



## **smsGuardian™ Users Guide and FAQs**

**smsGuardian™** is a service that uses text messages to enable you to monitor activity occurring on your account and respond immediately to potentially fraudulent transactions. Below are some important details about **smsGuardian™**.

### **Alert messages**

- You will receive alerts sent to your cell phone (or other SMS text messaging enabled device) for enrolled Eastern Michigan Bank debit MasterCard® or ATM cards. The number of alerts you receive will be determined by card usage and you will not receive more than one message per transaction on each enrolled card.
- Before alerts can be sent, you must confirm your enrollment by successfully texting the enrollment code provided by the **smsGuardian™** website during set up of your device.
- A text alert message may describe how to respond to block your card. If you reply as instructed, your card will be blocked from further use and you must contact the bank to have the block removed or obtain a new card. If you text anything different, such as "Yes this is fraud", the Guardian system will ignore it. You have up to 12 hours to respond to any individual alert message before that message expires.

To have a block removed from your card, please contact the **Operations** department at **Eastern Michigan Bank** by calling **1.800.397.2054**.

- If a message exceeds 160 characters you may receive multiple texts to get the complete message.
- If the transaction is valid, do **not** respond.
- Replying to a text with the word "STOP" (no quotation marks) will cancel all subscriptions to that mobile device for all enrolled cards.
- You may reply to a text with the word "HELP" to receive service information.
- The parameters determining which types of transactions will generate an alert message have been preset by Eastern Michigan Bank and cannot be altered by the individual cardholder.

### **Mobile devices**

- You can sign up to receive messages on up to ten devices.
- Your cell phone or mobile device must have the ability to send and receive text messages and the use of "short codes" must not be blocked. Short codes are special

telephone numbers, often five digits long, which are used to send text messages from mobile phones.

- You are responsible for any text messaging fees from your carrier as well as any message and data rates that may apply. This service is available for carriers listed at:  
<https://www.cardguardian.com/CardGuardian/carriers.do>

## Enrollment details

- Enrollments are good for one year. You will be notified prior to expiration of your **smsGuardian™** account and may text a reply to renew. The renewal message displays as: "Guardian acct expires soon. To renew for a year Reply AA1234YES. Msg&Data rates may apply, Msgs per issuer settings. Reply STOP to cancel. Reply HELP for Help."
- If you change your mobile service provider, you will need to re-enroll your mobile device in the **smsGuardian™** program.
- Some mobile service providers require a 30-day subscription reminder message be sent to their customers participating in the **smsGuardian™** program. This particular alert message will display as: "Reminder: You have subscribed to Guardian transaction alerts for Eastern Michigan Bank (EMB). Message and data rates may apply. Reply HELP for help. Reply STOP to cancel."
- How To enroll in **smsGuardian™**:
  1. Go to the Guardian website at:  
<https://www.cardguardian.com/CardGuardian/signon.do?fid=B6>
  2. Enter your Eastern Michigan Bank (EMB) card number and enrollment criteria for the card.
  3. Verify **Terms & Conditions**, and confirm the **Service Usage Guide**.
  4. Enroll a device for the card by going to the **DEVICE/CREATE DEVICE** tab.
    - a. Enter the 10 digit mobile device phone number and click **Submit**.
    - b. Send the required message provided to 27576.
    - c. Verify you receive this confirmation message:  
*Guardian enrollment complete. Alerts start within 24 hrs. Msg&Data rates may apply, Msgs per issuer setting. Reply STOP to cancel. Reply HELP for Help.*
  5. Use the **PREFERENCES** tab to set a **Do Not Disturb** period if you wish.
  6. To manage your enrollment, return to the Guardian website.

## Devices

- You can add new devices using the "Create Device" tab on the Guardian website. You can delete or renew a device by using the "Device" tab.

## Do Not Disturb

- The Preferences page on the Guardian website allows you to set a Do Not Disturb time period during which texts will not be sent. Alerts are stored until the Do Not Disturb period ends, then the alerts are sent. The Do Not Disturb period may not exceed 12 hours.

## Stopping Alerts or Unsubscribing

- Discontinue Alerts by texting the word STOP to 27576 or by replying STOP to an Alert. You may also unsubscribe on the Guardian Website at the link above.

## Getting Help

- For help with this service, text HELP to 27576 or reply HELP to an Alert message. You may also click on the "Service Usage Guide" link on the Guardian Website or call (888) 868-8611.

## Children

- Children under the age of 18 should not use the Guardian Website unsupervised, and we ask that children do not submit any personal information to us. If you are under 18, you may only use the Guardian Website under the supervision of your parent or guardian.

## The Text Message

- In the text messages sent, EMB identifies the bank and CARD 1234 is the last 4-digits of the card number.

## More information

- For additional information about this service, please refer to the "Terms and Conditions" page on the Guardian website:  
<https://www.cardguardian.com/CardGuardian/signon.do?fid=B6>
- For questions regarding your mobile device or cellular phone, please contact your mobile service provider.
- If you need assistance with the **smsGuardian**™ service, please contact your card issuer.

## Frequently Asked Questions

### Q: Are there security features in place to protect my card information?

A: Yes. **smsGuardian**™ text messages will only use the last 4-digits of a card number. This service is PCI security standards compliant.

### Q: What happens if I don't reply to a text?

A: Nothing. If no confirmed fraud response is received in 12 hours, the text message will expire and the transaction will be considered authorized.

**Q: Will the text appear to be from smsGuardian or Eastern Michigan Bank?**

A: The text will use "EMB" and "Guardian Alert" to identify where the text was coming from.

**Q: If I respond "NO" to a text, how long will it take to block?**

A: The text response is placed in the highest priority in the Risk Management/ Fraud Department. The next available analyst will receive the fraud case and hard block the card.

**Q: Will I receive renewal notifications?**

A: Yes, a renewal notification will be sent to the device six days prior to the expiration. Three renewal text message attempts will be made before the device is set to expire. If you do not respond, the device will be removed from **smsGuardian™** upon expiration. If you renew the device multiple times, it will extend an additional year for each extra click. So if you want to renew for 5 years, click the renewal button 5 times. When you click renew, you will have to send a message each time to the system similar to the original enrollment text message. You will need to reply to the short code 5 times.

**Q: If I have a do-not-disturb window setup and an alert occurs, does smsGuardian™ send a text when the do-not-disturb window is off?**

A: Yes, a message will be sent once the do-not-disturb window is off. If you have your do not disturb set from 11:00 p.m. to 6:00 a.m. and one or more alerts are created during this time frame, the alert messages will be sent to you starting at 6:00 a.m.

**Q: Can I transfer funds or view my balance using smsGuardian?**

A: No, **smsGuardian** is only used to alert you about your debit card activity and possible fraud.