

# How Does It Work?

## What types of controls and alerts can you setup and receive with SecurLOCK Equip?

The following controls and alerts can be customized for each VISA Platinum Credit Card:

Type	Control Preferences	Alert Preferences
<p><b>On/Off</b>—enables and disables transactions</p>	<ul style="list-style-type: none"> <li>• <b>Card On</b>—transactions are subject to alert and control preferences currently in effect</li> <li>• <b>Card Off</b>—most card transactions are denied, except for auto-pay transactions and credits (deposits, returns and reversals)</li> </ul>	<p>An alert message displays when:</p> <ul style="list-style-type: none"> <li>• Cards are turned on and off</li> <li>• Transactions are attempted when card is off</li> </ul>
<p><b>Location</b>—based on where the transaction occurs (merchant location)</p>	<p>Users can set multiple location control policies for each card.</p> <ul style="list-style-type: none"> <li>• <b>My Location</b>—denial is recommended when phone location is different from merchant location for in-store transactions</li> <li>• <b>My Regions</b>—denial is recommended when transaction occurs outside of an area(s) defined by the user (region on a map around a city or postal code)</li> <li>• <b>Block International</b>—denial is recommended when transaction occurs outside of the U.S.</li> </ul> <p>Note: Block International must be disabled when either My Region or My Location is enabled. Similarly, My Region and My Location must be disabled when enabling Block International.</p>	<p>Users can set multiple location alert policies for each card.</p> <ul style="list-style-type: none"> <li>• <b>My Location</b>—alert is sent when phone location is different from merchant location for in-store transactions</li> <li>• <b>My Regions</b>—alert is sent when transaction occurs outside of an area(s) defined by the user (region on a map around a city or postal code)</li> <li>• <b>Block International</b>—alert is sent when transaction occurs outside of the U.S.</li> </ul> <p>Note: Block International must be disabled when either My Region or My Location is enabled. Similarly, My Region and My Location must be disabled when enabling Block International.</p>
<p><b>Transaction Type</b>—based on type of transaction at point-of-sale</p>	<p>Any of the following types may be turned on to deny transactions of that type:</p> <ul style="list-style-type: none"> <li>• In-store (card present)</li> <li>• Online (including bill pay)</li> <li>• Mail/phone order</li> <li>• Auto pay (recurring transactions)</li> <li>• ATM transactions</li> <li>• Others</li> </ul>	<p>Any of the following types may be turned on to send an alert when a transaction of that type occurs:</p> <ul style="list-style-type: none"> <li>• In-store (card present)</li> <li>• Online (including bill pay)</li> <li>• Mail/phone order</li> <li>• Auto pay (recurring transactions)</li> <li>• ATM transactions</li> <li>• Others</li> </ul>
<p><b>Merchant Type</b>—based on merchant category code (MCC). These are ignored for ATM and Auto Pay transactions.</p>	<p>Any of the following types may be turned on to deny transactions of that type:</p> <ul style="list-style-type: none"> <li>• Department stores</li> <li>• Entertainment</li> <li>• Gas station</li> <li>• Groceries</li> <li>• Household</li> <li>• Personal care</li> <li>• Restaurants</li> <li>• Travel</li> <li>• Age restricted</li> <li>• Others</li> </ul>	<p>Any of the following types may be turned on to initiate an alert when a transaction of that type occurs:</p> <ul style="list-style-type: none"> <li>• Department stores</li> <li>• Entertainment</li> <li>• Gas station</li> <li>• Groceries</li> <li>• Household</li> <li>• Personal care</li> <li>• Restaurants</li> <li>• Travel</li> <li>• Age restricted</li> <li>• Others</li> </ul>
<p><b>Thresholds</b>—one threshold based on the transaction amount; another based on the available balance in the linked account</p>	<p>Only the following threshold preference may be used as a control:</p> <ul style="list-style-type: none"> <li>• <b>Card Threshold Amount</b>—denial is recommended when transaction amount exceeds specified threshold amount</li> </ul>	<p>Any of the following alert threshold preferences may be set:</p> <ul style="list-style-type: none"> <li>• <b>Card Threshold Amount</b>—alert is sent when transaction amount exceeds specified threshold amount</li> <li>• <b>Account Low Balance Threshold</b>—alert is sent when the balance received by SecurLOCK Equip (during login or refresh) is below the specified threshold amount</li> </ul>