are sent to a cardholder, what screen is used to show it was sent to them?

The Activity Viewer in the Customer Support tab.

Are there any “clean-up” procedures? If a card is enrolled in the app, and it is closed by the bank for any reason, is that card automatically deleted from the app, or is this a manual process for the customer or the bank?

A card cannot be removed from the app via mConsole but a user can be Unsubscribed from the app via mConsole.

This will not delete the profile from mConsole so if the user wants to register again s/he would have to create a new ID. In addition, the user can uncheck the card in the app so it will not show – under Manage Portfolio. If this the only card the user will be unsubscribed.

What type of reports are provided for card controls?

Reports in the mConsole offer a holistic view of the program or drill down to specific data i.e. Number of Transactions, Number of Subscribers etc. Reports can be scheduled and be distributed to multiple people.

For Reports section, what are the time intervals?

Weekly reporting: Reporting period is Sunday 00:00 – Saturday 11:59CT. For Monthly reporting: Reporting period is first day of the month to the last day of the month.

Will any disclosures or agreements need to be updated?

To register the user will have to agree to Terms & Conditions (T&C) and a Privacy Policy (PP) that are presented in app. The T&C (or EULA) is found in the SecurLOCK Equip agreement. The PP is provided by the FI, and FIS uploads it in mConsole.

How many Support reps can we have for the mConsole?

Unlimited

If the Support rep takes action on behalf of the cardholder via the 'On Behalf Of' tab, does the cardholder get notified of this in any way?

The “On Behalf Of” feature should only be used by customer support when requested by the cardholder. An alert would be sent in the event of a test alert being sent to the cardholder. Otherwise, no alerts would be sent.

Is there an audit trail to keep track of changes made by customer support “on behalf of” the cardholder?

Activity Viewer in mConsole keeps track of every change made by admin staff via “On behalf of” and the app user.

The Activity Viewer is under the Customer Service tab in mConsole. You can view what changed, by whom and when. Records stay for 90-days and then purge. There is no export option or Activity Viewer report.

Can you search for unsubscribed users in mConsole?

Yes. Unsubscribed users stay in mConsole. They are identified by the missing “On Behalf Of” link on the Customer Troubleshooting tab.

How do permissions work in mConsole?

Access to mConsole and permissions are set up when you are implemented. There are two options: FI Admin and FI User. FI Admin will have access to the Dashboard, Customer Service, and Reports sections. The FI user just has access to the Customer Service tab. It is up to each FI to decide the role for each person that will have access to mConsole.

What if I have questions about something in mConsole?

The mConsole has a help feature which is located in the upper right of the screen. It is very robust and defines all areas and functionality.

What if I need help beyond the Help File?

You would follow normal protocol and open a ticket via the Client Portal or contact your support/Client Relations contact.

What is the procedure for adding or removing support reps from mConsole or eAccess?

The request (add or remove) should be submitted following your normal protocol for submitting maintenance requests to FIS. The turnaround time is 5 business days for either. If the request is to remove the rep completely from eAccess, the same procedures should be followed.