

Xceed VISA[®] Debit and ATM Card Fraud Text Alerts Frequently Asked Questions

How much does it cost to use Xceed's Fraud Text Alert service?

Xceed Financial Federal Credit Union does not charge for this service. However, standard text message and data rates assessed by your mobile carrier may apply. Please check with your mobile carrier to ensure that you have 'text messaging' on your monthly mobile phone plan.

How do I enroll?

1. Visit our website at [xfcuh.org/terms-conditions](http://xfcu.org/terms-conditions) to submit your request online.
2. Visit your local Xceed Financial Center.
3. Call us at 800.XFCU.222 (800.932.8222).

What carriers currently participate in this service?

AT&T, Verizon Wireless, T-Mobile, Sprint, and Boost. Mobile carriers may be added or deleted at any time. Please check with yours to confirm compatibility.

What if I do not have text messaging?

Text messaging is required for this service. If your mobile phone is able to send and receive text messages, but you do not subscribe to this service, you will need to contact your mobile phone provider to add a text messaging feature to your phone plan.

If I am traveling outside of the U.S., can I receive text message alerts?

Messages can only be sent via U.S. carriers and will only be receivable in the U.S. Some messages on U.S. carriers may be received while traveling; however, it will depend on that carrier's coverage area.

Is this service safe and secure?

Yes. Our first priority is to protect your personal information. We will never ask for your account number, personal identification or other personal information via email or text message. If you ever receive an email or text message asking for your member number, account numbers or other personal information, please do not respond.

How long should it take to receive a text message (SMS) from this service?

Typically, the alert should arrive within a few minutes of the transaction(s), but timing may vary based on cell service.

What steps do I take if I receive an email or text message alert indicating a suspicious transaction has occurred?

Click on the appropriate link in the email or reply YES or NO to the text message.

Are the text commands case-sensitive?

No. Commands can be sent as upper-case, lower-case or a mixture of both.

What happens if the transaction(s) are unauthorized and I reply to the text message confirming they are unauthorized?

Your card will be blocked to prevent further unauthorized use. A fraud specialist will call you shortly after (during business hours) to assist with your account.

What happens if I do not respond to the text message?

If no response is received to the text message and if it is within allowable calling hours (8 a.m. - 9 p.m. local cardholder time), an outbound call will go out to all valid phone numbers on file. If it is after hours, the dialer will wait until allowable calling hours to initiate a phone call. If you have a valid personal email on file with us, an email may be sent to you to confirm transactions as well.

Can I add multiple phone numbers?

No. Only one mobile phone number can be linked to a single card number.

If my mobile phone number changes, what do I need to do?

In order to receive alerts to your new number, you will need to call us at 800.932.8222, visit your local Financial Center, or update your mobile phone via online banking.

Xceed VISA[®] Debit and ATM Card Fraud Text Alerts Frequently Asked Questions

Why do I receive multiple messages with Pg1/2, Pg2/2?

Text messages are unique in that they can only hold 160 characters. Some commands require multiple messages to return all of the necessary information.

How do I opt out from Xceed Fraud Text Alerts?

Text STOP to 23618. You will receive an opt-out confirmation via text message shortly thereafter. Or, you may call us at [800.932.8222](tel:800.932.8222) to opt out.

How do I unsubscribe from Xceed Fraud Email Alerts?

Click the unsubscribe link at the bottom of the email alert.

What do I do if I want to opt back in to Xceed Fraud Text Alerts after I've opted out?

You will need to re-enroll again. Visit our website at xfc.u.org/terms-conditions to submit your request online and check the box indicating that you are re-enrolling in the service. This will ensure you are removed from the opt out database so you may start receiving alerts again.