

SMS Guardian Alerts Frequently Asked Questions

What are SMS Guardian Alerts?

SMS Guardian Alerts is a service that allows you to receive anti-fraud notifications on your mobile device. The Bank of Elk River MasterCard debit cards are eligible for this service.

How do I enroll in SMS Guardian?

Visit the [SMS Guardian page](#) to enroll and follow the enrollment process.

The Devices and Preferences tabs will allow you to edit your options.

- Devices allow the cardholder to maintain the device that can receive the alerts.
- Preferences allow you to set the Do Not Disturb window as well as your time zone.

How long am I enrolled in SMS Guardian?

Your enrollment will be enabled for one year. You will receive a renewal text message 6 days prior to expiration and will be able to text a reply to renew your enrollment.

How do I deactivate my Bank of Elk River SMS Guardian service?

Simply reply "STOP" to an alert or reply STOP to 27576 to remove the service from your mobile device.

What type of transactions will I receive an alert for?

You will receive text alerts from SMS Guardian for:

- Authorizations over \$200
- Transactions out of state
- Seven or more transactions in a 24-hour period
- International Transactions
- Declined Transactions
- Card not present

What will an alert look like for The Bank of Elk River?

Example: TBER Guardian Alert on Card 1234 in State = WA at BUSINESS NAME HERE for \$325.00- Reply THISCODE99NO if unauthorized. Reply STOP to cancel alerts.

Note: If you text anything different such as "Yes this is fraud" or "Not my transaction" the system will not recognize it and the response will be ignored.

What happens if I don't reply to a text?

Nothing. The transaction will be considered authorized.

Can I determine when I receive text message alerts from the Bank of Elk River SMS Guardian?

Yes, when enrolling in The Bank of Elk River SMS Guardian, click on the "Preference" tab to designate your Do Not Disturb hours.

What mobile carriers support this program?

All major phone carriers are supported. You will receive an alert message every 30 days reminding you of your subscription if your mobile service provider is Sprint, Nextel, Boost or Virgin. To view a complete list of carriers, read the [Card Guardian Supported Carriers list](#).

Will I be charged any fee for enrolling in SMS Guardian service?

No. There is no charge for you to enroll in the SMS Guardian program. However, your mobile carrier will have message and data rates that may apply.

How many devices can I have enrolled?

You may enroll up to ten devices per card in the SMS Guardian program.

What if I receive a new card?

Simply reply "STOP" to 27576 to deactivate your old card text alerts and re-enroll your new card on the SMS Guardian website.

What if I receive a text alert for an amount higher than what I authorized from a gas station and restaurants?

Some gas stations will process a pre-authorization for an amount greater than what was actually pumped. The correct amount will be debited from your account.

Some restaurants will process a pre-authorization for an amount greater than the bill amount and the tip. The correct amount will be debited from your account.

What if I need help regarding the SMS Guardian program?

For help with this service, text "HELP" to 27576 to receive service information or contact our Customer Service Department at (504)363-6513.

Website Terms of Service: <https://www.cardguardian.com/CardGuardian/customer/optin.do>

