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PROTECT YOUR CARDS DIRECTLY FROM YOUR PHONE

SecurLOCK Equip is an application available for download to the cardholder's smartphone. The app enables the cardholder to control how, when and where their Woodlands Bank debit card can be used. The app allows the cardholder to independently monitor their debit card activity as closely as desired.

Introduction & Registering Common Questions

What is SecurLOCK™ Equip?

SecurLOCK Equip is a mobile app that allows a cardholder to control how, when and where your Woodlands Bank debit card is used. It is a simple and secure way to manage your debit card and monitor your payment transaction activity. SecurLOCK Equip can provide real time alerts to notify you whenever your debit card is used.

What is required to use it?

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

Is there a fee to use the app?

No. The app is provided to you free of charge to provide more control over your debit card.

What are the benefits?

The app enables the cardholder to monitor and manage debit card activity by establishing alerts and setting controls to restrict certain types of transactions including the option to turn the card off. When a debit card is turned off using the app, no payment (except recurring payments you have established using your Woodlands Bank debit card) transactions can be conducted until the debit card is turned back on.

How does it work?

After downloading the app, the cardholder registers their debit card, and then can begin using the application to set controls (like turning the debit card off when not being used by the cardholder) and establish alert preferences (like receiving an alert when a debit card transaction exceeding \$100.00 is attempted or when a debit card payment is attempted outside of the US) as desired.

How do I get the SecurLOCK Equip app?

If you have an iPhone, download the app from the Apple store. If you have an Android phone, download the app from the Google Play store. Once the app has been successfully downloaded to your smartphone, you can begin to register your Woodlands Bank debit card(s).

How many cards can I register?

You may register any or all your Woodlands Bank debit cards.

What kind of cards can I register?

Woodlands Bank debit cards only can be registered.

What kind of mobile devices are supported?

Android - version 4.1 or later and Apple (iOS) - device model 4S, 5, 5C, 5S, 6, or 6 Plus with iOS operating system version 6, 7, or 8 and all future devices/releases going forward.

What if I am having trouble during registration?

Please use the Contact Us button at the bottom of the landing page (Woodlands Bank at 570.327.5263) and one of our customer service representatives will be happy to assist you.

Why do you need my email address?

Your email address is needed if you forget your password and need to have the bank reset it.

Controls & Alerts Common Questions

Once I register my card(s), how do I begin managing and monitoring my payment activity?

You can begin using the service immediately.



ALERTS AND TRANSACTION CONTROLS

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

By turning my card off am I closing my account?

No - using the on/off card control feature does not change the status of your card account.

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

Yes. Any recurring card payment arrangements you have established will be approved. Additionally, you can select to receive alerts on recurring payment transactions as well.

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

Access the app, and go to Transactions to find the one that was denied and open it. Tap the image so it rotates, and the control(s) which were evoked during transaction authorization will be listed near the bottom. The transaction could also be declined due to another external factor such as non-sufficient funds or Falcon de-activating the debit card due to detecting a fraudulent payment suspect.

My alerts are supposed to notify me of every transaction, but I am not receiving them - why?

Alert preferences inform you when a card transaction is attempted. You can be alerted for all card payment transactions attempted, or just the preferred transaction types you select. Alert preferences can be established based on location, transaction type, merchant type and payment amount.

ON/OFF FUNCTION

By turning the card off, the little green button in the top right corner of the card image will turn to red. When the card is turned off, all transactions (except any recurring payment transactions you have established to pay using your debit card) will be declined. When you are ready to make a debit card purchase, you can simply turn the debit card bank on. This provides the ultimate security control by preventing POS payment debits you did not authorize and originate from being authorized and presented against your account.

What is a real-time alert?

It is an immediate notification of a payment transaction conducted using your debit card which is sent to the app. You can elect to be alerted on all your payment transactions (including recurring payments you have established) or you can elect to be alerted only on the types of payment transactions you have specified. Alerts can be set-up based on dollar amount of transaction, geographic location where the transaction occurred, the transaction type or the merchant type category.

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

A control or alert setting takes effect immediately after you setup and save the option.

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

My Locations and My Region can work independently or together; however, neither can be used in conjunction with International.

What are Alert Preferences?

Alert preferences inform you when a card transaction is attempted. You can be alerted for all card payment transactions attempted, or just the preferred transaction types you select. Alert preferences can be established based on location, transaction type, merchant type and payment amount.

MANAGING THE APP Common Questions

If I get a new/replacement smartphone, how do I begin using the service again?

Just download the app to your new smartphone and login with your current user id and password. You can then set up the desired controls and alert preferences.

What if I need help with the app?

There is a "Help" function within the app as well as a "Contact Us" category where you can send an email message to Woodlands Bank. You can also call Woodlands Bank at 570-327-5263 during normal bank business hours to request customer service assistance.

How do I get more information about the features and functionality of the app?

Detailed information can be found throughout the app. Help 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" next to My Regions opens a window containing information about how the control works.

Is Touch ID available on Android phones?

Touch ID is not available on Android phones at this time.

I received a new card number. Will it be automatically updated in the app?

You will have to add the new debit card account number to be managed to the app by going into Manage Account to add the new card number - be sure to "unmanage" the old debit card which is being replaced.

How long will my transaction history display?

The last 50 transactions will display in the app for thirty (30) calendar days.

My pending purchase shows for a higher amount than I paid. Why?

Some merchants send pre-authorizations for higher amounts to test the validity of the payment card being used - for example, a \$25 gas purchase might display as a higher dollar amount pre-authorization. Pre-authorizations being listed at a higher amount are common at the gas pump, for a hotel stay, or for a car rental. Even though the pending payment amount is listed in the app for the higher pre-authorization amount, the payment will post to your account for the correct amount of your purchase.

What if my smartphone is stolen? How secure is the app?

A password is required to access the app. There is no personal information stored on the smartphone, and the app only displays the last four digits of your card number.

Would a credit or deposit transaction ever be denied?

No—the app provides a cardholder with the option to manage, control and monitor debit card payment transactions initiated using their Woodlands Bank debit card. The app enables the cardholder to quickly detect any payment transactions they did not authorize or conduct.