

FICO FALCON SCRIPT
MAY 2016

AT SOUTH ATLANTIC BANK WE ARE USING THE FICO FALCON FRAUD MANAGER SYSTEM TO PROTECT YOUR DEBIT CARD.

THIS AUTOMATED SCORING SYSTEM LEARNS YOUR SPENDING HABITS TO BETTER RECOGNIZE FRAUD.

EACH TRANSACTION PLACED ON YOUR DEBIT CARD IS EXAMINED BY THE SYSTEM.

IT IS THEN SCORED WITH A HIGH... MEDIUM... OR LOW RISK FOR FRAUD.

AN AUTO DIALER CUSTOMER COMMUNICATION SERVICE WILL COMMUNICATE TRANSACTION RISKS WITH YOU IMMEDIATELY VIA EMAILS, TEXTS, AND PHONE CALLS.

THE FIRST STEP IS TO SEND YOU AN EMAIL. THIS CAN OCCUR AT ANY TIME OF DAY.

YOU HAVE ONE MINUTE TO RESPOND TO THE EMAIL BEFORE IT SENDS YOU A TEXT MESSAGE.

THE FIRST MESSAGE WILL BE SENT TO YOUR MOBILE DEVICE... THEN TO OTHER DEVICES IF AVAILABLE.

THIS OCCURS EVERY FIVE MINUTES FOR 180 MINUTES BEFORE PHONE CALLS GO OUT.

TEXT MESSAGES ARE ONLY SENT OUT BETWEEN THE HOURS OF 7 A-M AND 9 P-M

PHONE CALLS WILL FIRST BE DIRECTED TO YOUR HOME PHONE BEFORE CONTACTING YOUR MOBILE DEVICE AND/OR WORK PHONE.

THESE CALLS WILL ONLY BE MADE BETWEEN 8 A-M AND 9 P-M.

THE TEXT AND PHONE LIMITATIONS ARE IN PLACE TO KEEP THE COMMUNICATION SERVICE FROM DISTURBING YOU DURING LATE EVENING AND SLEEPING HOURS.

FOR HIGH RISK TRANSACTIONS... YOUR DEBIT CARD IS IMMEDIATELY BLOCKED... EVEN BEFORE CONTACT IS MADE. THIS INCLUDES OVERNIGHT TRANSACTIONS.

HOWEVER... YOU CAN CONFIRM THAT THERE IS NO FRAUD ON THE ACCOUNT AND THE CARD WILL BE RELEASED.

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FOR MEDIUM RISK TRANSACTIONS... THE DEBIT CARD IS BLOCKED AFTER THE FIRST ROUND OF PHONE CALLS IF THE CUSTOMER CAN NOT BE REACHED.

LOW RISK TRANSACTIONS WILL GO TO AN ANALYST FOR REVIEW.

IF THE ANALYST SUSPECTS FRAUD... THE TRANSACTION WILL JUMP TO HIGH RISK.

TRANSACTIONS THAT FALL INTO THE LOW RISK CATEGORY ARE USUALLY ASSOCIATED WITH TRAVEL... PLEASE INFORM THE BANK BEFORE GOING OUT OF TOWN.

TO RESPOND TO THE COMMUNICATION SERVICE THROUGH EMAIL... CLICK ON THE HYPERLINK THAT DESCRIBES YOUR TRANSACTION...

ALL TRANSACTIONS AUTHORIZED... OR ONE OR MORE TRANSACTIONS NOT AUTHORIZED

WITH TEXT MESSAGES... RESPOND WITH THE LAST FOUR DIGITS OF THE CARD NUMBER AND YES... OR NO.

THERE IS NO CHARGE FOR RECEIVING OR REPLYING TO THE TEXT MESSAGES.

IF YOU RECEIVE A PHONE CALL, THE FIRST ROUND WILL BE AUTOMATED.

YOU WILL BE ASKED TO ENTER YOUR FIVE-DIGIT ZIP CODE INTO THE PHONE 'S KEYPAD TO VERIFY THAT THE CORRECT CARDHOLDER HAS BEEN REACHED.

ALL FORMS OF COMMUNICATION WILL REFERENCE EITHER SOUTH ATLANTIC BANK OR YOUR PERSONAL INFORMATION.

EMAILS WILL CARRY THE BANK'S LOGO AND PHONE CALLS WILL INDICATE THAT IT'S THE FRAUD CENTER CALLING. BOTH TEXTS AND PHONE CALLS WILL PROVIDE THE LAST FOUR DIGITS OF YOUR CARD NUMBER.

YOU WILL NOT BE ASKED TO DIVULGE ANY ADDITIONAL ACCOUNT INFORMATION.

YOU CAN ALWAYS REACH THE FICO FALCON PHONE CENTER AT 1-800-417-4592

SOUTH ATLANTIC BANK... PEOPLE YOU KNOW AND TRUST.

Member FDIC and EH Logo appear on screen.