

SecurLOCK FAQ

Credit Card Fraud Prevention Tool for Freezing your Card.

What is SecurLOCK?

SecurLOCK Equip is a new mobile app that allows you to control how, when and where your credit card is used. It's a simple and secure way to manage and monitor your payment transaction activity. SecurLOCK Equip can help keep your payment cards safe and provide instant notifications whenever your card is used.

What is required to use it?

SecurLOCK Equip requires you to have a credit card account from Electric Service Credit Union. You will also need an Apple or Android smartphone. After downloading the app, you will be instructed to enter your full account number then other authentication information. Once registered, you can begin using the app immediately.

How do I get the SecurLOCK Equip app?

If you have an iPhone, download the app from the Apple Store. If you have an Android phone, download the app from the Google Play Store. Once the app has successfully downloaded to your smartphone, you can register your card.

Is there a fee to download and use the app?

No. The app and the service are free.

How many cards can I register?

You may register all credit cards you have from Electric Service Credit Union.

What kinds of cards can I register?

Credit Cards only.

What types of mobile devices are supported?

Android version 4.1 or later and Apple (iOS) device models 4S, 5, 5C, 5S, 6, or 6 Plus, 7 and 7Plus, and with iOS operating system version 6, 7 or 8, and all future device releases going forward.

What if I have trouble registering?

Use the Contact Us button at the bottom of the landing page and one of Electric Service Credit Union's supporting agents will assist.

Why do you need my email address?

Your email address is needed so that you may reset your SecurLOCK Equip password.

CONTROLS and ALERTS

Once I register my cards, how do I begin managing and monitoring my payment activity?

You can begin using the service immediately. When you wish to turn the card off, or freeze activity, select the green button in the top right hand corner and it will turn red, indicating that all transactions (except for recurring) will be declined. When ready to make a purchase, simply turn the card back on.

You may also set controls and alerts by channel (in-store, online or mobile) and set spend limits, select geographical locations where the card can be used, set specific merchant categories, view recent transaction history, receive real-time alerts and more.

What is a real-time alert?

Real-time alerts are notifications sent to the app. You can select to be alerted on all of your payment transactions including recurring payments, or you can select preferred transactions. Preferred alerts are available by spend limit, location, transaction type and merchant category.

What are Alert Preferences?

Alert preferences let you know every time a card transaction is attempted. You can be alerted for all or just preferred transaction. Preferred alerts are also available by location, transaction type, merchant type and threshold amount.

My alerts are supposed to notify me of every transaction, but I am not receiving them.

Only the primary device will receive alerts. Use the settings menu in the app to set your device as primary.

By turning off my card, am I closing my account?

No. Using the card controls does not change the status of your card or account.

How long does it take for a control or alert setting to take effect?

It happens immediately.

If I have my card turned off, will my recurring transactions go through?

Yes.

Can I use My Location, My Region and International at the same time?

My Location and My Region work independently or together. Neither of those options can be used in conjunction with International.

I turned my card on and set My Location. I was at the merchant and my transaction was still declined.

Why?

In the app, go to Transactions, find the one that was denied and open it. Tap the image so it rotates and the control(s) that were evoked during the authorization will be listed near the bottom. The transaction could also be declined because of external factors such as credit limits and/or fraud monitoring.

MANAGING THE APP

Once I get a new replacement smartphone, how do I begin using the service again?

Download the app to your new smartphone and log in with your current user ID and password. You can then set your controls and alert preferences.

I received a new card number. Will it be automatically updated in the app?

No. You will need to add the new card number to the app. Go to Manage Account and add the card. Be sure to “unmanage” your old card number.

What if I need help with the app?

Use the “HELP” function within the app or the “CONTACT US” category. The credit union will respond by email or you may contact us by phone.

How long will my transaction history display?

The last 50 transactions will display in the app for 30 calendar days.

My pending purchase shows it is for more than I paid. Why?

Some merchants send pre-authorizations at higher amounts to test the card’s validity. For example, a \$25 gas purchase might display at \$125. Pre-authorizations are common at the pump, for hotel reservations and car rental. Even though the charge is listed in the app for more, it will clear your account for the correct amount.

I only want to manage one of my cards, but they’re all being displayed.

To select the cards you wish to manage, go to Settings and choose Manage Cards. Then uncheck the card or cards you don’t want to manage. Once a card is unmanaged, controls and alerts cannot be set for that card.

How do I access the menu or log out?

Press the icon that has three stacked lines to reach the menu. This icon is usually found in the top right corner.

How do I get more information about the features and functionality of the app?

Detailed information can be found throughout the app. Help can be found at the bottom of the login page and listed in the menu. On specific pages, such as My Location, tapping the “i” next to my Regions will open a window with detailed information on how the control works.

What if my smartphone is stolen? How secure is the app?

The app requires a password for access. There is no personal information stored on the smartphone. The app displays a truncated version of your card number.

Is Touch ID available on Android phones?

Not at the time.

Would a credit, deposit or payment ever be denied?

No.

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