# SecurLOCK Equip FAQ

## INTRODUCTION AND REGISTERING

### What is SecurLOCK™ Equip?

SecurLOCK Equip is a mobile app that allows you to control how, when, and where your debit card is used. It is a simple and secure way to manage and monitor your payment transaction activity. SecurLOCK Equip can help keep your payment card safe and provide instant notifications whenever your card is used.

### What is required to use it?

SecurLOCK Equip requires you have an Allegiance Bank debit card account. You will also need an Apple or Android smartphone. After downloading the app, you will be instructed to enter your full card number followed by additional authentication information. Once registered, you can begin using the app immediately.

### How do I get the SecurLOCK Equip app?

SecurLOCK Equip is available on both Apple and Android mobile devices. 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. Once the app has successfully downloaded to your mobile device, you can begin the card registration process.

### Is there a fee to use the app?

No. It is provided to you at no cost so you can have more control over your card.

### How many cards can I register?

There is no limit as to how many cards you can register. However, we recommend registering no more than 20 cards to a single profile. Any more than the recommended number may affect app performance. The debit card(s) must have been issued from Allegiance Bank.

### What kind of cards can I register?

Debit cards can be registered as long as they have a 3-digit CVV key. Normally, ATM cards are the ones that do not have this code, therefore are ineligible for registration.

### What kind of mobile devices are supported?

Android – OS version 5.0 or later

Apple– iOS version 9.0 or later

### Why do you need my email address?

Your email address is needed in case you forget your password and need to reset it using the 'Forgot Password' link.

## CONTROLS & ALERTS

### Once I register my cards, how do I begin managing and monitoring my payment activity?

You can begin using the service immediately following registration. When turning the card off, the green button in the top right corner of the card image will turn to red. This means that all transactions (except recurring) will be declined. When ready to make a purchase, you can turn the card back on instantly.

In addition to the card on/off function, you can start selectively setting controls and alerts by channel (in-store, online, mobile, ATM, etc.). You can also set transaction spend limits, select geographic locations where the card can be used, set specific merchant categories, view recent transaction history, receive real-time alerts and much more.

### What is a real-time alert?

A real time alert is an immediate push notification sent to the app. You can select to be alerted on all payment transactions or you can choose just to be alerted for "selected" transactions. Alerts are available by spend limits, location, transaction type and/or merchant category.

### By turning my card off am I closing my account?

No. Using card controls does not change the status of your account.

### How long does it take for a control or alert setting to take effect?

Controls and alerts come into effect immediately after you save your preferences.

### If I have my card turned off will my recurring transactions go through?

Yes. Recurring transactions (Auto Pay) will be approved while your card is turned OFF, unless recurring transactions have been turned OFF prior to your card being turned OFF.

### Can I use My Location, My Regions and International at the same time?

Yes. My Location, My Regions, and the International card control can be used in conjunction with one another.

### I turned my card on and set My Location. I was at the merchant, and my transaction was still declined. Why?

You can see which card controls were invoked in order to decline a transaction within the app. Once you are logged in, tap on Recent Transactions. Find the one that was denied and open it, tap the image so it flips, and the control(s) that were evoked during the authorization will be listed near the bottom.

Please note: The transaction could also be declined because of external factors like insufficient funds or fraud monitoring - SecurLOCK Equip will not display these external factors.

### What are Alert Preferences?

Alerts let you know every time a card transaction is attempted. You can choose to be alerted for all, or individually selected transactions. Selected alerts are also available by location, transaction type, merchant type, and threshold amount.

### My alerts are supposed to notify me of every transaction, but I am not receiving them.

Only the 'Primary Device' will receive alerts. Use the settings menu in the app to set your device as the 'Primary Device'.

Another common reason for not receiving alerts is due to your mobile device's notification settings for the SecurLOCK Equip app. If notifications are turned off at the operating system level for the app, SecurLOCK Equip will not be able to deliver alerts to your device.

## MANAGING THE APP

### Once I get a new, replacement smartphone how do I begin using the service again?
Simply download the app to your new smartphone and login with your current User ID and Password. Your control preferences will remain in place, but your alert preferences will need to be reset.

### I received a new card number. Will it be automatically updated in the app?
When your card is reissued with a new card number, you will need to add the new card to the app via the standard registration process. This can be done by going to Manage Portfolio and tapping "Add Card". Be sure to "unmanage" the old card.

If your card is reissued with the existing card number, you will not need to add it to the app again.

### What if I need help with the app?
There is a "Help" function within the app, as well as a "Contact Us" section where you can call/email our Customer Service Center. Customer Service is available Monday through Friday from 8:00am – 5:00pm CST.

### How long will my transaction history display?
The last 50 transactions will display in the app for thirty calendar days.

### My pending purchase shows it is for more than I paid. Why?
Some merchants send pre-authorizations at higher amounts to test cards' validity. For example, a $25 gas purchase might display as $26. Pre-authorizations are common at a gas station, for a hotel stay, or for a car rental. Even though the charge is listed in the app for more, it will clear your account for the correct amount.

### I only want to manage one of my cards, but they're all being displayed.
To select the card(s) you wish to manage, go to Settings and choose Manage Portfolio within the app. Then, uncheck the card(s) you don't want to manage. Once a card is unmanaged, controls and alerts cannot be set for that card. Cards can be (un)managed at any time.

### How do I access the menu or log out?
Press the icon that has three stacked lines to reach the menu. This icon is usually found in the top right corner.

### How do I get more information about the features and functionality of the app?
A "Help" icon can be found at the bottom of the login page and listed in the menu. On specific pages such as the 'My Location' page, tapping the "i "will open a window with detailed information on how the control works.

### What if my smartphone is stolen? How secure is the app?
A password is required to login to the app. Additionally, the app does not store personal information on your mobile device and will only ever display the last four digits of your card number.

### How can I login to the app without entering my login name and password every time?
You can login to the app using Touch ID on both iOS and Android devices that support this functionality. Additionally, Face ID can be used on supported devices as well.

If your mobile device does not have the capability for login using Fingerprint or Face ID, you will be offered the option of setting up a numerical passcode.

Please note: If you own a biometrics-capable device and would prefer to use a numerical passcode, you may be able to turn off biometrics specifically for the SecurLOCK Equip app on your mobile device. This depends on the Operating System that you're running on your mobile device.