



Frequently Asked Questions

What are OMB Alerts?

Text messaging and email alerts are information sent to your cell phone or email account when transactions occur on your debit card. What activity generates an alert is determined by you.

Why should I enroll in this service? What are the benefits to me?

- Convenience (brings banking to you when you're on the go, banking anywhere, anytime, and saves you from having to call into the bank)
- Fraud Mitigation—Stay close to your account
- Immediate response to account activity (Avoid overdrafts by staying close to your account)
- Simple and easy to use, familiar to you!
- Improve the buying experience, helping make purchase decisions
- Works on most devices and with most carriers (from the simplest phone to the most complex smart phone)

How much does OMB Alerts cost?

There is NO CHARGE for OMB Alerts. Standard text messaging fees may apply depending on your cellular service plan.

What do I need to be eligible to activate OMB Alerts?

You need to have a debit card with Old Mission Bank and then register for the service. You also need to have a cell phone capable of accepting text messages or an e-mail account. We also recommend you check to see if the current plan you have with your cellular carrier covers all text messages or if there will be additional cost incurred for text messages.

After I sign up for OMB Alerts, what are all the services I can access?

You can sign up to receive alerts for Funds Added, Funds Removed, Signature Transactions, Card Status Changes, Suspected Fraud, Declined Transactions, and High Risk Transactions, which include card not present, international transactions, out of state transactions, and high risk merchants.

What if I have multiple cards? How can I get set up?

You can enroll multiple cards in OMB Alerts. Each card is given an individual nickname upon account set up. This ensures less confusion when managing both cards through OMB Alerts.

How do I receive notices on my savings account?

Currently, notices can only be sent and set up on your primary transaction/checking account. Secondary savings accounts cannot receive alerts.

What if I have to replace my card?

If your card is replaced due to physical damage to the card or automatic reissue, your alerts preferences will not be lost. However, if your card is replaced due to having been lost, stolen, compromised or has suspected fraud, your alerts preferences will be lost and will need to be set-up again.

Are the alerts sent in real time or will there be a delay in receiving them? If so, what is the delay?

Most alerts are sent in real time, but there may be a delay in some cases depending on cellular service or how the merchant processes their transactions.

How do I know all of the text and email messages I'm getting are from Old Mission Bank and not "junk mail"?

All messages from OMB Alerts will come from short code 42265. All email alerts will come from OMBAlerts@oldmissionbank.com.

If I switch carriers or get a new phone, what process do I have to go through? Will I continue to receive the alerts or will there be a break in service?

As long as you keep your phone number, there will be no interruption in service.

If I want to opt out of alerts, what process do I need to go through or who do I contact?

Opting out of OMB Alerts is as simple as sending "STOP" to short code 42265.

What if I need help?

Text HELP to 42265 and you will get a response with a URL or web location that you can use to get your inquiry answered. You can then use your PC or Web-enabled phone to receive more information. You may also contact Old Mission Bank Customer Support at 1-888-998-1662 during normal banking hours.

What will the text messages look like that I receive? Can you provide some examples?

Signature Transaction Alert – "A \$40.00 transaction was done at (merchant name) on your card ending in 4321. Questions? Call 1-888-998-1662."

How do I put a short code into my cell phone?

Enter the short code the same way you would enter a friend's phone number. Start with a new message and enter the short code in the "To:" field.

How do I save the short code in my cell phone?

Save the short code (42265) under OMB Alerts in your contact list and just grab it out of the contact list when you want to initiate an alert.

Why aren't my balance inquiries working?

The text 'bal' will not work if you have a "signature" or icon that automatically adds to outgoing messages. The inquiry will not work until you remove the signature. Double check your phone settings for this option.

I only swiped my card once, but received notice of multiple transactions. What happened?

Most commonly, the transaction applies to multiple types of alerts you have set up for your card. For instance, a transaction processed at a fuel pump in Wisconsin would trigger a pay-at-the-pump alert as well as an out of state alert. Also, it is possible the machine where you swiped your card "timed out" and sent a second request or the clerk who swiped your card did so multiple times by mistake. If you receive duplicate alerts for the same transaction, you should follow up with an Old Mission Bank customer service representative to ensure you have not been charged multiple times for the transaction.

I did not give the waiter a 20% tip. Why does the transaction show that I did?

Many restaurants use a software package that automatically adds 20% to the meal for authorization purposes to insure there are enough funds in your account to leave the tip on the card if you choose. The actual amount on your receipt is what you will be charged

Why is my hotel requesting more than the cost of the actual room I booked?

Hotels can add an additional 20% to the authorization request to cover possible incidentals you might charge to your room bill, like room service, a restaurant bill, or beverages. The actual amount on your receipt upon checkout is what you will be charged.

Why is the gas station charging me \$75.00 before I've even pumped the gas?

The gas station does not know how much gas you intend to purchase when you first use your card to pay at the pump. They estimate an amount, and then make an authorization request for this amount to ensure that you have sufficient funds in your account before they let you pump gas. The actual amount on your receipt is what you will be charged.

I made a purchase online, but the notice didn't come through until hours later. Why?

Many mail order, telephone order, and internet merchants send their authorizations for all the orders they receive periodically throughout the day. This may occur hours after you made the purchase.

Why did my funds added alert only show a \$100 deposit when my deposit was more than \$100?

Only the first \$100 of your ATM deposit is immediately available, add funds alerts for more than \$100 will only show a deposit of \$100. The amount shown on your ATM receipt is the correct amount of the deposit.

What happens when I enter "stop"?

When you text "stop" to short code 42265, the message will be recognized and all subsequent text alert messages will not be delivered. If you want to resume the service, you will need to re-register. Texting "stop" to 42265 will not cancel any e-mail alerts you are receiving. To cancel e-mail alerts, visit https://www2.consumercardaccess.com/OMB_Alerts or contact a customer service representative at any Old Mission Bank branch or by calling 1-888-998-1662.

Are there any mobile providers that don't support OMB Alerts?

Nearly all carriers support these alerts (as of today, we haven't identified any carriers that do not support it). There is an option on some plans where you can turn off the text messaging — this will affect your service.

Do I need to respond to any of these alerts? If so, what should my response look like? Please provide some examples.

Alerts are informational and are established to help you manage your account, so you do not need to respond to them via text message. If you receive an alert for a transaction you did not authorize, you should immediately contact Old Mission Bank Customer Support at 1-888-998-1662. To cancel your Old Mission Bank debit card outside of normal banking hours, call 1-800-392-5992 and enter the following prompts: **1** for English, **6** for debit cards, enter your **card number** followed by the **#** key, enter your **PIN** followed by the **#** key, **2** to cancel your card and **2** to deactivate.