

# SecurLOCK Equip



## Mobile App User Guide

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## Download Application

### SecurLOCK Equip Download

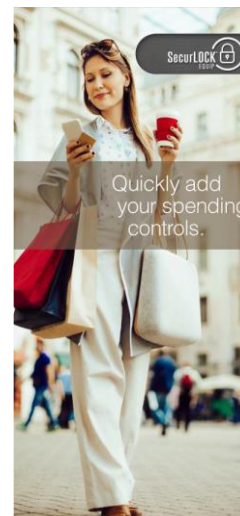
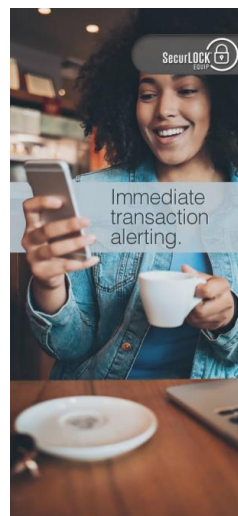
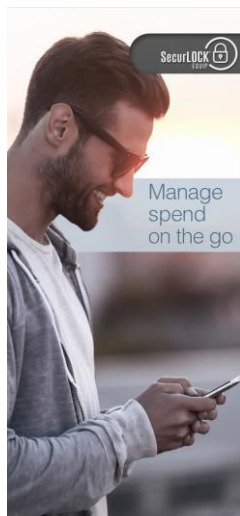
- Allegiance Bank SecurLOCK Equip is a stand-alone app, not integrated into the Allegiance Bank Mobile App.
- If you have an iPhone, you can download the app from the Apple store.
- If you have an Android phone, you can download the app from the Google Play store.
- The app can be used and downloaded both domestically and internationally.

### Launch App

Once the app has been successfully downloaded to your mobile device, launch the SecurLOCK Equip app by selecting the icon.

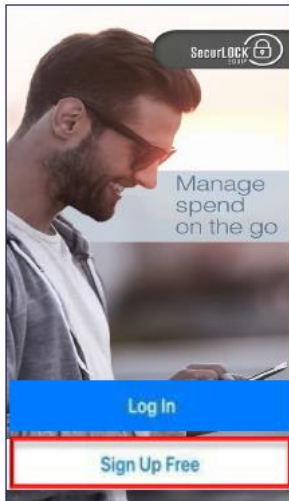


You will see one of the below splash pages once the app launches.



## User Registration

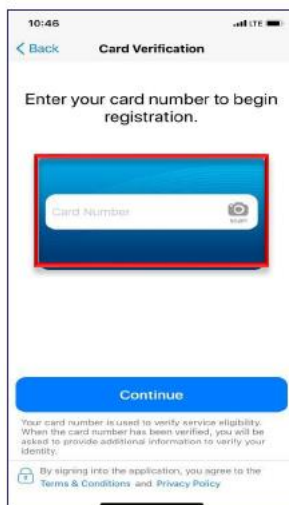
To use the SecurLOCK Equip Mobile App, you must first register at least one Allegiance Bank debit card. Select 'Sign Up Free' to start the registration process.



You will then be prompted to enter or scan your card number.

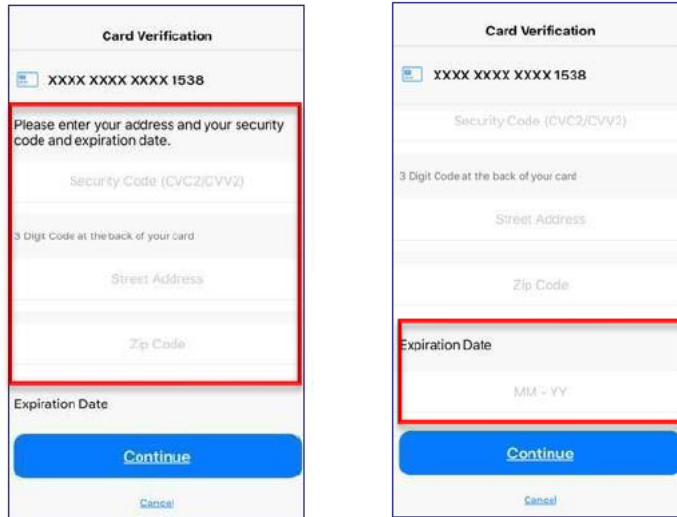
- *Please Note: non-embossed cards cannot be scanned and will have to be manually entered.*
- *Multiple users can register the same card.*

After entering the full card number or scanning the card, click 'Continue'.



You will be taken to the Card Verification screen for First Factor Authentication. You will be prompted to enter:

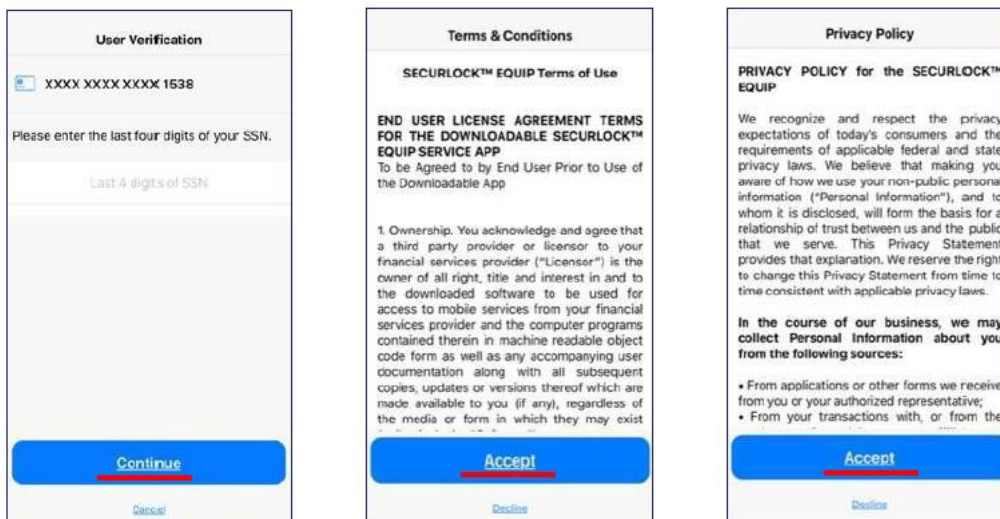
- Security Code (Mastercard - CVC2)
- Street Address and Zip Code
- Expiration Date (MM-YY)



As a Second Factor Authentication, you will be asked for your Social Security Number (SSN) and Phone Number.

After entering your SSN and clicking 'Continue,' the system will validate the data you've entered. After a successful validation, you will be taken to the next two pages to accept the SecurLOCK Equip Terms and Conditions and the Allegiance Bank Privacy Policy.

*Please note: If you are adding a business debit card, the last four of the business EIN will be used in place of the last four of SSN.*

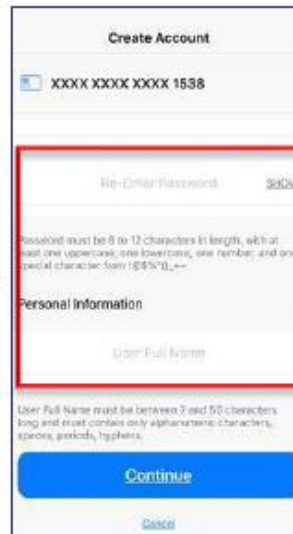
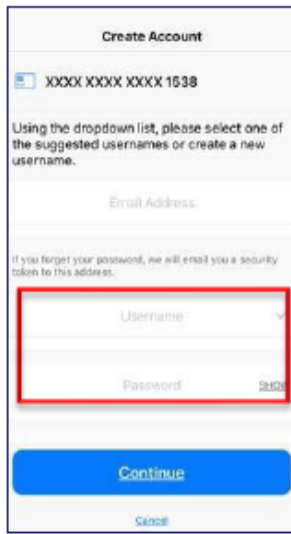


On the Create Account screen, please enter your email address.

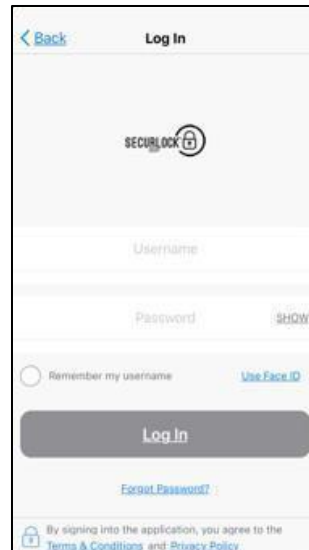
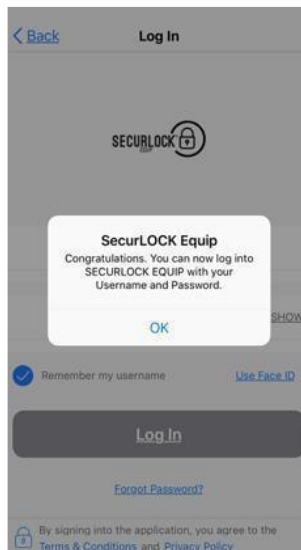
*Please note: The email address you enter here will only be used for password resets.*

After you've entered your email address you will need to create a Username and Password for logging into the app. You may use the drop-down list to select one of the suggested usernames or create a new username.

*Please Note: Usernames must be between 6-16 characters.*



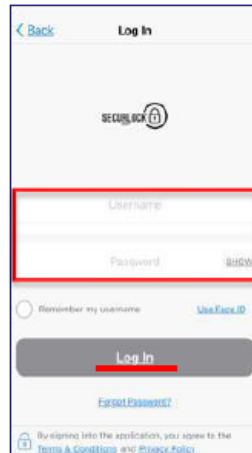
After entering your personal information, the app will display a confirmation message. Tapping 'OK' will take you back to the Login page to login with your newly created credentials.



## User Login

To log in, enter your Username and Password onto the screen then press 'Log in'.

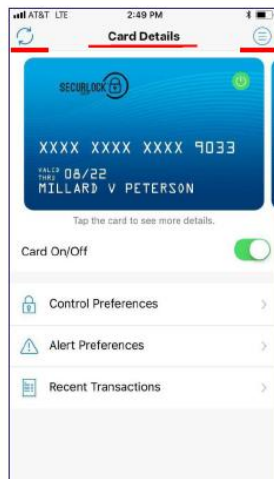
- SecurLOCK Equip utilizes Apple's Touch ID/Face ID and Android's Fingerprint features to authenticate users.
- You can enable Touch ID/Face ID/Fingerprint on the login screen or via the 'Settings' section after logging in.
- If you enable this feature, you are prompted to log in to the app by placing your finger on the device's fingerprint scanner or holding the device up to your face.
- You can dismiss the prompt at any time and choose to enter your password to log in, if you'd prefer.



## View Card Details

The Card Details screen is the landing page once you log into the application and shows you the cards you have linked. Here you may swipe left or right to show additional cards that are linked. Each card will display the front of the cards image, the last 4 digits of the card number, the card expiration date, the cardholder name and the card status.

Below the card image, you have the option to turn your card on/off, manage your control and alert preferences and view your recent transactions.



## Add a Card

To add a new card, swipe the card image on the Card Details screen from right to left until you see the Add Card screen.

Enter or scan your card number, then press 'Continue'.

*Please Note: non-embossed cards cannot be scanned and will have to be manually entered.*

You will be prompted to enter the following information:

- Security Code (Mastercard - CVC2)
- Street Address and Zip Code
- Expiration Date (MM-YY)

Please press 'Continue' to proceed to the next section.

The first screenshot shows the 'Add Card' screen with a 'Continue' button. The second screenshot shows the 'Card Verification' screen with fields for Security Code (CVC2/CVV2), 3 Digit Code at the back of your card, Street Address, Zip Code, and Expiration Date. The third screenshot shows the 'Card Verification' screen with fields for Security Code (CVC2/CVV2), 3 Digit Code at the back of your card, Street Address, Zip Code, and Expiration Date (MM - YY).

You will enter the last 4 digits of your SSN and press 'Continue'.

*Please note: If you are adding a business debit card, the last four of the business EIN will be used in place of the last four of SSN.*

If everything was entered correctly, the new card will be added to your Card Details menu.

The 'User Verification' screen shows the card number XXXX XXXX XXXX 1538 and a field for the last 4 digits of the SSN. A 'Continue' button is at the bottom.

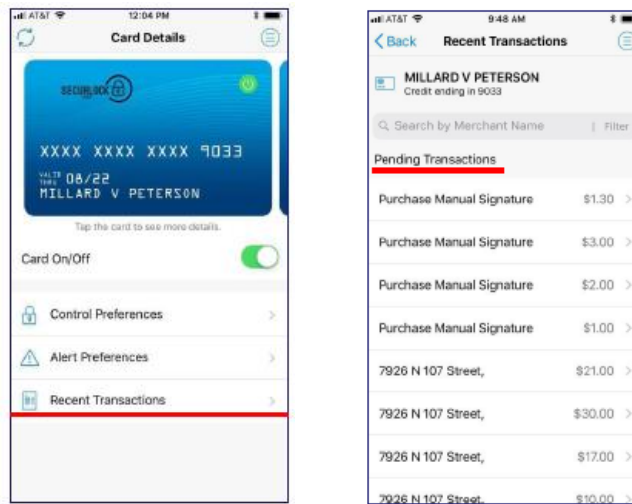


## View Recent Transactions

To view your recent transactions, click 'Recent Transactions' from the Card Details screen or choose 'Transactions' from the Main Menu. You will be able to view the 50 most recent transactions made in the past 30 days. If accessing the transactions from the Card Details screen it will display the recent transactions for that specific card. If accessing the transactions from the Main Menu it will display the recent transactions for all of your managed cards.

Transactions can be searched and filtered. The 'Search by Merchant Name' field can be used to find recent transactions from a specific merchant.

Tap 'Filter' to bring up the 'Transaction Search' screen where you can search by Transaction Tag, Transaction Start Date, Transaction End Date and Transaction Amount.



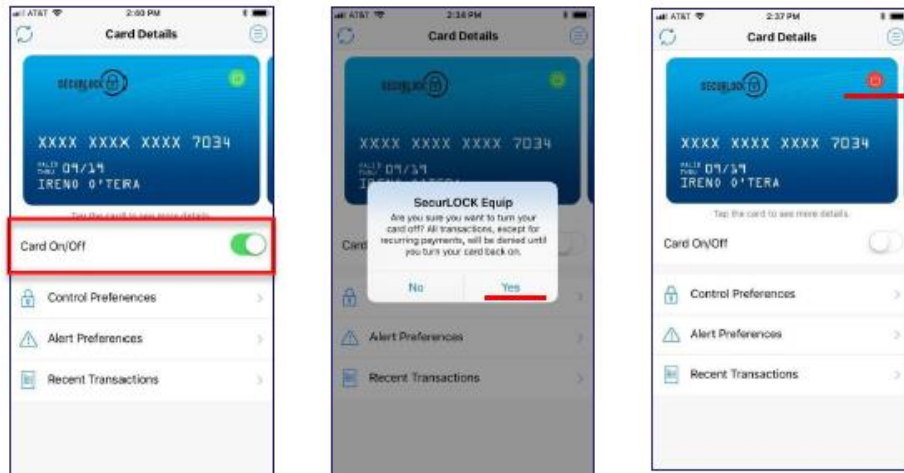
Click on a transaction to display additional details such as Transaction Amount, Merchant Name and Address, Transaction Status, Reason for the Alert and, if the transaction was denied, reason for denial.

You also have the ability to Tag or add a Memo to each transaction receipt.



## Turn Card On/Off

Tap the Card On/Off control to turn a card on or off. An alert message appears for confirmation. Once the card is turned off, the Card On/Off icon in the upper-right corner of the card image will change from green (On) to red (Off).

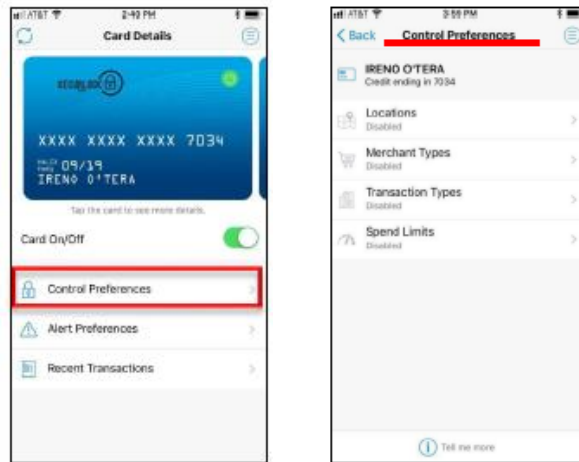


## Set Up Control Preferences

Control Preferences can be used to define how and where a card may be used. Tap on 'Control Preferences' on the Card Details screen to access these features.

On the Control Preferences screen, select a control from the Control Preferences options: Locations, Merchant Types, Transaction Types, and Spend Limits.

*Please Note: An alert message appears as confirmation for any control changes. Controls are applied immediately.*



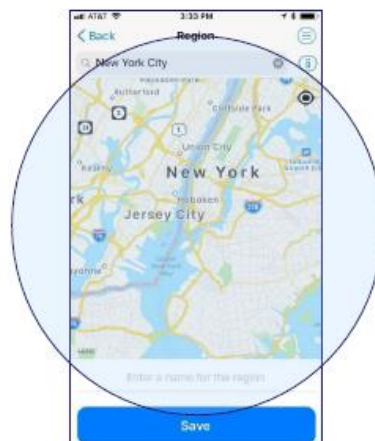
### Locations

Tap 'Locations' to open the Location Controls screen. Location controls are used to specify the geographical areas in which the card may be used.

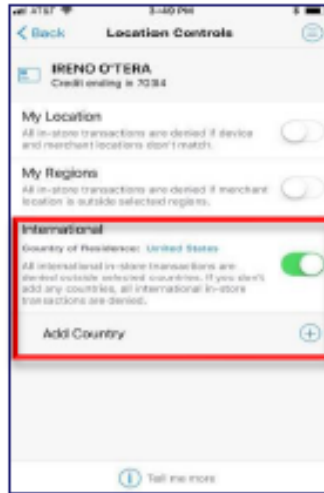
When the 'My Location' control preference is set, the app will compare the last known location of the mobile device and the merchant location to decide whether to approve or deny the transaction. The 'My Location' control is based on an 8-mile radius around the mobile device. Transactions made at merchant locations that differ significantly from your location will be denied.

Use 'My Regions' to define geographical areas in which in-store card transactions are permitted. In-store card transactions occurring outside the defined regions are denied. Use a zip code, city name, state or country and zoom in or out on the map to define a region. You must enter a name for the region and click 'Save'.

*Please Note: You can specify up to three regions per card.*

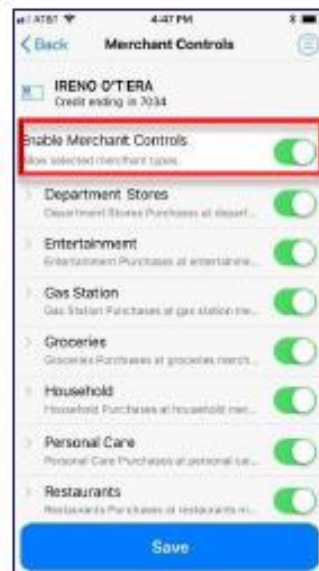
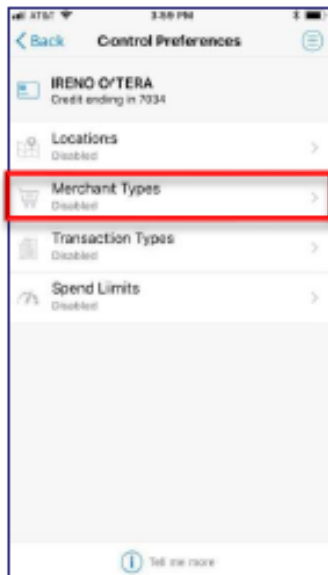


To block transactions made outside your home country, select the 'International' option. To add or remove specific countries, tap of the '+' next to the 'Add Country' field and in the text box, enter the country name, then click 'Save'. When enabled, any card present transaction made outside your country of residence (in addition to those countries you have set) will be declined. *Please Note: You can add a maximum of 5 countries to the International control.*



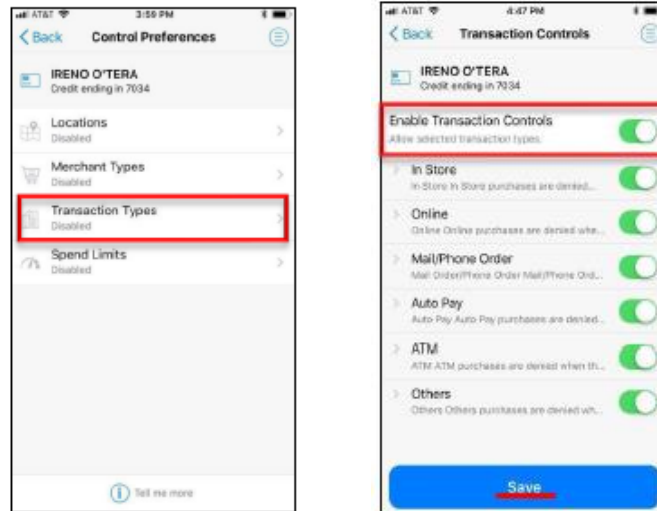
## Merchant Types

Tap 'Merchant Types' to open the Merchant Controls screen. Merchant controls are used to specify the types of businesses at which your card can be used. To prevent in-store transactions at a particular type of store, turn off that Merchant Type. Any attempt to use the card in a store of that type is denied.



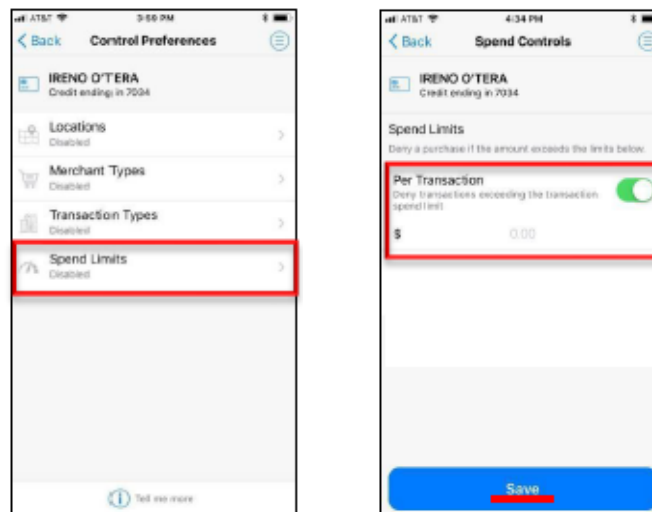
## Transaction Types

Tap 'Transaction Types' to open the Transaction Controls screen. Transaction controls are used to specify the types of transactions that may be made with the card. When 'Transaction Types' is enabled, the individual types are shown. Turn on the 'Enable Transaction Controls' and enable the transaction types that should be approved. To prevent the card from being used for a type of transaction, turn off that transaction type.



## Spend Limits

Tap 'Spend Limits' to open the Spend Limit Controls screen. Spend Limit controls are used to set a limit on how much can be spent on one transaction. To enable, turn on 'Per Transaction' and enter the maximum amount that can be spent on one transaction, then click 'Save'.



If a transaction is declined based solely on one of your control preferences, you can click on the Decline Transaction notification that is sent to your phone to make a One-Time Override at that merchant. A One-Time Override will allow automatic approval of the next transaction made on the card within the next 10 minutes, regardless of your control preferences.

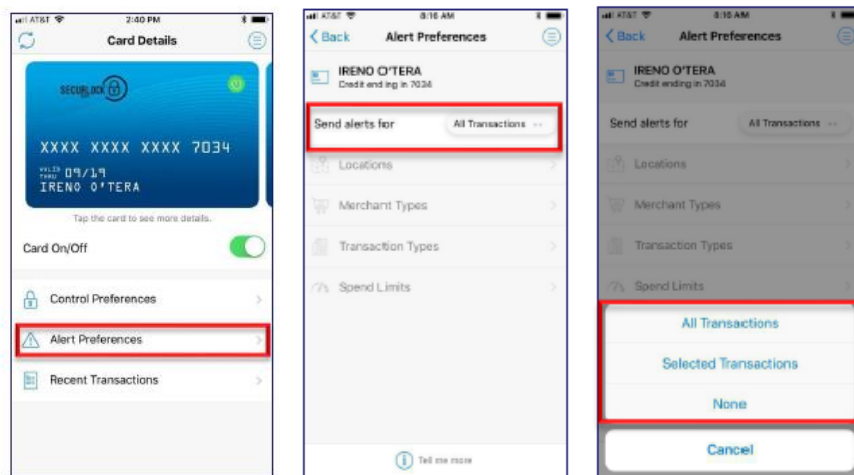
*Please Note: After choosing 'Authorize', you will need to perform the transaction again for it to be approved.*

## Set Up Alert Preferences

Alert preferences are used to specify the kinds of transactions that should generate an alert: All Transactions, Selected Transactions, None.

Generating an alert does not cause a transaction to be denied; it simply alerts the user that the transaction has occurred, regardless of whether it was approved or denied. *Please Note: All denied transactions will generate an alert.*

Choosing 'Selected Transactions' from the drop-down menu box on the Alert Preferences screen will present you with several custom alert options. Once an alert preference is enabled, its icon changes from light grey to blue.



### Location Alerts

Once Location Alerts are enabled, card transactions occurring outside the specified locations generate an alert. Available Locations Alerts are: My Location, My Regions, and International.

### Merchant Type Alerts

Use Merchant Type Alerts to specify the types of businesses at which in-store card transactions should generate an alert. When 'Enable Merchant Alerts' is 'On', the individual merchant types are shown. The first time you select 'On', all of the merchant types will be enabled. Disable Merchant Types for the types of businesses at which transactions should not generate an alert.

### Transaction Type Alerts

Use Transaction Type Alerts to specify the types of transactions that should generate an alert. When 'Transaction Types' is enabled, the individual types are shown. The first time you select 'On', all of the Transaction Types will be enabled. Individual Transaction Types can be disabled for kinds of transactions that should not generate an alert.

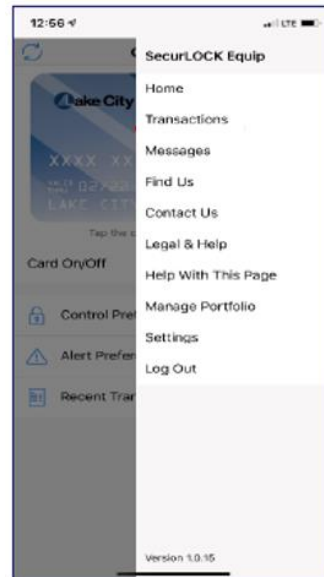
### Spend Limit Alerts

Spend Limits are used to set a limit on how much can be spent on one transaction. A Spend Limit Alert is generated if a transaction amount exceeds the specified spend limit. On the Spend Alerts screen, turn on 'Per Transaction' and enter the maximum amount that can be spent on one transaction before an alert is generated.

## Main Menu Options Overview

Tapping the Menu icon will present a variety of menu options:

- Transactions
- Messages
- Find Us
- Contact Us
- Legal & Help
- Help With This Page
- Manage Portfolio
- Settings
- Log Out



### Transactions

Click on 'Transactions' to review your recent transactions. Refer to page 9 of this guide for additional information.

### Messages

Click on 'Messages' to access messages that have been sent to your device. Messages include Transaction Alerts and Card Alerts. *Please Note: All messages will fall off after 7 days.*

### Find Us

Click on 'Find Us' to display a map of your current location in which local ATM locations are identified with pins. To find ATMs at locations other than your current location, in the Search field at the top of the map, enter a city or zip code and tap 'Search'. Tap on a pin to display the address of the ATM. You will be provided with the option to place a call based on the contact details shown, or view directions from your device's current location.

### Contact Us

Click on 'Contact Us' to view the Allegiance Bank contact information. Tapping the phone number and then tapping 'Call' enables you to contact our Customer Service for assistance. Customer Service is available Monday through Friday from 8:00am – 5:00pm CST. Tapping the email address will provide you with the ability to send an email directly to our Customer Service.

### Legal & Help

Click on 'Legal & Help' to view the SecurLOCK Equip 'Terms & Conditions' and the Allegiance Bank 'Privacy Policy' that was accepted during the registration process. 'Help' is a text document that covers all major functions of the SecurLOCK Equip application.

### Help With This Page

Click on 'Help With This Page' to quickly access the information you need. When selected, the specific 'Help' screen will open that directly relates to the screen you are on.

## Manage Portfolio

Click on 'Manage Portfolio' to select cards to be managed or un-managed by the app. To un-manage a card, uncheck the box next to the card and click 'Save'. An unmanaged card will no longer be viewable on the Card Details page. If you have chosen to un-manage all of your cards, you will be asked if you wish to unsubscribe from the service. If you would like to use the app again after un-subscribing, you will need to register as a new user.

From the Manage Portfolio screen you may also add a new card by clicking 'Add Card'. Refer to page 8 of this guide for additional information. *Please Note: There is no limit to the number of cards that can be added to the SecurLOCK Equip app. However, management of more than 20 cards at one time may negatively impact the app's performance.*

## Settings

Click on 'Settings' to access the following options: Change/View Personal Information, Set Primary Device, Set Do Not Disturb window, Change Password, and Enable/Disable biometric login (Touch ID/Face ID or Fingerprint).

Tap 'Personal Information' to view or revise your Name, Email Address, or Phone Number. *Please Note: Any changes made will only affect the information stored in the SecurLOCK Equip app. If you need to update your bank information, please contact Customer Service via phone or email.*

To set a phone as the primary device, tap on 'Primary Device', tap the 'Primary Device' slider to the 'ON' position, then tap 'Yes' when a confirmation message is received asking 'Are you sure you want to designate this device as the Primary?'. In order to enable location controls and receive location alerts, your device must be set as the Primary Device.

Use the 'Do Not Disturb' option to set quiet hours in which notifications are stored in the Messages section of the app without disturbing you, except for in-store transactions, ATM transactions and denied transactions. To enable, click 'Do Not Disturb', set 'From' and 'To' times, select the desired time zone and then press 'Save'.

Tap 'Change Password' to change the password used for logging into the app. You will need to enter your old password and a new password twice to confirm the entry, then press 'Save'.

## Log Out

Click on 'Log Out' to log out of the application and be brought back to the Login page. To log back into the application, you will need to either use the biometric login or enter your login credentials.





If you have questions, we're here to assist you. Contact us anytime.



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Your Local Bank Office