# Alerts & Controls

## Functionality that Empowers!

PSCU's Alerts & Controls solution fully integrates with mobile and online account management applications giving credit union members robust options for controlling when, where, and how their cards are used through real-time alerts and on/off switch. One solution, better alerts, more controls, flexible options!

## The Rewards of Delivering a Better Member Experience

Studies have shown consumers will leave a financial institution due to poor digital experiences. Our solution offers easy-to-use navigation, a consistently appealing look, and popular features for these tangible benefits:

- **Increased card usage** – Users of this solution have converted 8% of inactive cards to active and put those cards at the top of users' wallets.

- **Improved operational efficiencies** – Empowering members to self-monitor and manage transactions reduces call volume to your member service representatives.

- **Reduced fraud losses** – Users of this solution have reduced the number of fraud attempts before action took place from 2.87 to 1.05, on average.

- **Leveled the playing field** – Now credit unions of any size can compete with the largest banks for the opportunity to serve people who are seeking the best digital experiences.

## Solution Summary

*Distinguished by robust functionality that uses some of the most advanced technology in the credit union industry, Alerts & Controls from PSCU:*

- *Offers a comprehensive product that can be deployed via the PSCU-hosted card management mobile solution as a feature or as a standalone app, direct API support, or web*

- *Allows members to switch cards on/off for general use or for specific transactions or merchant types, according to the member's geolocation or spending limit*

- *Lets members set unique parameters that will trigger card alerts according to geolocation, spending limits and transaction or merchant types*

- *Allows for credit union branding with logos and card art*

- *Provides access to app user data and analytics through the self-service administrative console*

## Features For Members

*A wide array of new and popular features –*

| Features | Description |
|---|---|
| On/Off Switch | Enable/disable individual cards for use; set timeframes and purchase windows |
| Geolocation Enabled Alerts | Allow/disallow international transactions and merchants located outside of the cardholder's location |
| Transaction/ Merchant Type Alerts | Receive notice of transaction types, e.g. in-store, ATM, eCommerce, etc. and merchant categories, e.g. gas station, restaurants, travel, grocery, etc. |
| Transaction/ Merchant Type Controls | Enable/disable card use for transaction types, e.g. in-store, ATM, eCommerce, etc. and merchant categories, e.g. gas station, restaurants, travel, grocery, etc. |
| Spending Limit Alerts & Controls | Receive notice or decline a transaction if a specific spending limit, set by the cardholder has been exceeded within a transaction amount or total spent per month |

*Convenient Access through Mobile or Online Channel* – Members can easily enroll from their credit union's online banking or mobile app and sign-up at the login screen.

*Real-time Notifications* – PSCU Alerts & Controls delivers text and email and soon, push notifications. Members can see the alert and review transaction details in the app to investigate before contacting a call center.

## Features For Credit Unions

*Multi-channel Deployment –*

- As a standalone or feature within PSCU's Card Management App, DX Mobile

- Integrated as a feature within your online or mobile banking through APIs

- As a feature within PSCU's card management website, DX Access

*Customizable* – PSCU's Alerts & Controls solution allows credit unions to brand the app with their logo, card art and include other card management features from PSCU's Card Management App, DX Mobile.

*Self-service Administrative Tool* – Seamlessly provides access to pull reports, analyze user data and support members.

## Added Protection Against Fraud

PSCU deploys market-leading solutions to reduce fraud costs—stopping hundreds of millions of dollars in fraud losses since 2016 alone. Our Alerts & Controls solution is another defense in our multi-layered fraud management approach which has led to the lowest fraud-to-sales ratio for payment cards in the financial services industry—3.7 basis points for debit (industry average is 6–8), and 7.8 basis points in credit (industry average is 11–14).

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