

# FRAUD FAQs

## Fraud Monitoring

Every transaction is reviewed in real time. Our fraud system has the capability to monitor behavior. If a transaction is out of the cardholder's spending habits a fraud alert will be sent immediately.

## Fraud Text Alerts

If fraud is detected on any debit cards associated with your account, an alert is sent immediately to the primary phone number. If the phone number is a text enabled phone the alert will be a text. If not, they will call the number immediately. If the customer follows the prompts and states it is not fraud they can then try the transaction again right away and it will go through.

## Transaction Disputes

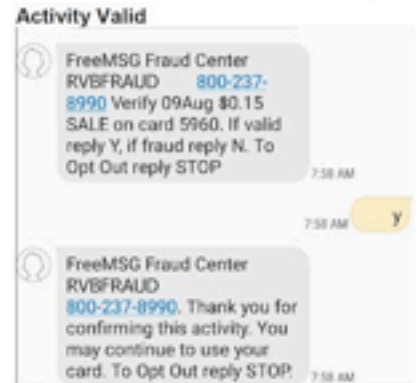
If the customer notices a transaction that they did not authorize they can contact support to dispute the transaction. Our card department will investigate the transaction with the customer.

## Provisional Credit

Provisional Credit is a temporary credit that may be issued within 10 days of the dispute from River Valley Bank into your bank account for the amount you think is in error. This gives you the option to use the money during the extended investigation. Upon completion of the dispute if we decide that there was no error the institution will send you a written explanation and the credit may be removed. Note: the transaction needs to be reported 60 days from the statement date.

## Verified by Visa

Online transactions are all Verified by Visa. This service provides additional security before the authorization takes place. Verified by Visa ensures the transaction is initiated by the rightful owner of the account. As online fraudulent transactions increase with the point of sale transactions decreasing due to fraud, Verified by Visa will assist with stopping more of these fraudulent transactions.



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## **Visa Checkout**

Visa Checkout is an easier way to pay and be paid online. Once you are signed up you will need your username and password to speed through the shopping experience. Consumer information is protected by having advanced security technologies to help protect your information with multilayer authentication.



## **Mobile Wallets**

River Valley Bank offers all mobile wallets (i.e. Apple Pay, Samsung, and Android) for consumer and business debit cards. Mobile wallet adds an additional layer of security to your transaction at the checkout, both in person and online transactions. When the customer has their River Valley Bank debit card in their mobile wallet, they never give the merchant their card number. When you add your card to the mobile wallet it gives you a specific number (i.e. token, virtual or digital card number) associated to you and your device. The actual card number is never stored on your device through the mobile wallet. Therefore, transactions never use your card number eliminating the chance of it being stolen if the merchant is cyber attacked. The token is unique to your card and your device specifically.

## **Additional Account Alerts**

Additional text, email and/or login alerts are available to be set up online to monitor your account as well. These additional alerts include transfer failures, insufficient funds, bill payments, balance updates, etc. Contact your banker today for questions on how to set up these alerts. When you are in online banking select options then alerts to begin setting any or all alerts you would like for your account.

## **Business Transactions**

Business owners can see transaction details on their statements and online. Through online banking, owners have the capability to see the last 4 digits of the card number that ran each transaction. This gives the business owner more history to understand how their money is coming in and out of their accounts.



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