



CortlandBank™

Cortland (Main Office)

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Fraud Center FAQ

Information Source: Jack Henry & Associates PassPort (Cortland Bank's ATM/Debit Card Processor)

1. What hours will the fraud analyst attempt to contact the cardholders?

FTC laws prohibit the fraud analyst from contacting cardholders daily before 8 am and after 9 pm in the cardholder's time zone. If an alert is created before or after these times, the fraud analyst will attempt to contact the cardholder the same day or the following day during the approved hours.

2. How soon will the cardholder be contacted when a potentially fraudulent transaction is flagged?

The alerts are presented in the order in which they occur. Alerts are worked in a priority order with high risk transactions being reviewed first. Alerts with lower scores are worked after newer alerts with higher scores.

3. A cardholder has his card blocked by a fraud analyst who was unsuccessful contacting the cardholder. This cardholder calls his financial institution (rather than the analyst) and confirms the transactions are not fraudulent. If the FI calls the Fraud Center and requests that the status be removed, will the fraud analyst comply?

Yes. If the institution's employee is listed as a contact for fraud cases, the request will be completed. We recommend that the institution transfer or refer the cardholder to the Fraud Center so the alert history can be updated with accurate information. The Toll Free numbers are – Domestic 800-411-8498, Collect for International 1-206-352-3516.

4. How many attempts will be made to contact the cardholder?

If there is no answer, the fraud analyst will leave a message. If an alternate number is provided, the analyst will also call the alternate number and leave a message. If the FI has not provided any phone numbers, the fraud analyst will not attempt to contact the cardholder, instead an email will be sent to the FI indicating no phone numbers on file.

5. Are there steps a cardholder can take to notify the Fraud Center of an upcoming trip overseas so the debit card is not blocked?

Yes, they can place notes in the PowerLink system for the fraud analyst. The notes should state the area and dates of travel. It should always be suggested that cardholders carry a second form of payment (traveler's cheques, credit cards) in the event the debit card is blocked. If the card gets block by the Fraud Center, the cardholder can call collect (206) 352-3516 internationally, 7 x 24 to have the block removed. The fraud analyst will take steps to verify the cardholder's identity. If the cardholder confirms the transactions are legitimate, the fraud analyst will remove the block. The FI should provide the number and instructions to the cardholder.