

# Account Alerts FAQ

## When will this launch and be available for customers?

November 7th, 2023

## I have a customer who wants to enroll in alerts, but they do not have online banking, what do I do?

Our first step should be offering to help the customer enroll for online banking, then we can walk them through signing up for alerts.

## I have a customer who does not want to use online banking. Can a customer sign up for alerts without online banking?

Yes! There is a new Account Alerts Enrollment Form on Bluevine under Document Center (Coming soon to BPM) that can be completed and sent to the bookkeeping department. They will then manually set up those customers.

## What do each of the alert options mean?

The last page of this FAQ includes definitions for each alert type offered to our customers.

## How do the alerts come to the customer? How will we know if they are real?

- All of our account alert text messages will come from the number 806411
- All of our Online Security alerts will continue to come from 806262
- All of our alert e-mails will be sent from NoReply@anb.com

## The customer was enrolled in our previous text alert system, how do we remove them from that?

- The old alerting system will be shut down on December 6th, 2023. No other messages will be sent after that date.
- To have the alerts stopped sooner you will need to e-mail the customer's information to the bookkeeping department at bookkeeping@anb.com.
- \*NOTE\* The alerts may continue to arrive for a few days after the request is sent.

## I have a customer trying to sign up for the new Alerts, but the phone number and/or e-mail address it is displaying is incorrect, what do I do?

- This information pulls directly from Online Banking. If the information in the image below is not correct, then you can update your information in online banking.

- In online banking, click on services, then Change Address. Update your contact information here.

## Should customers sign up for alerts using Account Alerts or Card Control?

- Card Control will only alert customers for transactions involving their debit card. These alerts are also sent only via Push Notifications on the customer's device.
- Account Alerts will alert for all transaction types including debit cards, ACH, online transactions, and paper checks. These alerts will be sent via text message and/or e-mail.
- Customers can choose to use one or both of the services.

### **Why do I get 2 messages for some of my transactions?**

In order to include the full merchant's name for each transaction, the length of the message will sometimes exceed what is allowed through SMS text messages, resulting in the message being delivered in 2 parts.

### **I have a customer who deposited a check into their account and received an alert, however the balance is not correct. Why is that?**

- Check deposits are not immediately added to the available balance.
- The customer will receive an alert at the time the deposit is made, however the balance will only update after overnight processing.

### **I have a customer who used their debit card to pump gas, they received an alert that their account was charged \$150, but they only put \$20 in gas. Why is that?**

- When the debit card is used at some gas pumps, the gas station processor will place a pre-authorization on the account for a larger dollar amount (usually \$100 or \$150) to ensure that there are enough funds to cover the transaction.
  - Once the pre-authorization is confirmed, the gas station removes the hold and allows the customer to complete their transaction.
  - They will then receive another alert for the actual final amount spent at the gas station.
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# Alert Definitions

## Interest was paid to an account

This will alert the customer anytime interest is paid on one of their enrolled accounts.

## Account balance below threshold

This will alert the customer if their balance falls below a set amount.

- For example: If the threshold is set at \$500, the customer will get an alert as soon as a transaction causes their balance to drop below that amount.

## Card Pre-Authorization Activity

This will alert the customer anytime a “pre-authorization” has been added to their debit card.

- **\*NOTE\*** This will alert customers for pre-authorizations placed at gas pumps, even though they are immediately dropped.
- This alert will send a text message or e-mail. Customers can also enroll for Card Control Alerts, which will be presented to the customers through a Push notification on their device.

## Credit transaction was posted

The customer will be alerted any time a credit transaction is posted to their account regardless of the amount.

## Debit transaction was posted

The customer will be alerted any time a debit transaction is posted to their account regardless of the amount.

## Transaction over threshold amount

The customer will be alerted for transactions (credit and debit) that post to their account over a certain amount.

- For example, if the threshold is set at \$40.00 then any transaction (credit or debit) for \$40.01 and above, will trigger an alert.

## Broadcast alerts

This alert will be enrolled for all customer by default and will be used to send out mass messages, warnings, etc. such as a branch closed due to flooding. **\*NOTE\*** Customers cannot unenroll in this option.

## Scheduled Alerts:

**Current balance:** your current balance in the account(s) at the time and day of your choosing.

- For example, the customer could select every weekday at 4pm. This would mean that the customer would receive an automated text message with their available balance at 4pm each day from Monday – Friday.

