

Synovus Fraud Alerts

FREQUENTLY ASKED QUESTIONS

About Synovus Fraud Alerts

Q. What are Synovus Fraud Alerts?

A. These are alerts sent to Visa® credit card customers when questionable activity is noticed on the account.

Q. What types of transaction could be viewed as suspicious and trigger an alert?

A. We constantly monitor card transactions, using a variety of fraud detection strategies. Some factors that could trigger a fraud alert include large dollar transactions; a large number of transactions in a short period; transactions outside the customer's normal geographical footprint; and international transactions. Again, if you plan to travel outside your normal footprint or outside the U.S., please call us at 1-888-SYNOVUS (796-6887) to let us know where you will be traveling and the dates of your travel.

Q. What cards are included in Synovus Fraud Alerts?

A. All Visa® credit cards issued by Synovus Bank are automatically included. These are:

- **Personal Credit Cards:** Synovus Classic Visa®; Synovus Rewards Visa®; Synovus Travel Rewards Visa®; Synovus Travel Rewards Visa® Signature; Synovus Cash Rewards Visa®; Synovus Cash Rewards Visa® Signature
- **Business Credit Cards:** Synovus Business Visa®; Synovus Business Rewards Visa®; Synovus Business Travel Rewards Visa®

Q. Is there a fee or cost for Synovus Fraud Alerts?

A. There is no charge to receive Synovus Fraud Alerts. We do not charge a fee, and the text alerts do not count against your message or data plan with an **eligible mobile phone carrier**.

Receiving Synovus Fraud Alerts

Q. How will Synovus Fraud Alerts be sent?

A. Email and text telephone messages may be delivered to you based on the contact information we have on file for you. We will send an email first, immediately followed by a text. Again, how we contact you will depend on whether, and what type, of contact information we have on file. Text alerts will only be sent to phones that have a mobile service plan with an **eligible mobile phone carrier**.

Q. What kind of mobile phone do I have to have to receive text alerts?

A. You can receive text alerts on any phone that has a mobile service plan with an **eligible mobile phone carrier**.

Q. What cellular phone company do I need to have to participate in text alerts?

A. You must have mobile service with an **eligible mobile phone carrier** to be eligible to receive Fraud Alerts by text.

Q. What if I don't have service with a participating mobile carrier?

A. We will not send you text alerts if you do not have mobile service with an eligible mobile phone carrier. We will send you alerts by email when we have current contact information on file for you.

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Q. What if I don't have text messaging service?

A. You can still receive alerts by email, so please make sure this contact information is provided to us and remains current.

Q. If I don't have service with a participating mobile carrier, can I receive text alerts anyway if I pay a fee?

A. No, we are unable to send text alerts to customers who have mobile service with any carriers other than an **eligible mobile phone carrier**. We will send you alerts by email when we have current contact information on file for you.

Q. What is the code that will appear when a Synovus Fraud Alert is sent to me on my mobile phone?

A. Text Messages will come from code 742-33, Free Msg: Synovus (last 4 of your card) Fraud Alerts; email messages are from "Synovus Fraud Alerts".

Q. Will I receive alerts 24 hours a day?

A. We will send you email alerts 24/7; however, we are only allowed to send text alerts between 7:00 AM and 11:00 PM (EST). Text alerts that are triggered during non-contactable times will be held and sent at or after 7:00 AM (EST)

Q. There was a questionable transaction on my phone overnight, why didn't I receive a text alert or phone call?

A. We are only permitted to send messages by text alerts between 7:00 AM and 11:00 PM (EST). If an alert occurs during non-contactable times, we must hold this alert until on or after 7:00 AM (EST).

Q. My card was used without my permission, but I didn't get an alert. Why didn't I get a Fraud Alert?

A. In order for a fraud alert to be sent:

- The transaction must fall outside of standard card usage patterns; if your card was used for a common transaction or one that looks like others you perform, it would not appear to be questionable activity.
- We must have contact information on file for you. Please make sure we have your current mobile phone number and email address information at all times.
- You must have service from an **eligible mobile phone carrier** in order to receive text alerts.
- If you cannot receive text alerts, we will still attempt to send alerts by email.

B. Why was my card blocked when I didn't receive an alert?

A. We can only send alerts if we have current contact information on file for you. If this information is not available, we would not be able to send you a message. In addition, we are only allowed to send you alerts by text between 7:00 AM and 11:00 PM (EST). When a questionable transaction is triggered during these hours, we must wait to contact you by text or phone until after 7:00 AM (EST). If we have an email address on file, we will send you a message 24/7 and provide our direct phone number so you can contact a Fraud Specialist right away. For your security, if we are unable to reach you for any reason, we will place a block on your card to prevent it from being used until we hear from you.

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Q. If I am traveling outside of the US, can I receive text message alerts?

A. If suspicious activity occurs, we will attempt to send a fraud alert via SMS text message to your mobile number on file while you are aboard, however successful delivery is not guaranteed and may vary depending on the carrier and the country where you may be roaming.

We will also send a fraud alert to your email address on file. If you are traveling outside the U.S., we recommend that you call us at 1-888-SYNOVUS (796-6887) before you leave to let us know your travel plans and the countries you will be visiting. This could help us recognize international charges as being legitimate, and prevent your card from being blocked while you are traveling.

Q. What if a suspicious transaction turns out to actually be fraud?

A. We will work with you to dispute any transaction you did not authorize and we will reissue your card with a new card number and expiration date.

Opting Out

Q. How can I stop receiving Synovus Fraud Alerts?

A. You can only opt out to receive texts from Synovus Fraud Alerts. You cannot opt out to receive email alerts. To opt out of text fraud alerts, text **STOP** to 74233; or reply "STOP" to any fraud alert text you receive from us.

Q. If I have opted out of Synovus text Fraud Alerts, can I change my mind and opt back in?

A. Yes, you can re-establish text fraud alerts by calling us at 1-888-SYNOVUS (796-6887).

How to Respond

Q. What should I do if I get a fraud alert about my account?

A. Please respond to the message right away to let us know whether or not you are aware of the transaction. If you did make or authorize the transaction, we want to make sure you can continue to use your card. But if you did not make or authorize the transaction, we want to take appropriate action to block your card and prevent fraudulent use of your account. If we don't hear from you, we will assume the transaction may be fraudulent and will finalize the block on the card.

Q. What if I get an alert about a transaction that I am making or that I have authorized?

A. Please respond right away to let us know that you are aware of the transaction and that it has been authorized by you. Once we hear from you, we will respond and within a few minutes your card access will be fully restored. This process could take several minutes, but charging privileges are usually restored in no more than 5 minutes. If we don't hear from you, we will assume that the transaction may be fraudulent and finalize the block on your card. After the block is finalized, you would have to call in to restore charging privileges.

Q. What happens if I don't respond to an alert?

A. If we don't hear from you, we will assume that the transaction may be fraudulent and we will finalize the block on the card. When this happens, you will not be able to use your card for future transactions. You can call us at 1-888-SYNOVUS (796-6887) for assistance with getting card access restored or ordering a new card.

Q. I did not call you when I got an alert and I can't use my card anymore. What should I do?

A. Call us at 1-888-SYNOVUS (796-6887) for assistance getting card access restored or ordering a new card.

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General Information

Q. What is the difference between Synovus Fraud Alerts and Synovus Card Alerts?

A. **Synovus Fraud Alerts** are sent automatically, no enrollment is needed. These messages are sent when questionable activity is noticed on your account. **Synovus Card Alerts** are optional alerts you can enroll to receive and help you monitor account activity by letting you know when your card is used for certain types of transactions. You choose the alerts you want to receive and how you want to receive them. For example, you can get a Card Alert every time your card is used for online or phone transactions, or when a merchant purchase transaction occurs that is for more than an amount you have chosen (such as purchases exceeding \$100). For more information about Synovus Card Alerts, or to enroll, visit www.synovus.com/cardalerts or download the Synovus Card Alerts app from the App Store or Google Play.

Q. Can I participate in both Synovus Fraud Alerts and Synovus Card Alerts?

A. Yes, you are automatically enrolled in Synovus Fraud Alerts and have the option to enroll in Synovus Card Alerts. For more information about Synovus Card Alerts, or to enroll, visit www.synovus.com/cardalerts or download the Synovus Card Alerts app from the App Store or Google Play.

Q. Why would I need both Synovus Fraud Alerts and Synovus Card Alerts?

A. The two programs offer different advantages. A fraud alert is sent when activity is noticed that is questionable. Your card is blocked until we hear from you to prevent further unauthorized use. However, sometimes fraudulent transaction may look normal. For example, if your card or card information was obtained by someone else, the card could be used at local businesses for purchases that appear normal and that would not seem suspicious. Synovus Card Alerts can help you notice transactions that may appear normal, but were not authorized by you. This allows you to call us right away so we can assist you with blocking your card and reissuing a new one.

Troubleshooting

Q. How can I add or update contact information?

A. You can update your information at www.synovus.com (enrollment required) or call us at 1-888-SYNOVUS (796-6887). You can also work with a Personal Banker at your local branch to update.

Q. How can I know if you have my correct contact information?

A. Call us a 1-888-SYNOVUS (796-6887) to verify that the information we have on file for your account is current and complete; or anytime you want to update or add contact information.

Q. If there is more than one credit card issued on my account, can you send alerts to the the individual cardholders using different mobile numbers and/or email addresses?

A. Customers will receive alerts at the email and/or mobile phone number associated with the card(s) on the account. For example, if the questionable activity is on card A, the email and/or mobile phone number on card A will receive the alert. Card B will not receive an alert, unless card B has the same email and/or mobile phone number as card A. The exception is if there is no email or mobile number for the authorized user(s), then the primary who has an email or mobile number will receive the fraud alert for the suspicious transactions for the authorized user(s) card.

Q. If my mobile phone number and/or email address changes, what do I do?

A. Call us as soon as possible at 1-888-SYNOVUS (796-6887) to provide updated contact information.

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Q. Will you ever ask for me to reply by sending personal financial information?

A. No, we will never ask you to provide your account number, date of birth, Social Security number or other personal information to us. If you receive a text message asking for your account numbers or other personal information, do not respond. Instead, contact us immediately at 1-888-SYNOVUS (796-6887).

Q. What do I do if my phone is lost or stolen?

A. Contact us right away at 1-888-SYNOVUS (796-6887) so we can remove your number from the service until you get a new number. Once your phone is successfully recovered or you get a new phone or number, call us back so we can resume the alerts service for you.

US Carrier List from TWILIO April 2021

Aerialink
Altice
AT&T
Atlantic Tele-Network Int...
bandwidth.com (includes R...
Boost Mobile
Brightlink
C Spire Wireless (aka Cel...
Cellular One of N.E. Ariz...
Chariton Valley Cellular
Digital Communications Co...
East Kentucky Network (Ap...
Enflick
Indigo Wireless
Inteliquent
Interop * (see all carriers under Interop)
Limitless Mobile
MetroPCS (GSM)
MTA Wireless/Matanuska Ke...
Nemont CDMA
Nemont US UMTS
Pine Cellular
Pioneer Cellular
Plivo
RingCentral
Shelcomm
Sprint
T-Mobile
Telnyx
TextMe
Triangle Wireless
Truphone US
TSG Global (Flex Talk)
United States Cellular Co...
United Wireless (PTSI CDM...
Verizon
Virgin Mobile
Zipwhip

Carriers under Interop:

Alaska Communication Systems (ACS)
ASTAC (Arctic Slope Telephone Cooperative Association)
Bluegrass Cellular
Carolina West Wireless
Cellcom
Chat Mobility
Copper Valley Telecom
Cordova Telephone Cooperative Inc dba Cordova Wireless
Cross Wireless
Duet Wireless (DBA: NewCore Wireless)
GCI Communications
Illinois Valley Cellular (IVC)
Inland Cellular
IT&E (PTI Pacifica)
James Valley Cellular (JVC)
MTPCS Cellular One (Cellone Nation)
Nex Tech Wireless
Northwest Missouri Cellular
Panhandle Wireless (PTCI)
Pine Belt Wireless
Rural Independent Network Alliance (RINA)
SoutherLINC
Standing Rock
Thumb Cellular
Union Wireless (Union Telephone)
Viaero Wireless (NE Colorado Inc.)
WCC (West Central Wireless; Five Star Wireless)