

EnFact Notifications- Premium Texting Q&A

Q1 How is Premium Texting different from standard texting?

The biggest difference is that Premium Texting removes the enrollment step, so there is no need for cardholders to respond to an enrollment text in order to begin receiving alerts. All cardholders that have a mobile number in their record will begin to receive fraud alerts via text one day after implementation is complete. Opting out of text messages is still an option at the cardholder level; however Premium Texting can more effectively mitigate fraudulent activity by allowing all cardholders with mobile devices to receive text messages and react more quickly. An additional advantage of Premium Texting over standard texting is the implementation time. Without the need for a conversion file, Premium Texting's lead time is 4 weeks, while standard texting, which requires the conversion file, is 10 weeks.

Q2 Why are there two versions of texting?

Fiserv determined that the standard texting requirement for individual cardholder enrollment is yielding a low adoption rate of 20% for text usage. The introduction of Premium Texting, the auto-enroll feature, and now the dynamic phone usage will allow for greater cardholder contact, encouraging cardholder adoption, all while still allowing a choice for the cardholder to opt-out.

Q3 Is the Premium Texting service TCPA (Telephone Consumer Protection Act) compliant?

Yes, the Premium Texting service complies with TCPA because each text message includes verbiage indicating that the message is free, provides an opt-out option for the cardholder, and includes a call-back number.

Q4 Is an additional project needed if I'm already in the queue for the EnFact Strategy Change to add Standard Texting?

A new service request (SR) form needs to be submitted for Premium Texting. The one-time fees will be waived and there will be an additional monthly fee based on the number of texts sent.

Q5 Does Premium Texting change any of my other forms of notifications?

No. Other forms of notification such as email, voicemail, and letter will remain enabled or disabled according to your specifications. If no contact numbers are text-capable in the cardholder's current record, it will use the next available form of notification.

Q6 What is the short code for Premium Texting?

All texts will be from the short code 37268.

Q7 Will any reports show cardholder text response rates?

No. Responses and response rates are not tracked via Fiserv reporting. However, the CM45 Case Status report and CaseTracker report on text communications related to a fraud alert.

Q8 What is the pricing for the program?

Your organization will be charged a database change fee to change the fraud action strategy to include Premium Texting and there is a monthly charge that is calculated at a per-text rate for both outbound and inbound texts.

Q9 Are failed text alerts part of the reporting structure for the product, so that incorrect or decommissioned cell phone numbers can be identified?

Yes, incorrect or decommissioned cell phone numbers will appear on the CM51 Suspect Media Report.

Q10 What number will appear on the text alert for the Help feature?

If a cardholder texts "Help" in response to a message, they will receive a message that asks them to call 1-844-544-3265. When the cardholder calls this number, they will be transferred directly to a Fiserv Call Center associate.

Q11 Can the text message that goes out to the cardholder be customized?

No. The messages are branded with the name of your financial organization (up to 22 characters), but the content cannot be customized.

Q12 How can a customer with multiple cards opt-out of notifications for a particular card or cards?

Any notification option can be removed at the card level by modifying the Use for EnFact checkboxes in CWSi Card Management Risk tab. Removing the check in front of the media type that is no longer wanted will stop alerts from being sent for that media type.

Card Management - Cardholder Risk		
Choose Client	Choose Cardbase	Selected Cardbase
Card Class	Card Class	Ord
Details Risk Accounts Holds Names Orders Limits Tran Types Usage Ac		
- Key Information		
Cardholder Name:	Card Number:	Member: 0
Logo: CSTR	Client ID	
- Fraud Program Information		
Card Class:	VISA DEBIT CHAR (VXK3)	Expiration Date: 01/19
- Contact Information		
Use for EnFact	Media Type	Media Address
<input checked="" type="checkbox"/>	Home Phone:	<input type="text"/>
<input checked="" type="checkbox"/>	Work Phone:	<input type="text"/>
<input checked="" type="checkbox"/>	Cell Phone:	<input type="text"/>
<input checked="" type="checkbox"/>	Email Address:	<input type="text"/> Test
<input checked="" type="checkbox"/>	Text Address:	<input type="text"/> Enroll
	Enrollment Status:	Enrollment Date:
Alternate Contact:	<input type="text"/>	

Q13 How quickly will the texts be sent once a case is created?

Texts are sent within minutes of case creation during the hours of 8:00 a.m. and 9:00 p.m. local cardholder time based on their area code.

Q14 Why doesn't SMS messages alert 24x7?

Based on market data, contacting a cardholder through text should be set to the same time that a cardholder is willing to receive a phone call. Cardholders do not want to receive calls at 3:00 a.m. so we follow the same timeline as phone alerts for continuity.

Q15 How do the mobile networks know not to charge the cardholders on their phone plans?

Premium texting has a separate short code that texts are sent through, which specifies to the network that the cell phone holder should not be charged and that another party is responsible for the text fee. This is what incurs the additional costs associated with Premium Texting.