



Guardian Text Alerts Frequently Asked Questions (FAQs)



What are Guardian Text Alerts?

Guardian Text Alerts are a free* fraud prevention tool from First National Bank that provide text notifications when specific transaction types are conducted using your First National Debit card. For example, charges over a certain dollar amount, multiple transactions within 24 hours, international transactions and more. Guardian Text Alerts let you keep 24/7 tabs on your debit card, right on your cell phone.

**Note: Messaging and data rates may apply. Discontinue receipt of Guardian Text Alerts at any time by texting the word 'Stop' in reply to a Guardian Text Alert or to 27576. You may unsubscribe from the service entirely on the web site.*

How Do Guardian Text Alerts Work?

Only enrolled cardholders receive alerts, so [ENROLL NOW](#). Once enrolled, if you receive a text regarding a transaction that is legitimate, you do nothing. However, if the transaction is fraudulent, just reply with the fraud confirmation code in the text message and your card will be blocked. From there, a professional fraud analyst will call you immediately. When you enroll in the service, you will get a text message when one of the following types of transactions occurs (see below for an explanation and details for each alert):

- ✓ *International Transactions*
- ✓ *Authorizations Greater than \$200.00*
- ✓ *5 or more Transactions in 24 hours*
- ✓ *Card Not Present;*
- ✓ *Out of State Transactions*
- ✓ *Declined Authorizations*

What do Guardian Text Alerts look like?

Each text notification includes the identification – 'FNB Guardian Alert' along with:

- ✓ *Last four digits of the card number used;*
- ✓ *Merchant where the transaction occurred;*
- ✓ *Amount of the transaction;*
- ✓ *An eight-character fraud confirmation code.*

Will I get text messages at all hours of the day?

The enrollment and set-up includes defining a 'do not disturb' period. During this time of day you will not receive alerts. This eliminates texts arriving when you are normally sleeping or at odd hours based on your schedule.

What if my 'do not disturb' window is set up and an alert occurs during that time?

The message will be sent once the 'do not disturb' window is off.

What does it take to enroll, how do I enroll?

Enrollment is simple. From any 'enroll now' tab or link:

- ✓ *Enter a valid First National Bank debit card number, followed by the enrollment criteria for the card;*
- ✓ *Verify the Terms and Conditions and Service Usage Guide;*
- ✓ *Set-up a 'Do Not Disturb' window – in the Preferences/View Preferences tab to ensure you do not receive texts during certain timeframes (overnight, etc.);*
- ✓ *Enroll a device or devices for the card – go to the Device/Create Device tab (just submit your 10 digit mobile device number and click submit);*
- ✓ *Send the required message provided to 27576;*
- ✓ *Verify that you received the confirmation message (i.e. Guardian enrollment complete. Alerts start within 24 hrs. Msg & Data rates may apply, Msgs per issuer setting. Reply STOP to cancel. Reply HELP for Help).*

What security measures are in place considering I have to enter a full card number to enroll?

Guardian Text Alerts are PCI compliant. The enrollment page is embedded within the bank's SSL secure web site. Full cardholder information is not included in Guardian Text Alerts, only to enroll your card(s).

Do cardholders receive renewal notification?

A renewal notification will be sent to the enrolled device(s) 6 days prior to expiration. Three renewal text message attempts will be made before the device is set to expire. If the cardholder does not respond the device will be removed at expiration.

Why am I getting two similar text messages about the validity of the same transaction?

First National offers Guardian Text Alerts to customers who wish to more closely track their debit card use, especially extraordinary card use. The bank also has a risk management partner that analyzes transaction activity for potentially fraudulent activity. As a result, it is possible that a cardholder could receive a text from Guardian and our risk management partner regarding the same transaction.

How will I know the text is legitimate?

Guardian Text Alerts will be identified as 'FNB Guardian Alert' on card XXXX for 'reason for alert' (i.e. out of state transaction or 5+ trans in 24hr, etc.) at 'location of transaction' – Reply 'code' if unauthorized (reply with the code shown in text to report as unauthorized transaction/fraud). If transaction is legitimate, ignore the text.

If I reply with the code, how long before my card is blocked?

Within minutes the card should be blocked. Guardian Text Alert replies are a high priority with our risk management partner.

What happens if I do not reply to the a Guardian Text Alert?

Nothing. If no reply is received, the text alert will time out after 12 hours.

What does each specific Guardian Text Alert look like or include?

Here is a sample of the content for each alert type provided (note the *yellow highlighted information will be the detail for that specific alert*):

International Transactions

Text sent for all approved debit card transactions containing a country code not equal to the United States.

The text message format for this alert:

FNB Guardian Alert on card **xxxx** in **country=ABC** at **merchant name 12345678901234556789012345** for **\$xxxxx.xx** – Reply **AA1234NO – code to report** if unauthorized. Reply STOP to cancel alerts. *(Note all highlighted areas will be populated with the information for the transaction being reported.)*

Authorizations Greater than \$200

Text sent for all approved debit card transactions with an amount greater than \$200.

The text message format for this alert:

FNB Guardian Alert on card **xxxx** at **merchant name 12345678901234556789012345** for **\$xxxxx.xx** – Reply **AA1234NO – code to report** if unauthorized. Reply STOP to cancel alerts. *(Note all highlighted areas will be populated with the information for the transaction being reported.)*

5 or More Transactions in 24 Hours

Text sent when 5 or more approved debit card transactions taking place within 24 hours.

The text message format for this alert:

FNB Guardian Alert on card **xxxx** for 5+ transactions in 24hrs from **merchant name 12345678901234556789012345** – Reply **AA1234NO – code to report** if unauthorized. Reply STOP to cancel alerts. *(Note all highlighted areas will be populated with the information for the transaction being reported.)*

Card Not Present Transactions

Text sent when an approved debit card transaction takes place where the card number is keyed in (vs. swiped or inserted).

The text message format for this alert:

FNB Guardian Alert card **xxxx** – card key entered at **merchant name 12345678901234556789012345** for **\$xxxxx.xx** – Reply **AA1234NO – code to report** if unauthorized. Reply STOP to cancel alerts. *(Note all highlighted areas will be populated with the information for the transaction being reported.)*

Out of State Transactions

Text sent when approved debit card transaction takes place in state other than the state the cardholder lives in (based on address on record with First National).

The text message format for this alert:

FNB Guardian Alert on card **xxxx** in **State=AB** at **merchant name 12345678901234556789012345** for

\$xxxxx.xx – Reply **AA1234NO – code to report** if unauthorized. Reply STOP to cancel alerts. *(Note all highlighted areas will be populated with the information for the transaction being reported.)*

Declined Transactions

Text sent when for all declined debit card transactions.

The text message format for this alert:

FNB Guardian Alert transaction declined on card **xxxx** at **merchant name**

12345678901234556789012345 for **\$xxxxx.xx** – Reply **AA1234NO – code to report** if unauthorized.

Reply STOP to cancel alerts. *(Note all highlighted areas will be populated with the information for the transaction being reported.)*