

## Frequently Asked Questions:

**Q: What is SecurLOCK Equip?**

**A:** SecurLOCK Equip is a new mobile app that allows you to control how, when and where your **FNB of Absecon Debit Card** is used. It is a simple and secure way to manage and monitor your payment transaction activity. It also provides instant notification whenever your card is used.

**Q: What is required to use it?**

**A:** SecurLOCK Equip requires you have an **FNBA Debit Card**. You will 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.

**Q: Is there a fee?**

**A:** No. **FNBA** offers this service **FREE** to customers.

**Q: How many cards can I register?**

**A:** As many as you would like. However, they **MUST** be **FNBA Debit Cards**.

**Q: Who do I contact if I have a question about SecurLOCK® Equip?**

**A:** You may contact an FNBA representative to assist you with your questions.

**Q: Once I register my card, how do I manage and monitor payment activity?**

**A:** You can begin using the service immediately. By turning the card off the little green button in the top right corner of the card image will turn to red. This means that all transactions (except for recurring) will be declined. When ready to make a purchase simply turn the card back on. It is that easy. Now you have the ultimate control to combat fraud.

After you become comfortable with the on/off function you can start selectively setting controls and alters by channel (in-store, online, mobile, ATM, etc.). You can also set transaction spend limits, select geographic locations where the card can be used, set specific merchant categories, view recent transaction history, receive real-time alerts and much more.

**Q: What is a real-time alert?**

**A:** It is an immediate notification sent to the app. You can select to be alerted on all your payment transactions including recurring payments or you can select just preferred transactions. Preferred alerts are available based on spending limits, location, transaction type and merchant category.

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

**A:** Alert settings take effect immediately after saving your options.

**Q: If I have my card turned off will my recurring transactions go through?**

**A:** Yes, recurring payments will be approved. You can set your alerts to receive notifications on recurring transactions, too.

**Q: I turned my card on and set my location, but my transaction was still declined. Why?**

**A:** 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 like non-sufficient funds or fraud monitoring.

**Q: I got a new phone. How do I begin using the app again?**

**A:** Download the app again in the app store and login with your current ID and password.

**Q: I saved my password and use thumbprint authentication. But, it still requires my password. Why?**

**A:** The cache clears often for added protection and security. Once entering your password, you'll be able to use thumbprint authentication again.

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

**A:** No. you will have to add the new card into the app. This can be done by going to **Manage Account** and adding the card. Be sure to "unmanage" the old card AFTER the new card is added to your profile.

**Q: Does turning off my card close my account?**

**A:** No. Using the controls does not change the status of your debit card account.

**Q: How long will my transaction history display?**

**A:** The previous 50 transactions will display for 30 calendar days.

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

**A:** Some merchants send pre-authorizations at higher amounts to test cards' validity. For example, a \$25 gas purchase might display as \$26. Pre-authorizations are common at the pump, for a hotel stay, or for a car rental. Even though the charge is listed in the app for more, it will clear your account for the correct amount.

**Q: I only want to manage one of my cards, but they're all being displayed.**

**A:** To select the card(s) 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.

**Q: How do I access the menu or log out?**

**A:** Press the icon that has three stacked lines to reach the menu. The icon can be found in the top right corner.

**Q: What if my smartphone is stolen. Is the app secure?**

**A:** The application requires a password (or thumbprint authentication) to access the app. Additionally, no personal information is stored on the app and the card number is truncated, only displaying the last 4 digits of the card number.

**Q: What does the app icon look like?**

**A:**

