Vantiv Sample Texts and Actions

If you are a debit card user, below are samples of the wording of the SMS/text messages that a cardholder will receive. Information contained within these symbols (< ... >) are variable data that is unique to the transaction and/or the FI.

Module	Template	Content (160 character limit)	Response Actions	Configuration
Common	Default Fraud Alert	Free Msg: $CLIENT Fraud Dept: Did you make a charge of $$AMOUNT at: $MERCHANT with acct ending in $ACCT4? Yes, reply **Yes**. No, reply **No**. To Opt out reply STOP.	**If YES reply received**, send subsequent SMS: FreeMsg: <CLIENT> Fraud Dept: You have confirmed a purchase of <TRANSACTION_AMOUNT> at <MERCHANT_NAME>. You may continue using your account without concern. **If NO reply received**, send subsequent SMS: FreeMsg: <CLIENT> Fraud Dept: Thank you for your reply. A fraud specialist will call you immediately to protect your account. Please answer this important call. **If STOP reply received**, record the opt-out preference in Customer Communications Manager (CCM). Sending a confirmation in reply is not recommend as it may violate regulations on sending a subsequent SMS once a customer has opted out.	Any SMS message over 160 characters may be split into multiple separate text messages. Upon calling the customer outbound in response to a NO reply the call should be immediately connected to a live agent right out of the Greeting block. Some clients may wish to send a message when an opt-out reply is received, but current regulations are written in a way that doing so is a violation.

Module	Template	Content (160 character limit)	Response Actions	Configuration
Fraud transaction Verification, Card Not Present Authentication	Urgent Fraud Transaction Alert	Free Msg: $CLIENT Fraud Dept: Did you make a charge of $$AMOUNT at: $MERCHANT with acct ending in $ACCT4? Yes, reply **Yes**. No, reply **No**. To Opt out reply STOP.	**If YES reply received**, send subsequent SMS: FreeMsg: <CLIENT> Fraud Dept: You have confirmed a purchase of <TRANSACTION_AMOUNT> at <MERCHANT_NAME>. You may continue using your account without concern. **If NO reply received**, send subsequent SMS: FreeMsg: <CLIENT> Fraud Dept: Thank you for your reply. A fraud specialist will call you immediately to protect your account. Please answer this important call. **If STOP reply received**, record the opt-out preference in Customer Communications Manager (CCM). Sending a confirmation in reply is not recommend as it may violate regulations on sending a subsequent SMS once a customer has opted out.	Any SMS message over 160 characters may be split into multiple separate text messages. Upon calling the customer outbound in response to a NO reply the call should be immediately connected to a live agent right out of the Greeting block. Some clients may wish to send a message when an opt-out reply is received, but current regulations are written in a way that doing so is a violation.

Module	Template	Content (160 character limit)	Response Actions	Configuration
Fraud Transaction Verification, Card Not Present Authentication	Declined Transaction Alert	Free Msg: <CLIENT> Fraud Dept.: Decline notice. Txn on acct ending in <LAST 4 DIGITS OF ACCOUNT NUMBER>: <TRANSACTION _AMOUNT> processed by <MERCHANT_NAME>. If authorized reply “YES”, otherwise reply”NO”.	**If YES reply received**, send subsequent SMS: FreeMsg: <CLIENT> Fraud Dept: You have confirmed a purchase of <TRANSACTION_AMOUNT> at <MERCHANT_NAME>. We apologize for any inconvenience. Your acct can now be used without concern. **If NO reply received**, send subsequent SMS: FreeMsg: <CLIENT> Fraud Dept: Thank you for your reply. A fraud specialist will call you immediately to protect your account. Please answer this important call. **If STOP reply received**, record the opt-out preference in Customer Communications Manager (CCM). Sending a confirmation in reply is not recommend as it may violate regulations on sending a subsequent SMS once a customer has opted out.	Any SMS message over 160 characters may be split into multiple separate text messages. Upon calling the customer outbound in response to a NO reply the call should be immediately connected to a live agent right out of the Greeting block. Some clients may wish to send a message when an opt-out reply is received, but current regulations are written in a way that doing so is a violation.

Module	Template	Content (160 character limit)	Response Actions	Configuration
Fraud Transaction Verification	Cash Advance Fraud Alert	Free Msg: <CLIENT> Fraud Dept.: Decline notice. Possible unauthorized cash withdrawal on acct ending in <LAST 4 DIGITS OF ACCOUNT NUMBER>: <TRANSACTION _AMOUNT> If authorized reply "YES", otherwise reply "NO".	**If YES reply received**, send subsequent SMS: FreeMsg: <CLIENT> Fraud Dept: You have confirmed a purchase of <TRANSACTION_AMOUNT> at <MERCHANT_NAME>. You may continue using your account without concern. **If NO reply received**, send subsequent SMS: FreeMsg: <CLIENT> Fraud Dept: Thank you for your reply. A fraud specialist will call you immediately to protect your account. Please answer this important call. **If STOP reply received**, record the opt-out preference in Customer Communications Manager (CCM). Sending a confirmation in reply is not recommend as it may violate regulations on sending a subsequent SMS once a customer has opted out.	Any SMS message over 160 characters may be split into multiple separate text messages. Upon calling the customer outbound in response to a NO reply the call should be immediately connected to a live agent right out of the Greeting block. Some clients may wish to send a message when an opt-out reply is received, but current regulations are written in a way that doing so is a violation.