

Debit Card – Fraud Center Notifications

Contact Pattern		
<i>Sequence</i>	<i>Contact Device</i>	<i>Time Between Notifications</i>
1	Text	5 minutes
2	Email	5 minutes
3	Home*	5 minutes
4	Cell*	5 minutes
5	Work*	5 minutes
6	Home*	Ends with card blocked

* Phone calls occur only during the customer contact window (8am-9pm), the contact pattern will continue upon entering the cardholder contact window again the next day. Email and Texts are sent 24/7.

Important Notes + Tips:

- Respond as soon as possible to any one of the notifications to help us verify the spending behavior associated with your debit card.
- All text messages will originate from shortcode **96923**, phone calls will originate from **800-237-8990**.
 - Add these numbers to the contacts in your phone to quickly recognize Fraud Center text messages and calls.
 - Caller ID may show as **Unknown** if you do not save the above numbers to your device.
- Text Messages will state they are coming from **RVBFraud**.
- Emails will come from ebanking@rivervalleybank.com
- When fraud is confirmed via text or email, it will ask you to call back the following number: **855-293-2456**.

SMS Message and Response Examples:

If the activity in the alert is valid, respond with a "Y", you will receive a confirmation message.

- No further action is needed.

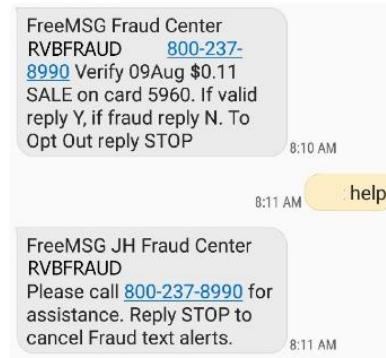
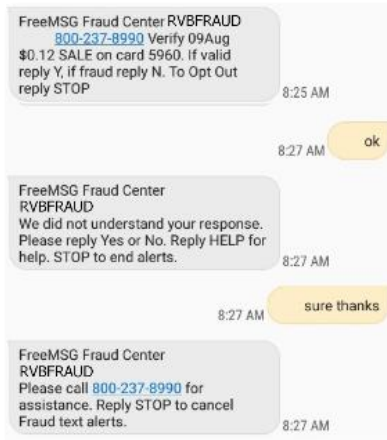


If the activity in the alert is not your own, respond with a "N", you will receive a confirmation message.

- Call the number provided for further assistance.




Any response beyond "Y" or "N" will prompt you to call 800-237-8990 for further assistance.



Email Example

FraudCENTER



Dear PRIMARY TESTACCOUNT,

As part of our commitment to protecting the security of your account, we continuously monitor for possible fraudulent activity. Please verify that you or someone authorized to use your card ending in 1355 made the following transaction(s):

Date	Amount	Merchant Name
04/25	343.00	ABC Grocery
04/27	100.78	Mega Auto Parts
04/30	23.50	Valley Toy Store
05/02	17.00	Big Cinema
05/06	75.22	Little Pet Store

Please click on one of the two statements below that best represents the transaction(s) above:

[NO FRAUD: All Transaction\(s\) Authorized](#)

[FRAUD: One or More Transaction\(s\) Not Authorized](#)

If you have already spoken with us regarding this matter, please disregard this email.



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