

smsGuardian Rules

1. International Authorizations – This rule will send text messages for all approved authorizations containing a Country Code value not equal to 'US' or 'USA'.

a. Scenario: To alert this rule the transaction must have the following criteria:

- Approved authorization
- Country Code NOT 'US' or 'USA'
- NOT a reversal

b. Text Format:

McB Guardian Alert on card XXXX in Country = ABC at Merchant Name for \$99999.99- Reply AA1234NO if unauthorized. Reply STOP to cancel alerts.

2. Authorizations Greater than \$300 – This rule will send text messages for all approved authorizations greater than \$300.

a. Scenario: To alert this rule the transaction must have the following criteria:

- Approved authorization
- Amount over \$300.00
- NOT a reversal

b. Text Format:

McB Guardian Alert on card XXXX at Merchant Name for \$99999.99- Reply AA1234NO if unauthorized. Reply STOP to cancel alerts.

3. Card Not Present – This rule will send text messages for all approved manually entered card transactions. This will apply to merchants who manually key in your card number as well as purchases made online.

a. Scenario: To alert this rule the transaction must have the following criteria:

- Approved authorization
- Key entered (not swiped)
- NOT a reversal

b. Text Format:

McB Guardian Alert card XXXX – card # key entered at Merchant Name for \$99999.99- Reply AA1234NO if unauthorized. Reply STOP to cancel alerts.

4. Out of State Transaction – This rule will send text messages for all approved authorizations that take place in a state other than the state where the cardholder lives. The cardholder's state is based on the value provided in your Cardholder Data File.

a. Scenario: To alert this rule the transaction must have the following criteria:

- Approved authorization
- Merchant State NOT EQUAL TO Cardholder State
- NOT a reversal

b. Text Format:

McB Guardian Alert card XXXX in State = AB at Merchant Name for \$99999.99- Reply AA1234NO if unauthorized. Reply STOP to cancel alerts.