





**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.

**A**

**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.

# Synovus Fraud Alerts

## FREQUENTLY ASKED QUESTIONS

### 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](http://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](http://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](http://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.

# Synovus Fraud Alerts

## FREQUENTLY ASKED QUESTIONS

**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)