

## Comdata Alerts and Notifications Frequently Asked Questions

### 1. Why is my company sending me a text about my Corporate Credit Card?

Comdata is the provider of your company's Corporate credit cards. As part of our offering, we provide Comdata Alerts and Notifications, a text alert service designed to help you avoid card identity theft and fraud, and to notify you of declined charges.

### 2. How does it work?

You will receive an enrollment email once your employer signs your company up for Alerts and Notifications. Follow the instructions in the email to confirm your participation. Once enrolled, you will receive text messages under the following conditions:

- When Comdata's risk management system identifies a suspicious transaction. You can confirm the transaction was legitimate or identify it as fraud by simply replying to the text message alert.
- When a transaction is declined for non-fraudulent reasons, you will receive a text notification with a description of why the card was declined.

If you identify a transaction as fraudulent, each additional transaction will be declined. However, you will receive a text message with each declined transaction allowing you to override the declined authorization. If you override, you can swipe your card again and continue the transaction as normal, only if the transaction is for the same amount and from the same merchant. If you receive a declined transaction you don't recognize, there is no need to respond as the transaction was not authorized. This is very beneficial if you travel regularly, as you can continue using your card even if the card number is compromised.

### 3. Is there a charge to participate?

Standard data and text rates do apply. However, you will only receive text messages in the event that a suspicious transaction is identified or to notify you of confirmed fraud.

### 4. What if I want to unsubscribe from the program?

We strongly encourage you to remain enrolled in the program to protect yourself and your company from credit card fraud. However, if you wish to unsubscribe, reply STOP, ARRET, or ARRETEZ to any alert.

### 5. Can I use the program if I travel internationally?

Functionality outside of Canada is dependent on your mobile phone carrier and your type of device. Alerts and Notifications will function outside of Canada in most cases, but is not always guaranteed.

### 6. Who should I contact if I have more questions?

For questions about your enrollment, contact your company's Credit Card Administrator. Or, call customer service at 1-855-823-8859. For other questions about using your card, call the 1-800 number on the back of your card.

## Types of Alerts

See below for a sample of the enrollment email and various texts you can receive in Alerts and Notifications.

**Note:** ABC Comp is an example company name.

### Enrollment Email

As a Comdata Corporate Mastercard cardholder, you have been entrusted by your employer to make business related purchases on behalf of your organization. One of the security features of your Comdata Mastercard is an Alerts and Notifications system that allows you to authorize or deny transactions that are flagged as being suspicious as well as notify you of declined transactions that are non-fraudulent (e.g., an incorrect PIN number) via text message from your mobile phone.

**Note:** Message frequency varies. Message and data rates may apply.

In order to take advantage of the Alerts and Notifications security feature, **simply take the following action:**

- Text the word **IN** to 14445 using the mobile phone associated with your corporate card.
- You will receive a return text message confirming your enrollment

Once you enroll, you will only receive text messages when Comdata’s fraud detection system flags a purchase as being suspicious or for non-fraudulent activity, including the reason for the decline, so you can take action to correct the error. Please enroll as soon as possible to ensure the security of your corporate card and your organization’s funds.

For more information about the value of this program, you can visit [www.comdata.com/alertsandnotifications](http://www.comdata.com/alertsandnotifications). Full terms and conditions are included below. For all other questions, contact your organization’s corporate card administrator. Thank you.

For Comdata’s Terms and Conditions, please [click here](#).

For Comdata’s Privacy Policy, please [click here](#).

### Cardholder Response

### Response Message

<b>IN</b>	ABC Comp CardAlert: Card ending in 1234 is now enrolled. Msg&Data Rates may apply. Msg freq varies. Text HELP for help, STOP to cancel
<b>IN</b> (phone number not found)	ABC Comp CardAlert: Your phone number is not subscribed for any services. Reply HELP for help. <b>Note:</b> Your cardholder will receive this message if you did not register their phone number.

### Suspicious Fraud Alert (transaction approved)

ABC Comp CardAlert: Card 1234 for \$12345678.12 @ Merchant1234567 on MM/DD. Trans 456. Text CNF to confirm, DEN to deny, STOP to cancel

### Suspicious Fraud Alert (transaction declined)

ABC Comp CardAlert: Card 1234 declined \$12345678.12 @ Merchant1234567 on MM/DD. Trans 456. Text CNF to confirm, DEN to deny, STOP to cancel

Cardholder Response	Response Message
<b>CNF</b> ( <i>confirm, transaction approved</i> )	ABC Comp CardAlert: Thank you for your response regarding trans456. Text STOP to cancel
<b>CNF</b> ( <i>confirm, transaction declined</i> )	ABC Comp CardAlert: Thank you for your response regarding trans456. Override status enabled. Try purchase again. Text STOP to cancel
<b>DEN</b> ( <i>deny</i> )	ABC Comp CardAlert: You have DEN Trans 456. Card is now in fraud status. Contact your Admin for a replacement card. Text STOP to cancel <b>Note:</b> The card will be blocked after 10 days from this action.
Transaction Declined Message	
ABC Comp CardAlert: (1/2) Card 1234 declined for \$12345678.12 @ Merchant1234567 on MM/DD. Trans 456. Txt ORD to Override, STOP to cancel	
Cardholder Response	Response Message
<b>ORD</b> ( <i>override</i> )	ABC Comp CardAlert: Trans 456 is marked for override. Please try your transaction again. Text STOP to cancel <b>Note:</b> Only used if the suspicious transaction was performed by the cardholder.
Cardholder Response	Response Message
<b>ORD, CNF, DEN</b> ( <i>transaction not found</i> )	ABC Comp CardAlert: No outstanding transaction found. Text STOP to cancel <b>Note:</b> This message will be received if the cardholder responds after the notification times out (1 hour).
<b>ORD, CNF, DEN</b> ( <i>multiple transactions found</i> )	ABC Comp CardAlert: Multi card trans req confirmation. Check prev txt msgs and reply *(TEXT), followed by trans ID #. Text STOP to cancel <b>Note:</b> *TEXT refers to the response; ORD, CNF, or DEN.
HELP and STOP	
You can reply HELP or STOP to any message you receive. See below for a list of HELP and STOP responses.	
Cardholder Response	Response Message
<b>HELP</b> (or INFO, AIDE)	ABC Comp CardAlerts: Msg freq varies. Msg&Data rates apply. Text STOP to cancel. For help visit <a href="http://www.comdata.com/alertsandnotifications">http://www.comdata.com/alertsandnotifications</a> .
<b>HELP</b> (phone number not found)	ABC Comp CardAlert: You are not signed up for this service. Txt STOP to cancel. For help visit <a href="http://www.comdata.com/alertsandnotifications">http://www.comdata.com/alertsandnotifications</a> .
<b>STOP</b> (or QUIT, UNSUBSCRIBE, END, CANCEL, ARRET)	ABC Comp Alert: You are unsubscribed & will receive no further messages. Help? Visit <a href="http://www.comdata.com/alertsandnotifications">www.comdata.com/alertsandnotifications</a> stdDataRtsAply
<b>STOP</b> (phone number not found)	ABC Comp CardAlert: You are not signed up for this service. Txt STOP to cancel. For help visit <a href="http://www.comdata.com/alertsandnotifications">http://www.comdata.com/alertsandnotifications</a>
<b>Jiberish</b> (#@%\$^&&*)	ABC Comp CardAlert: We do not recognize your request. For help visit <a href="http://www.comdata.com/alertsandnotifications">http://www.comdata.com/alertsandnotifications</a> for help

## Monthly Reminder Message

You will receive a monthly reminder text that reminds you of your subscription to Alerts and Notifications. This text does not require a response and is intended to only remind you of your enrollment and benefits: You are subscribed to ABC Comp CardAlert: Msg freq varies. Msg&DataRtsApply Text Stop 2 stop. Help? [www.comdata.com/alertsandnotifications](http://www.comdata.com/alertsandnotifications).

## Types of Decline Notifications

Your card program administrator may also sign up your company to receive decline notification texts. Each notification provides a detailed description on reasons for card declines outside of fraud.

- ABC Comp Decline Alert: CARD IS NOT ACTIVE Text STOP to cancel
- ABC Comp Decline Alert: INVALID VEHICLE # TRY AGAIN Text STOP to cancel
- ABC Comp Decline Alert: MCC/TXN NOT ALLOWED Text STOP to cancel
- ABC Comp Decline Alert: POS ERROR. PROMPTED DATA REQUIRED Text STOP to cancel
- ABC Comp Decline Alert: TRANSACTION AMOUNT LIMIT EXCEEDED Text STOP to cancel
- ABC Comp Decline Alert: INVALID EXPIRATION DATE KEYED Text STOP to cancel
- ABC Comp Decline Alert: INVALID PROMPTED ID # KEYED. TRY AGAIN. Text STOP to cancel
- ABC Comp Decline Alert: UNKNOWN ERROR DETECTED. TRY AGAIN. Text STOP to cancel
- ABC Comp Decline Alert: INTERNET TRANSACTION NOT ALLOWED. Text STOP to cancel
- ABC Comp Decline Alert: INTERNATIONAL TRANSACTION NOT ALLOWED. Text STOP to cancel
- ABC Comp Decline Alert: CONTACT YOUR CARD ADMIN. Text STOP to cancel