Synovus Card Alerts

FREQUENTLY ASKED QUESTIONS

Q. **What are Synovus Card Alerts?**

A. Card Alerts are optional messages that help you manage and track certain transactions you make with your enrolled Synovus Bank Visa® credit cards and check cards. You select the alerts you want to receive and the method by which you want to receive them. Each time activity occurs with your card that matches the alerts you have selected, you will receive a message or messages. You can receive alerts by email or text and mobile push notification in English. Alerts can be added, modified or deleted at any time.

Q. **What alerts can I receive when I enroll my card in Synovus Card Alerts?**

A. You can choose to be alerted when transactions are **processed through the Visa network**. Any or all or the following transaction alerts can be selected:

- Purchases that exceed an amount you have defined (when purchase is made without using a PIN)
- Declined Transactions (when transaction is made without using a PIN)
- Card not present (such as an online or over-the-phone purchases, payments and reservations)
- Purchases made outside the United States
- Pay-at-the-Pump gas station purchases

Q. **In what formats can I receive Synovus Card Alerts?**

A. You can choose to receive each alert by email, text and/or mobile push through the Synovus Card Alerts app. If you choose to receive email alerts, you must provide your email address; if you choose to receive text alerts, you must provide your mobile phone number; if you choose to receive mobile push notifications, you must download the Synovus Card Alerts app. Mobile services require that you have your mobile provider's data and/or text plan, so message and data rates may apply, based on your plan.

Q. **How long after my card is used will the alert be received?**

A. In most cases, the alert is sent immediately when you use the card, often before you leave the store or location. However, some merchants hold transactions and submit them later for payment. In these cases, the alert could be triggered at the time that the merchant releases the transaction for processing.

Q. **Why is it important to have alerts for my transaction activity?**

A. Receiving alerts helps you identify transactions you did not make or authorize, so you can report them right away.

Q. **Is there a cost for Synovus Card Alerts?**

A. Synovus Bank does not charge a fee to enroll in or receive card alerts. However, mobile services require that you have your mobile provider's data and/or text plan, so message and data rates may apply, based on your plan.

Q. **How will I know an alert is coming from Synovus Card Alerts?**

A. Text alerts will come from code 868-472 and reference "Synovus" in the message; push notifications reference "Synovus" in the message; and emails come from Synovus Card Alerts and include the Synovus logo .

Eligibility

Q. **Who can participate in Synovus Card Alerts?**

A. To be eligible, you must have an active Synovus Bank Visa check card or credit card issued in your name. If you choose to take advantage of the Synovus Card Alerts app and/or to receive text alerts, you must have your mobile provider's data and/or text plan. Message and data rates may apply, based on your plan.

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Q. **What Synovus Bank cards are included in Synovus Card Alerts?**

A. You can enroll any of the following Visa check cards or credit cards issued by Synovus Bank:

- Visa Check Card
- Visa Platinum Check Card
- Visa Business Check Card
- Visa Platinum Credit Card
- Visa Cash Rewards Platinum Credit Card
- Visa Purchase Perks Platinum Credit Card
- Visa Business Platinum Credit Card
- Visa Corporate Card
- Visa Purchasing Card

Q. **Can I enroll my Synovus Bank MasterCard credit card in Synovus Card Alerts?**

A. No, currently only Synovus Bank Visa check cards and credit cards can be enrolled in Card Alerts.

Q. **Do I have to be enrolled in Synovus Online or Mobile Banking to participate in Synovus Card Alerts?**

A. No. Synovus Card Alerts is a separate service that is not directly associated with Online or Mobile Banking.

Enrollment

Q. **How do I enroll in Synovus Card Alerts?**

A. You can "Create an Account" by either:

1. Downloading the Synovus Card Alerts App from the App Store or Google Play
   OR
2. Visiting www.synovus.com/cardalerts and choosing the "Enroll Now" link.

Whether you enroll online or through the app, **you must choose a case sensitive Username and Password**. Your Username can be any length and can include letters and/or numbers. Your Password must be between 7 and 32 characters long and must include at least one (1) letter and one (1) number. It can include special characters or punctuation (for example ! # $ % + ? + ? @). It cannot be the same as your Username; cannot include the word "password, and cannot include three (3) sequential numbers (abc or 123, for example). When you change your password, it cannot be the same as any of your previous four (4) passwords.

After you enroll, use the Profile tab to add your contact information, including the mobile number(s) and email address(es) where you want to receive alerts. Use the Cards tab (app) or Alerts tab (online) to set up the alerts you want to receive and how you want to receive them. You can add, change or delete alerts any time, either by the app or website.

Q. **How can I manage my alerts?**

A. You can add and delete cards; and add, delete and change your alerts through the Synovus Card Alerts app or by accessing the customer website through www.synovus.com/cardalerts.

Q. **Why am I getting an error message when I try to create my Username and Password?**

A. If you are having trouble setting up a Username and Password, first check to be sure that you have followed the required rules for creating a valid Username and Password. Your Password must be between 7 and 32 characters long and must include at least one (1) letter and one (1) number. It can include special characters or punctuation (for example ! # $ % + ? + ? @). It cannot be the same as your Username; cannot include the word "password, and cannot include three (3) sequential numbers (abc or 123, for example). When you change your password, it cannot be the same as any of your previous four (4) passwords.   If you continue to have problems, call us at 1-888-SYNOVUS (796-6887).

Synovus Card Alerts

FREQUENTLY ASKED QUESTIONS

Q. **If other cards are issued for my account, can other cardholders also receive alerts? Will other cardholders who share my account see the alerts I have set up?**

A. Alerts are set up for each card number separately. Other cardholders who share your account can also enroll and set up their own alerts. Each cardholder receives only the alerts they have chosen for their own card.

Q. **After I enroll, how long will it be before I start to receive alerts?**

A. After you have enrolled your card and chosen your alert(s), you are eligible to receive alerts immediately. You will start to receive alerts the next time transaction activity occurs that matches the alerts options you have selected.

Q. **How can I get access to alerts through a mobile device?**

A. You can download the Synovus Card Alerts app from the Apple App Store or Google Play. Once installed, you can use the app to set-up and manage your alerts. You can add cards; add and update email addresses and mobile numbers; add and set up and manage alerts using your mobile device.

Q. **How many cards can I enroll?**

A. Enrollment is at the customer level, so you can enroll any eligible Synovus Bank Visa check cards or credit cards that are issued in your name, up to a total of 10. You can add cards by clicking on the Plus Mark (+) found at the top, right of the "Alerts" tab on our website, or the top, right corner of the "Cards" screen in the Card Alerts app.

Q. **How do I add a card?**

A. Yes, you can enroll up to 10 Synovus check cards and credit cards issued in your name. You can add new cards later by clicking on the Plus Mark at the top, right of the Alerts page.

Q. **Why did I receive an error message when I try to set up my Synovus Bank check card or credit card?**

A. If you receive an error message when you try to set up or add a card, first check to be sure that you have entered a current card number and that the expiration date is the most current for your card account. Also, when you are entering your card information, make sure that the address you enter is the same one used on your card statement. If the address you enter does not match exactly, you will not be able to complete the addition of that card.

Alerts Management

Q. **How do I add, delete or change my email address or mobile phone number?**

A. You can add, delete or change your email address of mobile phone number online or on the Synovus Card Alerts App. Go to your "Settings" to add, delete or change email addresses and mobile phone numbers. Once added, go to "Alerts" (website) or "Cards" (app) to select the alerts you want to receive at each address or number.

Q. **How can I change, add or delete Card Alerts?**

A. You can make changes to the alerts you receive by accessing the customer website through www.synovus.com/cardalerts or through the Synovus Card Alerts app. Simply log in, then click or unclick the boxes beside the alert(s) you want to add, delete or change. For alerts provided when your transaction exceeds an amount you have provided, you can also add, delete or change the amount. Once you have made your selections, click on SAVE in order to confirm your changes. You can add, change or delete alerts any time.

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Synovus Card Alerts

FREQUENTLY ASKED QUESTIONS

Q. **How do I stop receiving Synovus Card Alerts?**

A. Synovus Card Alerts are optional, so you can instruct us to stop sending alerts to you at any time by accessing the customer website via www.synovus.com/cardalerts or through the Synovus Card Alerts App.

There are several ways you can discontinue some or all alerts by website or App. You can:

1) Uncheck the boxes beside the alerts you no longer want to receive.

2) Remove a card or cards from your profile.

3) Delete your profile.

To stop text alerts, you can also:

4) Text STOP as a response to any text alert your receive.

5) Text STOP to 868-472 any time.

Q. **If I delete my cards or uninstall the Synovus Card Alerts App, can I still use the Card Alerts Service later?**

A. Yes, you can log in and re-enroll a card or cards at any time. You can also re-install the App by downloading it from the Apple App Store or Google Play.

Q. **If my card number changes, do I have to re-enroll?**

A. If your card number changes, you should log in to the customer website or go the Synovus Card Alerts app to add your new card number and set-up alerts for that card number. You should also delete the old card number.

Q. **What happens to my enrollment if my mobile phone number or email address changes for any reason?**

A. Go to the customer website by visiting www.synovus.com/cardalerts, or access the Synovus Card Alerts app, then update your profile to include your new phone number or email address.

About Alerts

Q. **Can I receive more than one alert from Synovus Card Alerts for the same transaction?**

A. No, you receive only one Synovus Card Alert per transaction, based on the following priority:

- Declined Transaction (when transaction is made without using a PIN)
- Pay-at-the-Pump Gas station purchase
- Purchase is made outside the United States
- Card not present (such as an online or over-the-phone purchases, payments and reservations)
- Purchase that exceeds an amount you have defined (when purchase is made without using a PIN)

Please note that if you have chosen to receive alerts through Synovus Online Banking or credit card reminder alerts through CardView, you could also receive separate alerts based on these choices. Signing up for Synovus Card Alerts does not cancel any other alerts you may have already established through Synovus Online Banking or CardView; you can be enrolled in these other Synovus services in addition to Synovus Card Alerts.

Q. **What does "card not present" mean?**

A. When you use your card for a purchase and are not required to swipe the card at a terminal, this is a "card not present" transaction. Examples include transactions made online or over the phone (payments, purchases, travel reservations, etc.), as well as automatic or scheduled payments.

Q. **If I use my check card or credit card for an automatic or scheduled payment, will I receive an alert?**

A. If you choose to set up an alert for card not present transactions, you will get an alert when your card is used for an automatic payment.

Q. **Do business owners or corporate officers receive alerts about all cards for their commercial or business card account?**

A. No, each card is enrolled separately and receives only the alerts the cardholder has set up. Each business or commercial card would be enrolled by the person authorized to carry the card and they can choose the alert they want to receive.

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Synovus Card Alerts

FREQUENTLY ASKED QUESTIONS

Q. **If I sign up for Synovus Card Alerts, will I still receive alerts for check card transactions that I have set up through Synovus Online Banking or CardView.com?**

A. Yes, if you are set up to receive alerts through Synovus Online Banking or credit card reminders through CardView.com, you will continue to receive the alerts you have selected there. Signing up for Synovus Card Alerts does not cancel any other alerts you may have already established through Synovus Online Banking or CardView; you can be enrolled in these other Synovus services in addition to Synovus Card Alerts.

Q. **Do I receive an alert when I return an item I have purchased?**

A. No, you receive for the purchase transaction only, not for returns, refunds and other adjustments.

Q. **Why did I get more than one alert for the same transaction?**

A. The following are some of the reasons you could get more than one alert for the same transaction.

- If you have also set up check card alerts in Synovus OnLine Banking for your deposit account, you may receive separate alerts from each service.
- If you purchase more than one item from a business that offers products from other merchants (such as amazon.com), you could get an alert when each merchant processes their part of the transaction.
- Travel companies may process fees or taxes separately from the initial transaction.
- Hotels could process restaurant charges or incidentals separate from your room rate.
- The merchant could have re-submitted the transaction if the initial authorization expires.
- The merchant (such as a gas station) requested an initial authorization of $1, and then submits the final transaction separately.

Q. **Why did I get an alert for less than the amount of my purchase?**

A. Alerts are triggered by the original authorization amount, which may not include tips, incidentals or similar items. The final transaction for the full amount is submitted later and includes the final total. You will receive an alert for the initial transaction (authorization) only.

Q. **Why did I get an alert for more than the amount of my purchase?**

A. Some merchants will place a hold on funds in your account for a specific fixed amount, which may be more than the amount of your purchase. This is common with gas stations and some hotels, for example. Once your actual purchase is processed by the merchant, the hold will be released and only the actual amount of the purchase will be charged to your account.

Q. **What are push notifications?**

A. These are alerts that pop up on your mobile phone. If you choose to receive push notifications through Synovus Card Alerts, you must download the Synovus Card Alerts app and establish phone settings to allow notifications to be received. Go to "Settings" on your mobile phone and make sure that the notifications setting is "On"" for the Synovus Card Alerts app. Also, make sure that the box is checked for push notifications on all the alerts for which you want to receive messages in this manner.

Q. **I chose to receive mobile push alerts, but they are not being received? Why?**

A. Go to the settings on your mobile device and assure that the notifications setting for the Synovus Card Alerts app is set to "On".

Q. **Why do some alerts include a purchase amount and some don't?**

A. Merchants use various networks and systems to process their purchase transactions, therefore, the amount of information available for alerts can vary. Sometimes purchase amount is available for us to deliver to you with the alert, but sometimes it is not. We recommend that you monitor your deposit account and credit card account as usual to assure that all transactions posted to your account match your records.

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FREQUENTLY ASKED QUESTIONS

Q. **Why did I receive an alert hours (or days) after the transaction?**

A. Sometimes merchants don't submit transactions immediately and may only submit periodically. For example some merchants may not charge your account until your merchandise is shipped; or merchants who are making sales at special events may wait until they return to their home location to submit transactions all at once.

Q. **Why did I get an alert for a transaction of $1 or some small amount rather than the full purchase amount?**

A. Some online or other merchants (like gas stations or hotels), submit a small transaction amount to make sure the account being used is valid. Then, once the transaction is complete, they will submit the final purchase amount. Depending on the merchant, you may receive a second alert for the actual purchase amount. But, your account will only be charged for the final transaction amount.

Q. **What happens if my session times out?**

A. For your security, your session will end after three (3) minutes of inactivity. When your session ends, any unsaved instructions will be lost.

Q. **Why didn't I get an alert when I expected one?**

A. There are several reasons this could happen.
- You only receive alerts that you have enrolled to receive and that fit the criteria you have selected. So, if the transaction does not match the criteria for one of the alerts you have chosen, no alert will be sent.
- Sometimes merchants do not submit transactions right away, so no alert may be triggered until the merchant submits the transaction to Visa for payment.
- Text alerts could be interfered with by issues with mobile service, such as dropped messages, when your phone is out of the service area, or if your mobile phone does not have SMS message service at the time the text is sent.
- Only transactions that merchants run through the Visa network will trigger alerts; so if a merchant processes their transactions through another network, alerts will not be sent.

Troubleshooting

Q. **If I have problems setting up alerts or have questions about alerts, who can I call?**

A. We're always here to help. Feel free to call us at 1-888-SYNOVUS (796-6887) for customer support.

Q. **What if I forget my Username or Password?**

A. Just click on the "Forgot?" link for instructions and assistance with recovering your Username and/or Password.

Q. **If I get an alert for a transaction I don't recognize, what should I do?**

A. If you don't recognize the merchant and did not authorize the transaction, you should call us immediately at 1-888-SYNOVUS (796-6887).

Q. **Can I get service by responding to the emails and text messages?**

A. No, for your security, the alerts emails and texts you receive are one-way communications, so you cannot get customer support by responding to them directly. If you have questions or about an alert or your account, contact us by sending a secure message through Synovus Online Banking or by calling Customer Support at 1-888-SYNOVUS (796-6887).

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