



smsGuardian Frequently Asked Questions

Q: What is smsGuardian?

A: smsGuardian is a service giving cardholders the ability to receive and respond to text alerts to their cell phone for certain transactions conducted using their CVNB Debit Card, Business Debit Card or ATM Card.

Q: What type of alerts will I receive?

A: Once you enroll in smsGuardian, you will receive alerts for the following type of transactions:

- Transactions \$200 or more
- Out of state transactions
- Card not present transactions
- International transactions

Q: Can I select from the 4 alert types listed above, which transaction alerts I wish to receive?

A: No. Once you enroll in smsGuardian, you will automatically be enrolled in all four alerts listed above. These alerts cannot be modified or changed.

Q: How do I enroll in smsGuardian?

A: The enrollment link is located on CVNB.com under Logins and on the Debit Card page.

You will need to perform the following steps to enroll:

1. Enter in your full card number.
2. You will be asked to supply certain information for verification purpose, such as last 4 of your social security number and your zip code.
3. You will be prompted to accept the smsGuardian Terms and Conditions.
4. Click on the **Devices** tab and enter in your cell phone number.
5. You will be prompted to text a message to 275-76, to complete the enrollment. The message will begin with "START" and contain a unique code. For example: "START CW5EIV". Once this has been completed, the device will start receiving alerts.

Q: What can I do once signed into the smsGuardian website?

A: You will have access to two tabs, Devices and Preferences:

- **Devices** tab: Use this tab to add/delete cell phone devices.
- **Preferences** tab: Use this tab to add/modify/delete a “Do Not Disturb” time frame.

Q: How many devices may I enroll to receive text messages?

A: You may add up to two (2) different devices to receive text messages.

Q: What if I do not want to receive alerts during a certain time period?

A: Under the **Preferences** tab, you may set up a “Do Not Disturb” window. This time frame may not exceed 12 hours.

Q: If I have a “Do Not Disturb” time setup and an alert occurs, does smsGuardian send a text once the “Do Not Disturb” window is over?

A: Yes. During the “Do Not Disturb” window, alerts will not be sent. When this time period is over, text alerts will be sent including any created during the “Do Not Disturb” window.

Q: What information will the text alert contain?

A: The text alert will be from 275-76 and will contain the following information:

- CVNB Guardian Alert on card XXXX (last 4-digits of the card number)
- Merchant name or ATM location
- Most messages will provide the transaction amount.
- Alpha/numeric code that you will reply to the text, if the transaction is unauthorized. For example: text “C6J1UINO” if unauthorized.

Q: What happens if I don’t reply to a text?

A: Nothing. If no confirmed fraud response is received, the text message will time out after 12 hours.

Q: What happens if I respond to a text with the correct code, indicating the transaction is unauthorized?

A: Incoming text messages are placed in our Fraud Center’s highest priority queue. The Fraud Analyst will send a confirmation text message to you, noting the card has been blocked. Card Services will issue you a new card via mail or you may come into one of our branches to obtain a new card.

Q: What happens if I respond to a text with an incorrect code?

A: Nothing. You must respond with the correct code, in order for the system to recognize that the transaction is fraud. If you text anything different such as “Yes this is fraud” or “Not my transaction” the system will not recognize the text and will ignore it.

Q: How long do I have to respond to an alert?

A: When an initial text is sent from smsGuardian, the system allows the cardholder up to 12 hours to respond to the message. If no response is received the alert will time out.

Q: How long am I enrolled in smsGuardian?

A: The enrollment is for a period of 1 year. You may renew your enrollment in smsGuardian each year.

Q: Can I renew the smsGuardian alert service?

A: Yes. You may renew your enrollment annually.

Q: Will I receive a renewal notification?

A: Yes. A renewal notification will be sent to the device six days prior to the expiration. Three renewal text message attempts will be made before the device is set to expire. If you do not respond the device will be removed from smsGuardian upon expiration.

Q: Can I opt-out of smsGuardian alerts?

A: Yes. By texting STOP to an alert, you will no longer receive text alerts on all cards tied to your cell phone number.

Q: Can I text help for assistance?

A: Yes, you may reply HELP to an alert for assistance.

Q: Is it possible that I may receive a text alert from smsGuardian and a text alert from the Fraud Center about the same transaction?

A: Yes, because these are two different services, it is possible that you could receive duplicate notifications.

Q: Is there a fee for smsGuardian?

A: CVNB does not charge a fee for this service. However, message and data rates may apply from your cell phone provider.

Q: Who can assist me with questions concerning smsGuardian?

A: You may contact the Card Services Department at 1.800.999.3126 or call smsGuardian customer service at 1.888.868.8611. We also have available a "Service Usage Guide" on the smsGuardian website.