



What is CardLock? What does it do?

- CardLock is a new and innovative fraud prevention service that enables cardholders to block and unblock purchase authorizations on their credit union-issued credit and debit card accounts.
- CardLock is the only fraud prevention service of its kind that gives cardholders this level of control to proactively lock and unlock their accounts.
- CardLock works as an additional layer of protection against fraud to supplement the fraud prevention measures already in place for the credit union, such as the Falcon fraud detection system.
- CardLock protects payment card accounts in the same manner that locks protect homes and cars or any other valuable assets. When you're not using your car, you lock it. When you're away from your home, you lock it. Now, when you're not using your payment card, you can lock it, too.

How CardLock works?

- All payment card transactions – whether initiated directly at a merchant location, over the phone, or via the Internet – go through an electronic process to determine whether the transaction will be authorized or approved.
- CardLock enables cardholders for the first time to directly control a special parameter in the authorization sequence that tells the process whether to block (or not block) the transaction from proceeding.
- When a cardholder locks his/her account with CardLock, any attempt to authorize a transaction on that account will be declined and no fraudulent charge will occur.
- In addition, the cardholder will get a call from the fraud department alerting him or her that a transaction has been attempted on their locked account.

Note : Transactions that have been set up properly by the cardholder and a merchant to be recurring in nature, such as a fitness club membership, will not be declined, even if the cardholder has locked the account.

How do cardholders sign up the CardLock service?

- Cardholders enroll in the CardLock service by phone or by visiting the CardLock web site. Here's the process for each enrollment channel:

Enrollment by Phone

- Call **877-285-6251 (877-CULOCK1)** .
- You will be prompted to press #, then to press 1 to enroll
- Enter the 16-digit account number to enroll (you can add others later).
- Enter a 4-digit security key code (you create it and use for future CardLock activity).
- Confirm/enter phone number to associate with the account.
- If needed, enter additional account numbers and/or phone numbers as prompted.

Enrollment by Web

- Go to www.cucardlock.com
- Create an account by entering a username (a valid email address) and creating a password.
- Enter a card number (others can be added later).

- Create and enter a 4-digit keycode that will be used for future CardLock activity.
- Enter the last 4 numbers of your SSN.
- Click "enroll."
- You will then be prompted to sign in with your username and password.
- Now you can lock your card, add more cards, and/or add phone numbers to your record.

Once an account number is enrolled, cardholders can lock or unlock the account at any time, 24 hours a day, 365 days a year

How do cardholders lock or unlock their accounts?

- Cardholders lock and unlock their accounts by phone or by visiting the CardLock web site. Here's the process for each channel:

Locking or Unlocking by Phone (assumes account and related phone number(s) are already registered)

- Call **877-285-6251 (877-CULOCK1)**
- Select the option to lock or unlock an account.
- Enter the 4-digit security key code when prompted; listen to current account status.
- Select the option to change the lock status as desired.

Locking or Unlocking by Web (assumes user has previously enrolled and registered the account)

- Go to www.cucardlock.com .
- Enter username and a password.
- A list of locked/unlocked accounts displays.
- Select the account to lock or unlock; click the lock icon to the right of the number
- Enter and confirm your 4-digit security key code.
- Click "lock."
- The list will then display the updated card status.

Why should cardholders consider using CardLock if the credit union already provides fraud detection services for their account holders?

- Fraud detection services, such as Falcon, are designed to evaluate the likelihood that a transaction attempt is fraudulent based on a history of cardholder behavior. So, it is still possible that an account can be used without the account holder's knowledge or permission in a fraudulent transaction. **CardLock gives cardholders an extra level of protection against fraud.** When a cardholder uses CardLock to lock his or her account, all transaction authorization attempts on the account will be declined; no fraud will happen and the cardholder will be notified. CardLock is proactive fraud protection.
- All homes come equipped with door locks to prevent unauthorized or unwanted entry. Yet, many homeowners install additional locks and alarms to provide greater levels of security and protection. Think of CardLock in the same way, only for payment card accounts. CardLock is like a deadbolt lock with a built-in alert system to provide cardholders with even higher levels of fraud protection.
- Once an account number is enrolled, cardholders can lock or unlock the account at any time, 24 hours a day, 365 days a year

How can members get help if they have issues with using the CardLock service?

Support for any CardLock-related issues is available by calling:

877-285-6251 (877-CULOCK1)

How does CardLock work with automatic recurring transactions?

Locking a credit or debit card has no effect on previously authorized charges to an account, provided the merchant has properly set up their operation for the recurring charges and uses a recurring transaction identifier on the transaction.

For example, if a cardholder has arranged for recurring ACH payments to pay for his/her fitness club account, these charges will still go through and post to the specified account.

What if a cardholder forgets to unlock their card and they use it in a transaction?

The transaction will be declined (not authorized). The member will need to call the toll-free number for CardLock or visit the CardLock web site to unlock their card. This process takes just a few moments and the account will be immediately unlocked. The cardholder can then have the transaction processed again