

Fraud Alerts FAQ

1. What are fraud alerts?

Fraud alerts are automated text messages, emails, and/or phone calls that are sent when potentially fraudulent purchase activity has been detected on a credit/debit card or Corporate Card account. Messages are triggered by First Hawaiian Bank's fraud prevention system. **Text messages will be sent to cardholders in the 50 United States at no charge.** Participating wireless carriers: AT&T, Boost Mobile, MetroPCS, Sprint, T-Mobile, Verizon Wireless, Virgin Mobile USA. Landline phone numbers need to be a US area code.

Customers in Guam, the Commonwealth of the Northern Mariana Islands (CNMI), and other U.S. territories will **only** receive automated email and phone call alerts. Due to geographical limitations imposed by the text message provider, customers residing in territories cannot be sent fraud alerts via text message.

Customers with international telephone numbers will only receive emails. They will not receive text messages or phone calls.

2. Why am I receiving a fraud alert?

Fraud alerts are sent to cardholders when potentially fraudulent transactions are detected on their accounts. We want to ensure that any questionable transactions were authorized by you.

3. Will alerts contain any personal information?

We will not transmit personal information through text, mobile, or phone alerts.

4. Will I get alerts while I am traveling domestically/internationally?

If you are travelling within the U.S., you will receive text messages on your cell phone and emails. If you are travelling internationally, you will receive emails. You will only receive text messages or phone calls if your mobile phone plan allows you to receive them while traveling outside of the United States.

5. What phone number(s) will receive alerts?

Any phone numbers that the bank has in your records may be sent alerts.

6. How do I update my contact information (phone numbers, email addresses, etc.)?

You can update your contact information by updating your online banking profile, sending a secure message through FHB Online, calling the number on the back of your

card, or by visiting a branch. Please allow approximately 3 business days for your new contact information to be reflected in your records.

7. How do I stop receiving alerts? What should I do if I don't want to get an alert at a certain phone number?

1. You can opt out of text alerts by replying "STOP" to the text message
2. If you receive an email alert, you can call the number in the email and ask to stop receiving alerts.
3. When you receive an automated call, you can use the opt-out command provided during the phone call to stop receiving calls at that number.
4. Contact our Call Center to ask to stop receiving alerts.
5. Visit a branch to ask to stop receiving alerts.

Please allow up to 3 business days for opt-outs to be processed.

8. I accidentally opted out of receiving alerts. How do I opt back in?

Please call the number on the back of your card to re-enable alerts to a phone number and/or email address. You can also visit a branch for assistance.

9. I have a joint account with another cardholder. Why did I not receive an alert? (Or: Why am I receiving alerts when someone else on my account is making a transaction?)

Alerts are transmitted to the phone number(s) and/or email address associated with the card being used at the time of the transaction. If a joint cardholder is receiving alerts, it is because that cardholder's cellular phone number, landline number, and/or email address is associated with the card being used. If the alerts should have gone to another cardholder on your account, we ask that you update the contact information for that cardholder.

10. What should I do if I'm receiving alerts for transactions occurring on someone else's account?

Alerts are transmitted to the phone number(s) and/or email address associated with the card being used at the time of the transaction. Please visit a branch or call the number on the back of your card as soon as possible if you think alerts have been sent to you in error. We will delete your contact information from the account.

11. A legitimate transaction triggered a fraud alert. How long should I wait after responding to an alert to reattempt the transaction?

Upon confirming that a transaction is valid, you may retry the transaction immediately.

12. I accidentally marked a valid transaction as fraudulent. What do I do now?

When you mark a transaction as fraudulent, the response message you will receive will include our fraud prevention department's toll-free number. Please call that number and explain what happened. A fraud prevention agent will ask you some additional questions, and will then be able to remove the alert so that you can resume using your card.

13. I accidentally marked a fraudulent transaction as valid. What do I do now?

Please report the unauthorized transaction to us immediately. We will block the card on which the fraudulent transaction was charged to prevent further unauthorized charges from appearing on your account. Blocking the card will immediately deactivate it. Depending on your situation, we may need to issue you a new card with a new card number.

Depending on how quickly you report the incident to us, the fraudulent transaction may still appear on your statement. **Please remember that we need you to report any unauthorized transactions that post to your account. Customers must initiate disputes.**

You may report unauthorized transactions to us in one of three ways:

1. Calling us at (808) 847-4444 or (800) 342-2778
2. Mailing a written notification to BankCard Center, P.O. Box 1959, Honolulu, HI 96805
3. Fax a written notification to (808) 844-3478

14. Will I be responsible for paying for the fraudulent charges?

As long as you report fraudulent charges quickly, you will not be responsible for any fraudulent transaction(s) on your account. Please review your statements very carefully and immediately report any fraudulent transactions to us.

Please remember that we need you to report any unauthorized transactions that post to your account. Customers must initiate disputes.

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15. What should I do if I lose my cell phone?

We recommend that you contact your wireless service provider if you lose your phone. If you plan to change your cell phone number, please refer to question number 6 above for help in updating your contact information.