

# Synovus Fraud Alerts

## FREQUENTLY ASKED QUESTIONS

### About Synovus Fraud Alerts

#### Q. What are Synovus Fraud Alerts?

A. These are alerts sent to Visa and MasterCard credit card customers when questionable activity is noticed on the account. For example, if transactions suddenly happen in cities outside your normal footprint, or outside the U.S.; or are for larger than normal amounts.

#### 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 and MasterCard credit cards issued by Synovus Bank are automatically included. These are:

- **Personal Credit Cards:** Visa Platinum Credit Card; MasterCard Platinum Credit Card; Visa Cash Rewards Platinum Credit Card or Visa Purchase Perks Platinum Credit Card
- **Business Credit Cards:** Visa Business Platinum Credit Card and MasterCard Business Platinum Credit Card
- **Visa Corporate Card**
- **Visa Purchasing Card**
- **MasterCard Fleet Card**

#### 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 a participating carrier. Participating carriers are: AT&T, Metro PCS, Sprint, T-Mobile, Verizon Wireless.

### Receiving Synovus Fraud Alerts

#### Q. How will Synovus Fraud Alerts be sent?

A. Email, text and/or 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 (within 1-5 minutes). If we do not hear from you right away, we will try to contact you at the home phone number we have on file for you, and/or at your mobile phone number. Again, how we contact you will depend on whether and what type of contact information we have on file. Note: Text alerts will only be sent to phones that have a mobile service plan with one of the following carriers: AT&T, Metro PCS, Sprint, T-Mobile®, Verizon Wireless.

#### 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 one of the following carriers: AT&T, Metro PCS, Sprint, T-Mobile®, Verizon Wireless.

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

A. You must have mobile service with one of the following to be eligible to receive Fraud Alert by text: AT&T, Metro PCS, Sprint, T-Mobile®, Verizon Wireless.

## Synovus Fraud Alerts

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**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 one of the following carriers: AT&T, Metro PCS, Sprint, T-Mobile®, Verizon Wireless. We will send you alerts by email and land line phone when we have current contact information on file for you.

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

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

**Q. What if I don't have a land line phone?**

**A.** You can receive alerts by text and 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 AT&T, Metro PCS, Sprint, T-Mobile®, Verizon Wireless. We will send you alerts by email and land line phone 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"; and phone messages will be identified as being sent by 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, and phone alerts between 8:00 AM and 9:00 PM, based on the time zone associated with the area code of your phone number. Text and phone alerts that are triggered during non-contactable times will be held and sent at or after 7:00 AM (text alerts) or 8:00 AM (phone alerts), using the time zone associated with the area code of your phone number.

**Q. Why did I receive a text or phone message between 11:01 PM and 6:59 AM?**

**A.** The time used to trigger text and phone alerts is based on the time zone associated with the area code of your phone number. For example, if your mobile phone number carries an area code for a location in the Central Time Zone, but you live in the Eastern Time Zone, alerts will be based on the Central Time Zone since this is where your phone number is assigned. We will only send text alerts between 7:00 AM and 11:00 PM, and phone alerts between 8:00 AM and 9:00 PM, based on the time zone associated with your phone number.

**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, and phone alerts between 8:00 AM and 9:00 PM, based on the time zone associated with the area code of your phone number. If an alert occurs during non-contactable times, we must hold this alert until on or after 7:00 AM (text alerts) or 8:00 AM (phone alerts) before sending a message. If we have your email address on file, we can and will send email messages 24/7.

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**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, email address and home/business phone information at all times.
- You must have service from a participating mobile service provider in order to receive text alerts.  
PARTICIPATING WIRELESS CARRIERS: AT&T, Metro PCS, Sprint, T-Mobile®, Verizon Wireless. However, even if you cannot receive text alerts, we can still attempt alerts by email and/or phone.

**Q. 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 and phone between 8:00 AM and 9:00 PM, based on the time zone associated with the area code of your phone number. Therefore, when a questionable transaction is triggered during these hours, we must wait to contact you by text or phone until after 7:00 AM (text alerts) or 8:00 AM (phone alerts). 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.

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

**A.** Only carriers in the U.S. can send messages and they can only be received within the U.S. If suspicious activity occurs, a fraud alert will be sent by text if we have a mobile number on file, but you may not receive it if you're outside of the U.S.

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. How many attempts will you make to reach me when a suspicious transaction appears on my account?**

**A.** First, we will send an email, closely followed by a text message. If we do not get a reply back from you within 30 minutes, we will make up to 2 attempts to call you at the land line telephone number we have on file. Then, if we still do not hear from you, we will make one attempt to reach you at your mobile phone number. Again texts and phone calls can only be made between 8:00 AM and 9:00 PM, based on the time zone associated with the time zone of your phone.

**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.

## Synovus Fraud Alerts

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#### Opting Out

##### **Q. How can I stop receiving Synovus Fraud Alerts?**

**A.** You can choose to opt out of any or all Synovus Fraud Alerts. You can discontinue fraud alerts by any of the following methods:

- To opt out of text fraud alerts, text **STOP** to 74233; or reply “STOP” to any fraud alert text you receive from us.
- To opt out of email fraud alerts, you can choose “Click here to be removed from Synovus Fraud Alert notifications.” from within any Synovus Credit Card Fraud Alert email message. You can also call 1-855-323-7851 if you have questions.
- To opt out of telephone fraud alerts, press “0” any time during the call to speak with a Fraud Specialist. The Fraud Specialist can also assist if you want to opt out of text and/or email alerts.
- You can also opt out of any or all alerts types (email, text and/or telephone), you can call Customer Service at 1-888-SYNOVUS (796-6887).

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

**A.** Yes, you can re-establish fraud alerts by calling us at 1-888-SYNOVUS (796-6887). A Fraud Specialist can assist you with re-establishing fraud alerts by email, text and/or telephone.

#### 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

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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](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. Can you send Fraud Alerts to me at more than one phone number or email address?**

**A.** You may receive alerts at all email addresses in your card file; one SMS/mobile phone number (text and voice); and one home phone number. The same contact information can be used for more than one card, but when one cardholder opts out, any other cardholders using that same contact information are also opted out. For example, if you and your spouse both have the same email address on your card file, if you opt out of email alerts, she is also opted out.

However, please note that although text messages and phone (voice) messages are both tied to the same mobile phone number, you can opt out for each separately. You can still receive text alerts if you opt out of mobile phone voice alerts; and you can still receive mobile phone voice alerts if you opt out of text messages.

**Q. If my mobile phone number, email address or land line number 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 phone number from the service until you get a new phone number. Once your phone is successfully recovered or you get a new phone or phone number, call us back so we can resume the alerts service for you.