

# Credit Card Alerts

## Frequently Asked Questions

### How do I register for (or add) alerts?

1. Click 'Register / Manage'
2. Enter the requested information
3. Select any alerts you would like to receive
4. Click submit

### What options do I have to receive alerts?

Alerts will be sent to the email address that you provide at registration.

### How much does it cost to use this service?

If you elect to receive e-mail consumer-selected alerts (or credit card alerts), there is no cost to you. If you elect to receive email consumer-selected alerts on your mobile device, alerts will be sent to your mobile phone and data rates assessed by your mobile carrier may apply. Please check with your mobile carrier to verify what costs will apply.

### What does "Manage Destinations" mean?

When you click "Manage Destinations", you will be able to specify which email addresses will receive alerts. You must mark an email address as "Make Default" in order to receive email alerts to that address. You can specify multiple email addresses, however, only those email addresses that have been set to "Make Default" will receive alerts.

### What if I do not have an email address?

It is necessary to have an email address to receive consumer-selected alerts. Unfortunately, if you do not have a valid email address, you will not be able to subscribe to receive alerts by email.

### Can I add multiple email addresses for the same credit card number?

Yes. If you are an authorized user of the credit card, you can register as many email addresses for an account as you wish. You may create a unique 10 character alphanumeric registration nickname per registration to assist you in identifying the card for which the alert is triggered.

### If my email address changes, what do I need to do?

In order to receive alerts to your new email address, you will need to re-register your new email address by changing it within your saved registration. In order to receive email alerts, the email address you register, must be marked as "Make Default".

### How long should it take to receive an alert?

Typically, responses arrive within one minute, but timing may vary. You may experience delays or failures in delivery of an alert because of any of the following circumstances: (1) merchant delay in processing a transaction; (2) delays and/or failures attributable to network operators and telecommunications providers; (3) a variety of other wireless service and coverage conditions; (4) active or passive filtering of e-mail messages; and (5) insufficient space in the email account that is to receive email messages.

### Why do I get an email alert every time I add, edit or delete an alert preference?

As a security measure, we will automatically send you a message every time you add, edit or delete your alert preferences. If you receive an alert advising that a change has been made to your communication preferences that you did not make, please call our Contact Centre immediately on 1 441 299 5518 to report potential fraudulent activity.

### What should I do when I receive an alert about a transaction that I do not recognize?

If you receive an alert for a purchase that you do not recognize, please contact our Contact Centre immediately on 1 441 299 5518 to report potential fraudulent transactions.

### What if my card is lost or stolen?

Immediately contact our Contact Centre at 1 441 299 5518 to report it lost or stolen. Please review your settings online to ensure you continue receiving emails about additional potential fraudulent activity on your old card. When you receive your new credit card, you will need to register and setup alerts for your new card number.

### **Why do I receive multiple messages for the same transaction?**

Depending on the alert preferences you have selected, a purchase transaction may trigger multiple alerts. For example, if you have modified your alert preferences to include alerts above a certain authorization amount and you have selected to receive International Transaction alerts, if you purchase an item outside of Bermuda for an amount that exceeds your authorization amount, two (2) alerts will be triggered. One alert will be to advise you that there was a purchase outside of Bermuda and you will also receive an alert advising you that there was a purchase that exceeded your authorization amount specified.

### **Is this service safe and secure?**

Yes. Our first priority is to protect your personal information. If you ever receive a message asking for your card number, account details or other personal information, please **do not** respond.

### **Can I receive different alerts if I have 2 different email addresses?**

Yes, you will need to create two (2) distinct registrations: one for each email address. Once you log on, instead of selecting a Previous Registration, click **Create New** to create a new registration. You will need to assign a Nickname for the 2<sup>nd</sup> registration, along with specifying the default email address that will receive the alerts you specify. You can then configure which alerts you want sent to that email address, which can be different from your previous registration.

### **How do I confirm/review what alerts I've registered for and to what email addresses they will be sent?**

Click 'Register / Manage'. Enter the requested information. Review the alerts selected. If changes are required, proceed with what you'd like to change. Click 'Submit'. If there are no changes, Click 'Home' or exit browser.

### **What does the alert "Authorization Amount" refer to?**

Receive alerts for transactions over a specified amount. The minimum amount to receive an alert is \$100. Any purchases that equal or exceed the amount specified will trigger this alert.

### **What does the alert "24 Hour Authorization Amount" refer to?**

Receive alerts for transactions that exceed a set amount of approved and declined authorizations processed within the last 24-hours.

For example, if you set an aggregate 24 Hour Authorization Amount threshold of \$250, any individual transactions under this amount will not trigger the alert, unless the cumulative amount, including the transaction in question exceeds \$250. If a customer has made a purchase for \$100, another for \$125, and then finally a purchase for \$35, the last transaction of \$35 will trigger the alert as the cumulative total within the last 24 hours is now \$260, which exceeds the \$250 threshold.

### **What does the alert "Approaching Credit Limit" refer to?**

Receive alerts for transactions that are approaching your credit limit. Enter the remaining available credit amount (i.e. open-to-buy) for which to receive alerts. Any transactions that fall within that threshold and your credit card limit, will trigger an alert.

For example, if you set an Open to Buy threshold of \$250, and your credit card limit is \$1,000, any transactions that cause your outstanding balance to exceed \$750 (i.e. \$1,000 – \$250) will trigger this alert.

### **Why do I have to register/manage each card separately?**

Unfortunately, at this point in time, we are not able to group multiple credit card accounts under a single registration. As such, each credit card needs to be registered and managed separately. You can, however, create multiple registrations at the same credit card account which will enable you to setup different alerts to be sent to different email destinations. Customers can enter up to three destinations per registration and up to five destinations per preference, so customers do not need to create multiple registrations to activate multiple destinations.

### **How do I unsubscribe?**

You can unsubscribe to this service by deleting the alerts you have setup via the registration site ([www.hsbc.bm/alerts](http://www.hsbc.bm/alerts)).