



TSBFraudWatch Frequently Asked Questions

Q How does TSB FraudWatch work?

TSB FraudWatch monitors transactions on your card for potential fraud. When we identify a transaction or transactions that may be fraud, we will attempt to verify that transaction with you by sending a notification by text or phone and by email. If you have downloaded the FraudWatch APP, you will receive a notification through the APP. When a notification is sent, we will temporarily block further use of your card until we receive confirmation from you that the requested transaction(s) is legitimate.

Q What could make a transaction appear suspicious and generate an alert from TSB FraudWatch?

TSB FraudWatch looks at many variables when determining if a transaction is suspicious and potentially fraudulent (for example- the number of transactions, dollar amount, merchant type and location). TSB FraudWatch also monitors geographical usage, for example a transaction that is presented from a location not consistent with other recent account transactions, the debit card will be temporarily blocked for further use of your card until we receive confirmation from you that the requested transaction(s) is legitimate. In some cases, the characteristics of multiple transactions may raise suspicion. So, the alert you receive may ask about more than one transaction. New account holders may initially receive more fraud alerts until a card use history can be established. Once we recognize normal card use patterns, these alerts will subside by recognizing typical behaviors.

Q How do I sign up for TSB FraudWatch?

If you have an active debit card, you are automatically enrolled. However, we must have accurate phone numbers and a valid email address on file so that you can receive notifications. If we have a mobile phone number on file, you will receive a text message. If we do not have a mobile phone number, but have a home phone number on file, you will receive a voice response phone call. You will also receive a verification email.

Q What happens when I get an alert from TSB FraudWatch?

To indicate if the transaction is legitimate, you may respond to the text by replying **YES** or **NO**. If you receive a phone call, you may respond by choosing the appropriate prompts on your keypad when given. If you receive an email, you may respond by calling 1-877-662-8076 and speaking with an operator. They will verify the transaction(s) in question with you.

Q How long should it take to receive a fraud alert message?

Typically, alerts arrive within seconds of a transaction, but timing may vary based on your mobile phone provider.

Q What if I travel in the U.S. or internationally, will I get TSB FraudWatch alerts?

If you do not notify us, you may receive alerts when using your debit card outside of the area. It is important to let us know when and where you are traveling. You may call 865-429-2273 during business hours to notify us of your travel dates. Tennessee State Bank has blocked all debit cards for use outside of the U.S. If you plan on using your debit card while traveling outside the U.S., we may temporarily accommodate your request to use the card for the duration of your trip. You may want to check with your mobile phone provider to ensure your mobile phone plan will have access outside the U.S.

Q What are pre-authorizations and how may they affect TSB FraudWatch alerts?

Often times, a business will pre-authorize a consumer's card to ensure the debit card is tied to a functioning account and that the funds are available. The pre-authorization will vary depending on the business type. Some businesses, such as gas pumps or restaurants, may pre-authorize your card for one amount and then settle the transaction for the final purchase amount. Depending on the amount of the pre-authorization, you might receive an alert for an amount other than the final purchase amount.

Q How do I opt-out of TSB FraudWatch notification alerts?

If you receive a TSB FraudWatch alert by text and no longer want to receive the text alerts, you can reply STOP to 47334. If you receive an alert by phone or email and do not wish to receive any further phone calls or email alerts, you may call 865-429-2273 during business hours to notify us. This does not remove you from the TSB FraudWatch program. It will only opt you out of receiving alerts from that particular notification method.

Q Where do I go to download the TSB FraudWatch APP?

The TSB FraudWatch APP can be downloaded in the App Store for iPhone users or Google Play for Android phones. You can find links to the apps on our website www.tnstatebank.com. Once the APP is installed, you will be asked to enter your mobile phone number to proceed. If the mobile phone number entered is not the mobile phone number we have on our bank records, you will receive an SMS message stating "The phone number entered is not on file with the bank. Please call 865-429-2273 for further information." Once you call us with the mobile phone number, we will update our records and you can try to register your mobile phone number in the APP again.

Q After I download the APP on my phone, what will occur?

You will be asked to enter your mobile phone number to register. Then, you will receive an SMS message with a five digit registration code. You will need this code in order to authenticate your device. After you enter the code provided, you will press done. Then you will be asked to press the confirm button. The APP is installed and you are finished with the registration.

Q What should I do if I entered an incorrect mobile phone number during registration or I am having problems with the APP?

We suggest deleting the APP and downloading it again.

Q What will I see when I open the APP?

You will see the TSB FraudWatch logo and a box with "Recent Activity". The home page also has the following tabs at the bottom: "Cards", "History" and "Pending".

Recent Activity: This box displays any notifications that are outstanding. If there are no notifications, the box will say "You currently have no notifications". If there is a pending notification, you will see the name of the merchant where the transaction was made, the date of the transaction and the amount. If you press the tab, it will again show the transaction details along with two boxes; "Reject" or "Accept". If you click on "Accept", it will ask you to confirm that you are accepting the transaction will be confirmed and no further action needs to be taken. If you click on "Reject", it will ask you to confirm that you are rejecting the transaction. Once confirmed, the transaction detail will say "Rejected" and your debit card will be blocked.

Cards: When you press the "Cards" tab it will show the account name and the last 4 digits of your debit card number. If you click on the card tab, it will take you to another screen. You will see two boxes- one with the card status and the other with alert preferences. Under the status setting, the tab will show "Activated". It will also display a button with a green background. If you tap the button, the tab will show "Deactivated". This indicates your card has been turned off and no debit card transactions can occur. To turn the card back on, tap the button again. It will show the card is "Activated". This indicates your card is now active and ready to be used. Please note that if your debit card has been lost/stolen, you can report it at 1-888-297-3416 at any time. Also, if your debit card has been lost/stolen and you have turned it off through the APP, please call us at 865-429-2273 to order a new card. The alert preferences setting allows you to set up optional alert notifications for the following: Card Not Present Transactions, Foreign Transactions and Transactions over dollar limit (that you specify). These alert options have a display button to activate the option for an alert. If you tap the button, it will have a green background. This means the alert has been set and you will begin getting alerts for that alert option. To discontinue getting the alert, just tap the button again until the green background turns white. This means the alert option has been removed and you will no longer receive the preference alert for it.

History: If you select this tab you will see the history of any alerts that have been sent to your phone.

Pending: If you select this tab you will see any notification(s) that you have not rejected or accepted.

If you press the three lines in the top left hand corner of the screen, you will see the following options: “Home”, “Notifications”, “Cards”, “Settings” and “Legal/Privacy”. The “Home” tab will take you back to the “Home” screen of the APP. The “Cards” tab will show the same information as described above under “Cards”. The “Settings” tab will show the tab to unregister. If you click on this, you will no longer receive any notification in the TSB FraudWatch APP. The “Legal/Privacy” tab will show TSB’s privacy policy.

**Please note- Details provided are for iphones. Android features may differ slightly.

Q What should I do when I get an alert on the TSB FraudWatch APP?

Open the app and click on the notification under “Recent Activity”. You will see the merchant name, date and the transaction amount of the suspicious transaction. If you click on the tab, it will show you the transaction details again. Right below this detail, you will see the “Accept” or “Reject” buttons.

Q What should I do after I have confirmed fraud?

Notification of the unauthorized transaction(s) will be sent to the bank. You should call TSB at 865-429-2273 or visit a branch so that we may assist you with any disputes needed and order you a new debit card. You should continue to monitor your account closely and report any discrepancies or further unauthorized transactions immediately.

Q What happens if my mobile phone is lost or stolen or my phone number or email changes?

If your mobile phone is lost or stolen, please call us at 865-429-2273. We will deactivate the service. If you find your phone, or get a new phone you can call us at 865-429-2273 to reactivate this service. If you update your phone number with us, you will automatically be enrolled in the service. If your e-mail address changes, you can call us at 865-429-2273 and we will update it.

Q What mobile phone providers currently allow participation in this service?

AT&T, Sprint, Nextel, Boost, Verizon Wireless, U.S. Cellular®, T-Mobile®, Cellular One, Alltel, Virgin Mobile USA, Straight Talk, Cricket. (This list is current upon publication but subject to change without notice.)

Q How much does it cost to use the TSB FraudWatch service?

Tennessee State Bank does not charge a fee. However, call, text message and data rates assessed by your mobile phone carrier may apply; use of this service may count against your wireless plan limits.