

Empowering
the Financial World



SecurLOCK Equip

My Regions Training Guide



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Introduction

Subscribers can set a geographical region for transactions on their Smart Phone or other mobile device through Card Control and Alert settings. These regions apply only to POS (Point-Of-Sale) transactions. Subscribers can set up alerts and controls based on the regions they define.

The information in this guide applies to the device alerts as well as controls. This document is relevant up to 3.0.3 release.

Prerequisites

This guide assumes you:

- Can access the SecurLOCK Equip mConsole system.
- Understand mobile devices and device navigation.

My Regions Basics

The 'My Regions' card control allows the subscriber to create up to three regions within the mobile application for each card or account that can set controls and alerts.

Setting up a region for a card in Control Preferences does not create that region automatically in the Alert Preferences; nor does setting up a region in Alert Preferences create a region automatically in the Control Preferences.

This guide concentrates on the Control Preferences, but the same information applies to Alert Preferences.

How does it work?

When a POS transaction is performed on the device, the system obtains the merchant information from within the ISO or TLV transaction message received. This message contains information about the merchant location:

Label	Value
Merchant Type	Restaurant
Merchant Name	PORT HOTEL RESTAURANT
Merchant City	PORT WASHINGT
Merchant State	Wisconsin
Merchant Postal Code	53074
Merchant Country	United States
MCC Code	5812
Merchant ID	432300:000434526364881
Terminal ID	00202695
Acquirer Country	United States

Table 1 Merchant Information Message Received

You can see this transaction merchant data from the mConsole by selecting the transaction in question, and selecting the Merchant Details Tab:

Merchant Details	
Merchant Type	Restaurant
Merchant Name	PORT HOTEL RESTAURANT
Merchant City	PORT WASHINGT
Merchant State	Wisconsin
Merchant Postal Code	53074
Merchant Country	United States
MCC Code	5812
Merchant ID	432300:000434526364881
Terminal ID	00202695
Acquirer Country	United States

Figure 1 Merchant Details Tab - mConsole

The basic information the system uses to calculate the physical location of the merchant follows:

- Merchant City
- Merchant State

- Merchant Postal Code
- Merchant Country

The system maintains the geolocations from the US Geological Services (USGS) of for city, state, and zip codes, and within that data is the mapping coordinates and radius for that location.

The system uses the merchant provided data in the following order:

1. Merchant Postal Code
2. Merchant City
3. Merchant State
4. Merchant Country

The system looks up the Merchant Postal code, and the following merchant location data is returned:

Label	Value
Postal Code	53074
Longitude	-87.88001
Latitude	43.40181
Param1	8064

Table 2 Returned Merchant Location Data

The system uses the coordinates to plot the location and Param1 is the radius of the circle in meters. If this data is plotted on a map it returns the following merchant mapped results:

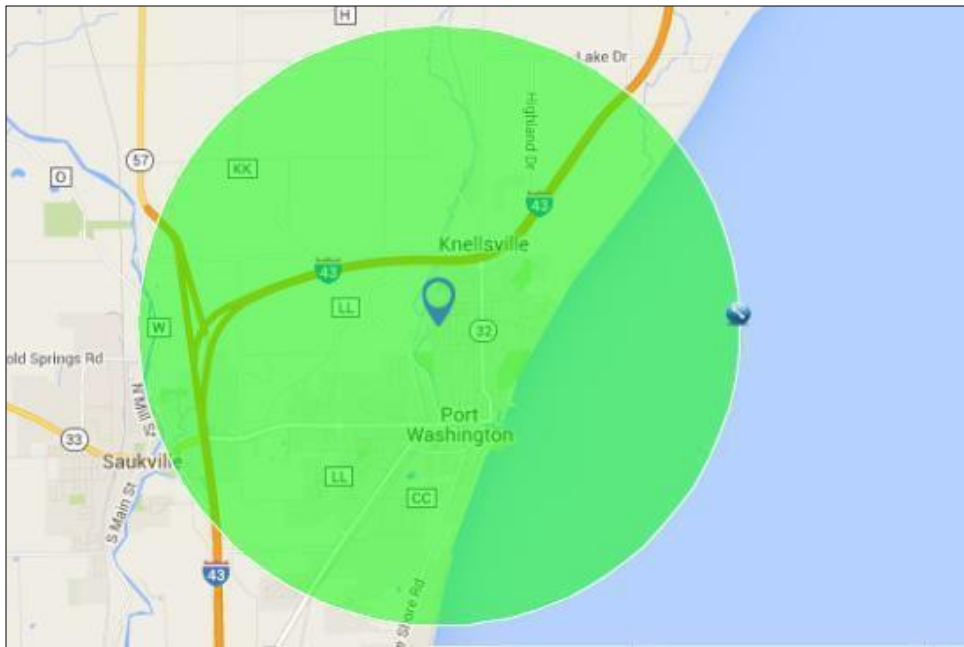


Figure 2 Merchant Mapped Results - mConsole

The center of the map is the center of the postal code.

Note that the default radius for Param 1 (Merchant radius) is 8046-meters. If the USGS radius is smaller the database will use the default.

Setting a Geographical Location on a Mobile Device

A subscriber can set a geographical location:

1. Determine the My Region status.
2. Determine the My Region Location by enabling the My Regions settings for that card:

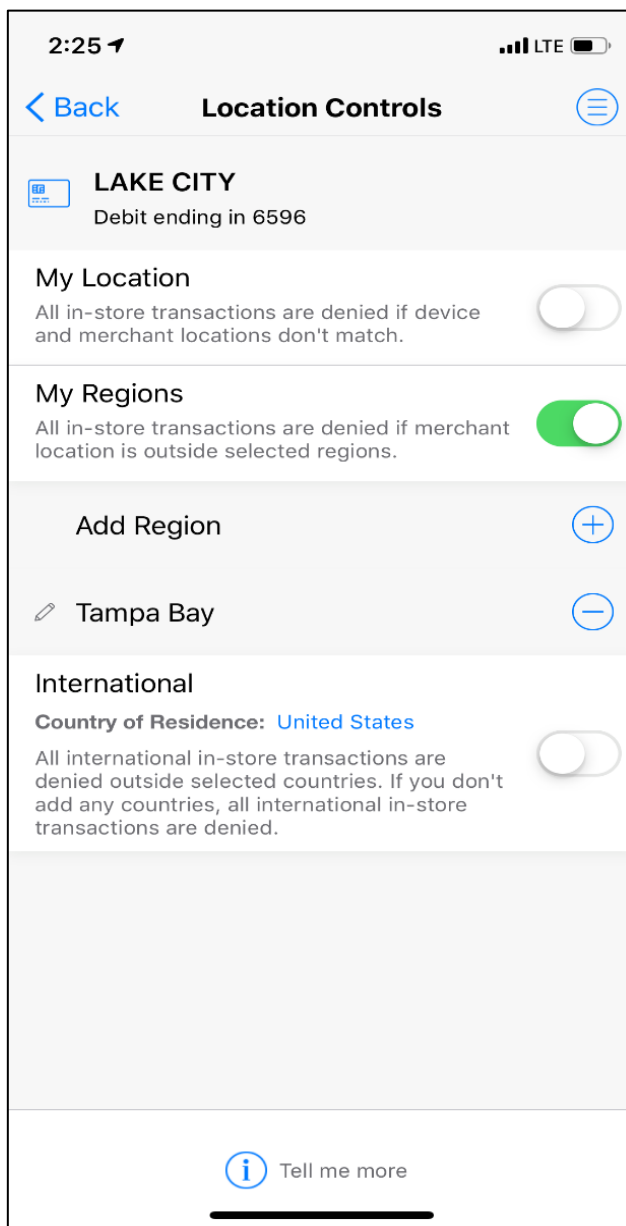


Figure 3 - Regions Enabled

The system plots those regions based on the center location of the region and draws a circle.

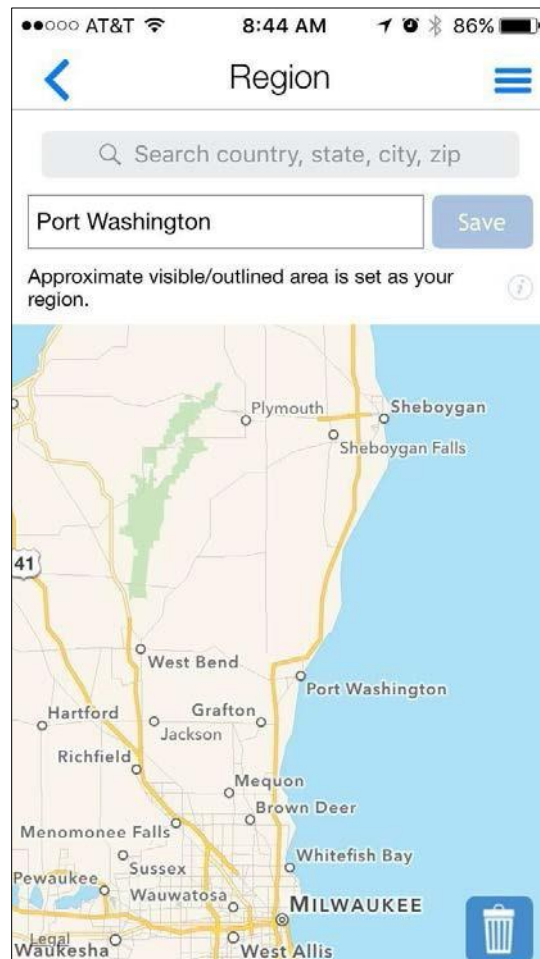


Figure 4 - Subscriber Created Region

Viewing a Subscriber Defined Region in mConsole

You can view the subscriber defined region in mConsole.

1. Access the subscriber account.
2. Select the card that the My Regions was enabled for
3. Select the Card Controls (or Card Alerts). The system plots those regions based on the center location of the region, and draws a circle.

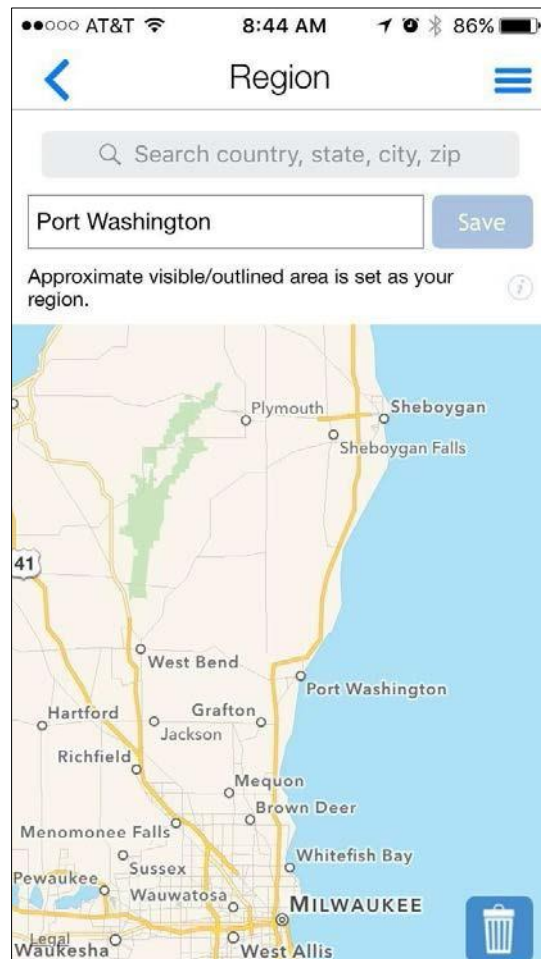


Figure 5 - Subscriber Created Region

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Card Controls	
My Location Controls Enabled	✓
My Location Subscriber Name	David Sawyer
My Location Subscriber Reference ID	sub2qkyv
My Region Controls Enabled	✓
Control Region 1	📍 Port Washington
Block International Control Enabled	✗
Merchant Controls Enabled	✗
Transaction Controls Enabled	✗
Spend Limit Controls Enabled	✗

Figure 6 - mConsole Card Controls

4. Select the specific region:

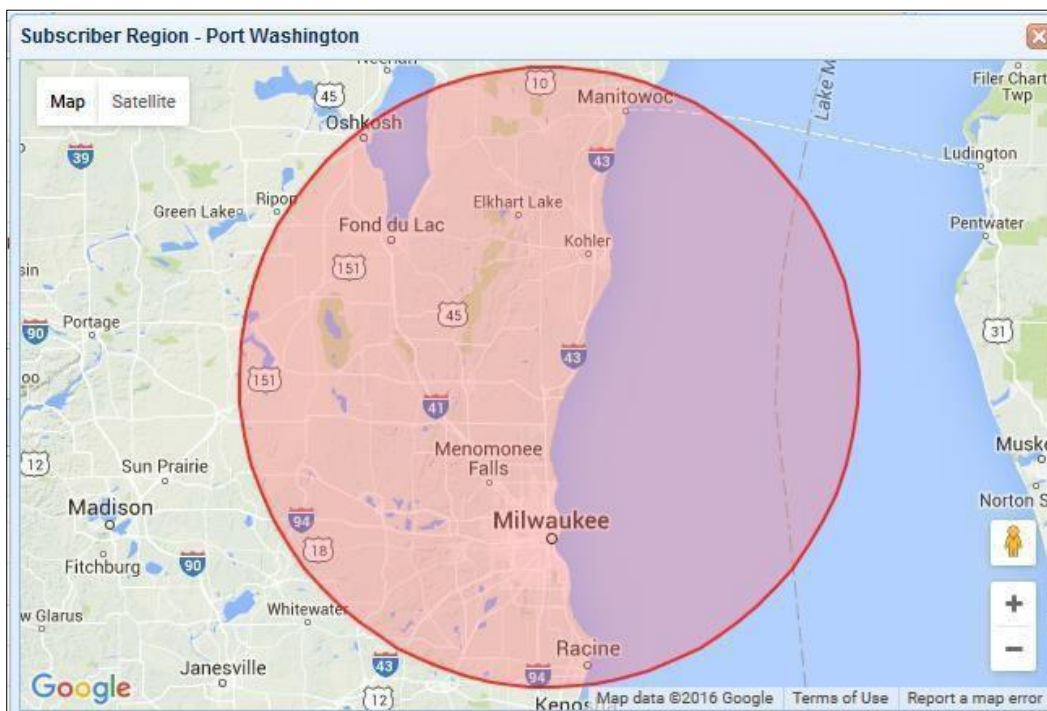


Figure7 - mConsole Region View

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The subscriber defined region is created in the database with the Latitude and Longitude in coordinates, while the Param1 value is created in meters:

Label	Value
Name	Port Washington
Latitude	43.43263
Longitude	-87.91435
Param1	84853.2594114685

Table 3 - User Region Coordinates

If the transaction receives a location within the radius of the subscriber defined region, the My Regions control is approved. If the two circles do not intersect, the My Region is denied.

Creating a Region on a Mobile Device

The subscriber creates a region as follows:

1. Access the application on the mobile device.
2. Select the card the region will be created on:

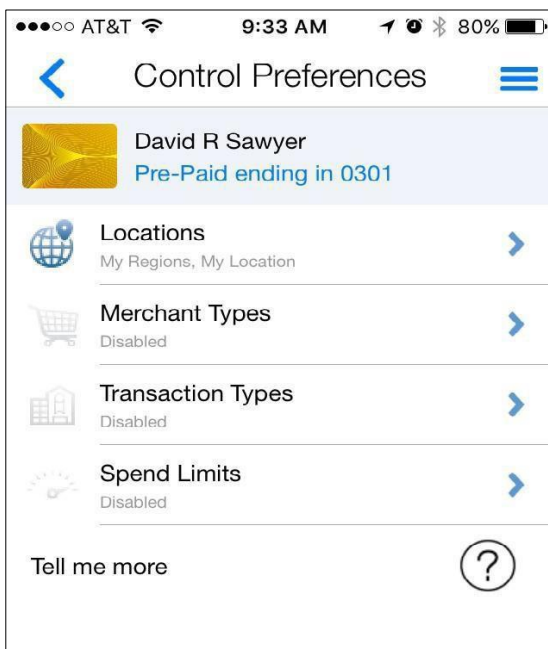


Figure 8- Control Preferences

3. Select either Control Preferences or Alert Preferences,

4. Select the Locations option. Under the 'Location Controls' section, the My Region toggle (if not green already) enables the control:



Figure 9 - Location Preference

5. Select the slide button for My Regions:

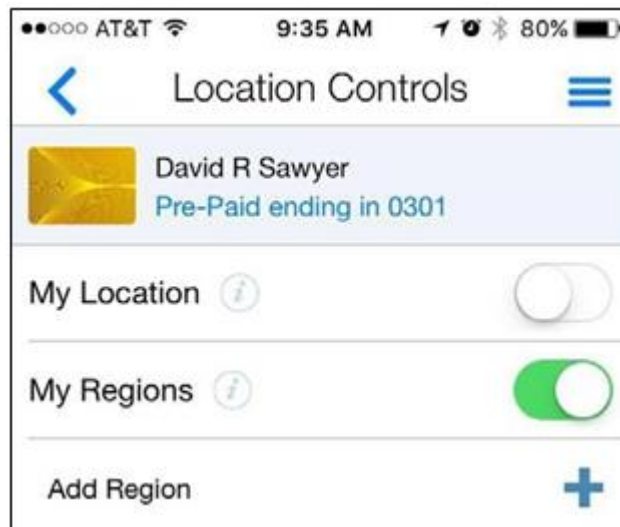


Figure 10 - My Regions Enabled

6. Select the plus symbol to add a region. The default display shows the North America map on the device:

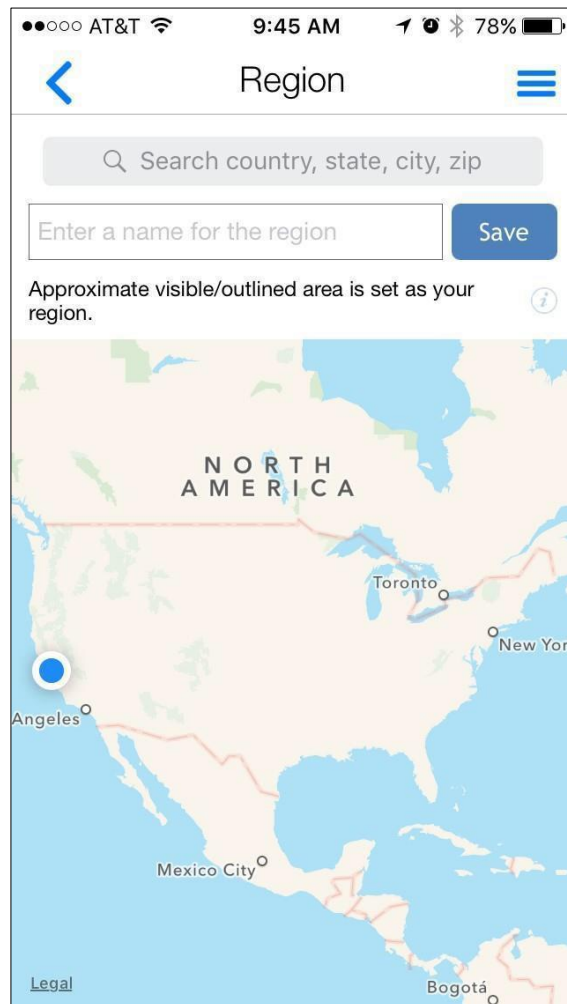


Figure 11 - Initial Add Region Screen

Selecting an Area to Create a Region on a Mobile Device

The subscribers select the area where they want the region created as follows:

1. Zoom in and out by pinching the screen in or out, or enter a search value in the area showing *Search country, state city, zip*, and enter a city name, a zip code, a state name, or even a popular name such as Disneyland. The search entered zooms the map into the general area of the search.
2. Zoom out to obtain the desired radius of the area for the region:

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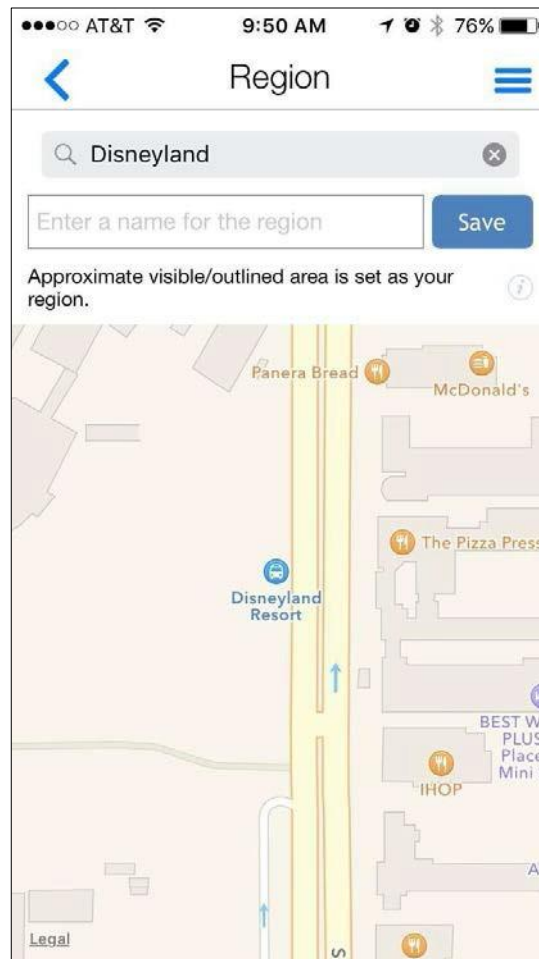


Figure 12 - Search Results

- When satisfied with the selected area, enter a name to save the region, and select the Save button. Regions created must be at least a 5-mile radius circle. If the selected area is not 5 miles or greater, a pop-up message appears to inform the user of the 5-mile requirement:

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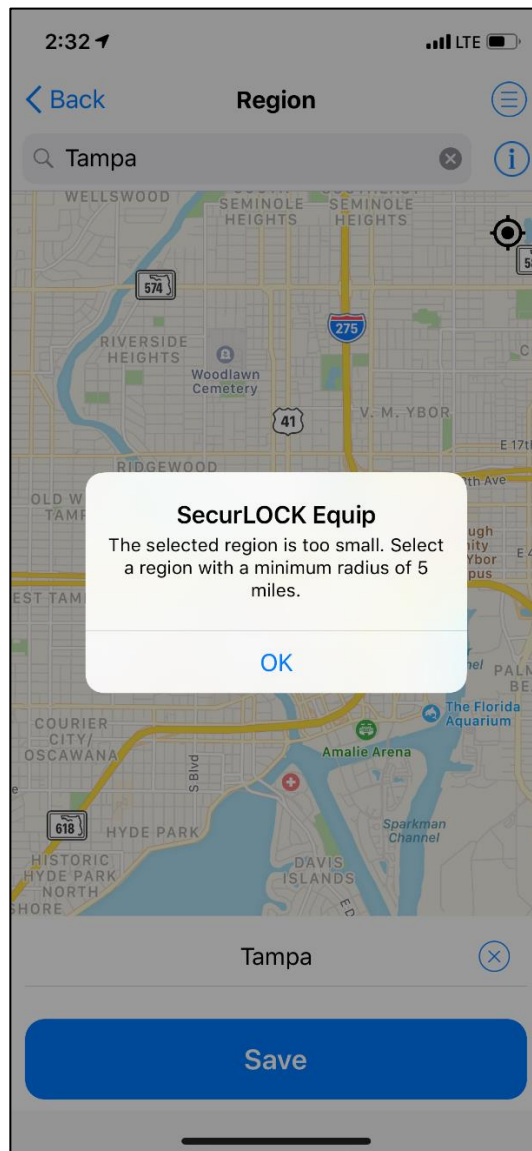


Figure 13 - Radius Area Error

4. To bypass this error, tap 'OK' on the message, re-adjust the radius area, and tap the Save button.

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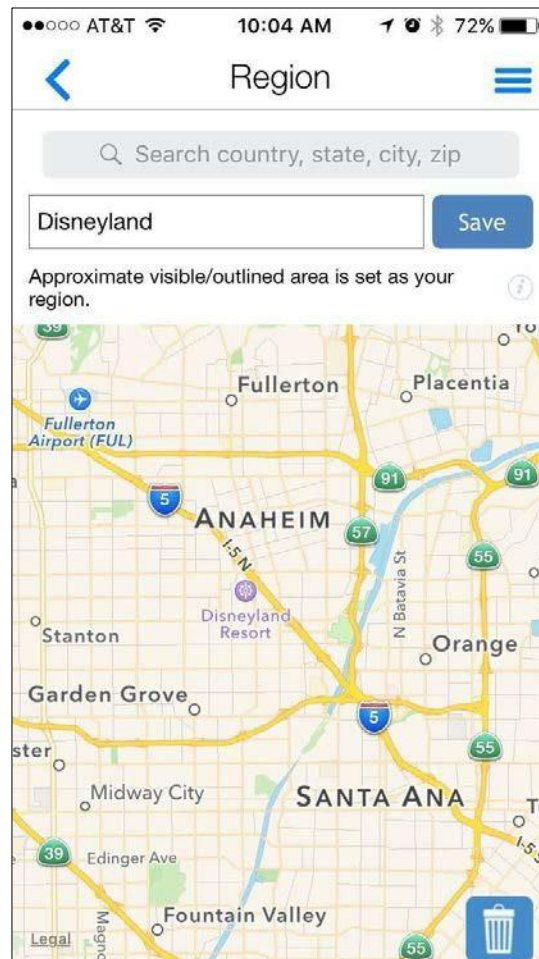


Figure 14 - Final Radius

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When the region is saved, the 'Location Controls' screen appears. The saved region will then appear in the list:

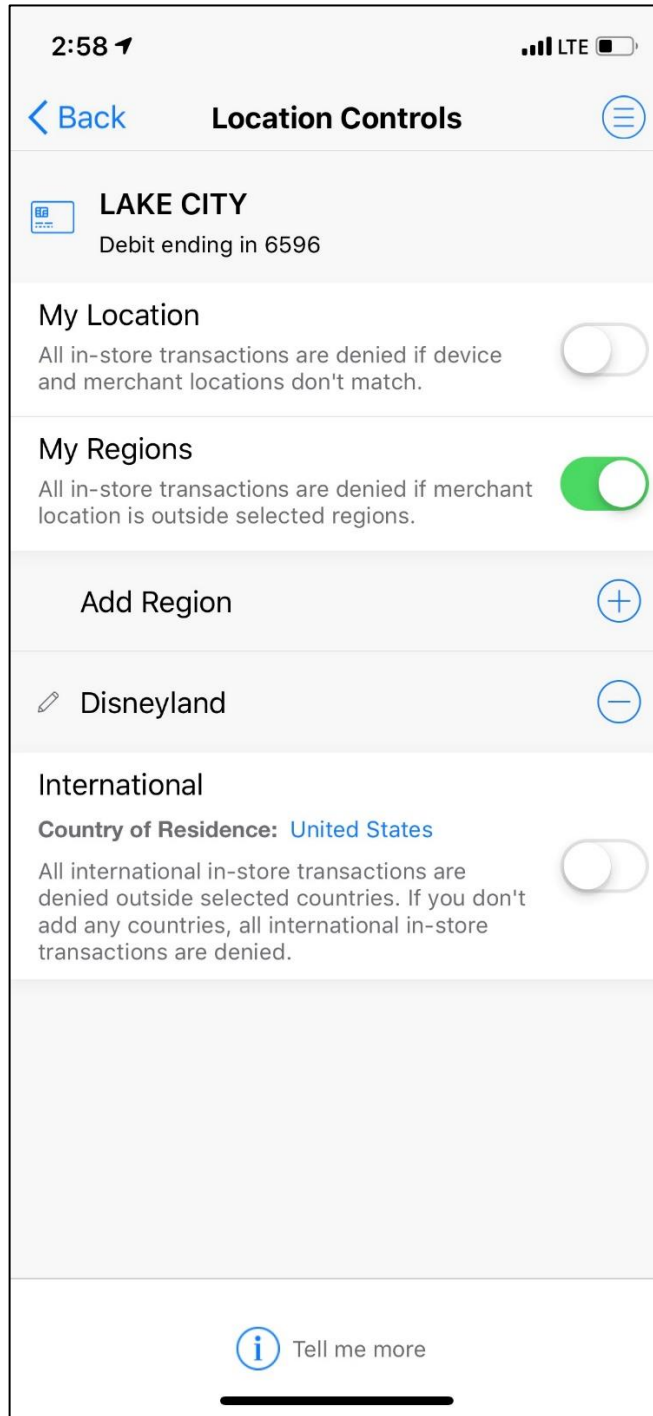


Figure 15 - Final Saved Region

Why set up My Regions?

The 'My Regions' card control offers many useful options. This section addresses some possible scenarios in which it can be applied:

A husband and wife share cards

The wife's device is set as the primary device, and My Location is enabled. The husband is on a business trip in another state (or city). A region can be created for the area that the husband is traveling in. Therefore, the region created allows for POS transactions from the husband while allowing the My Location functions to still be invoked for the wife's purchases where she is local to the merchant.

A daughter is going away to college

She is given a credit card. The parents can create a small region around the college for either controls or alerts, and can control where the card can be used.

You are planning to travel to another location

You want to call a hotel to make a reservation. If My Location is enabled, the transaction is not approved. However, you can create a region for the area you are planning to travel. The hotel reservation is approved if the hotel falls within the region you configure.

Region Definition Differences in mConsole and Subscriber Mobile Device

Smart phones and other mobile devices show squares to define a region. The mConsole view shows circles to define a region.

When the subscriber selects an area, consider the region setup for Disneyland:

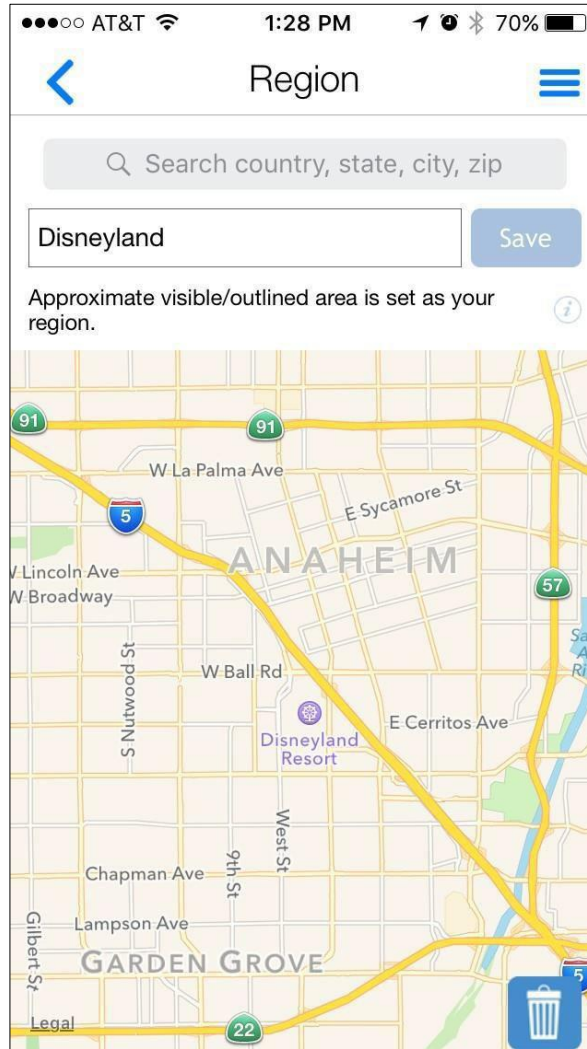


Figure 16 - Disneyland Region

The subscriber selects an area on a map, and pinches in and out to encompass the entire wanted area. A message appears that states: *Approximate visible/outlined area is set as your region.*

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The visible area is square on the device. Regions are defined in circles. The region from the mConsole view follows:

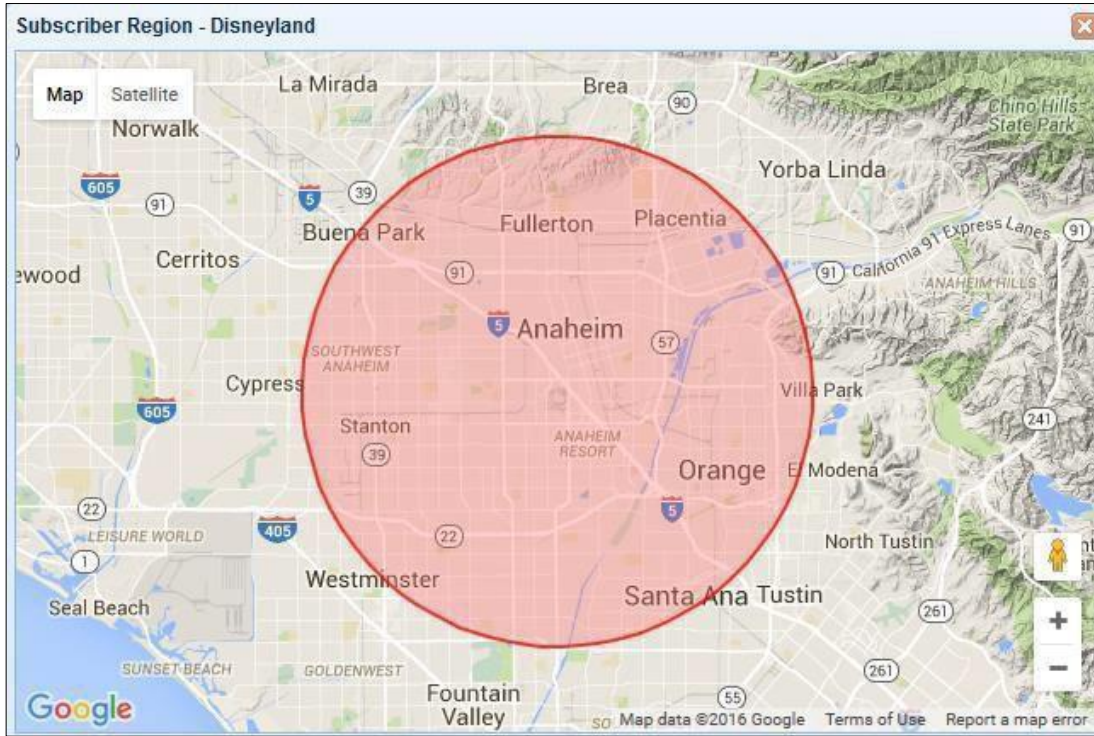


Figure 17 - mConsole Region View

The circle shows the region that the system will use. If you compare that circle to the region the subscriber defined in the device, the corner areas of the area the device is displaying are not part of the region.

NOTE: Viewing the region in the device as a circle will appear in a future release.

Deleting a Region in the Mobile Device

To delete a region, the subscriber can navigate to the 'Location Controls' section of the app and tap the negative sign "-" next to the region they'd like to delete.

A message will display that asks "Do you want to delete 'REGION NAME HERE'?". After the user taps "Yes", the region is deleted and can no longer be used for any transactions.