

# LEXINGTON POSTAL CREDIT UNION

## SecurLOCK™ Equip iPhone & Android compatible

This mobile device application (app) works in conjunction with your LPCU Debit Card to **keep track of your transactions, turn off your card if it is lost or stolen, and limit areas where purchases are to be made** (see “My Location” next page).

### LOGIN INSTRUCTIONS

Download **SecurLOCK™ Equip** from either the iTunes app store or the Android Google Play Store.

Once installation is complete, tap on the icon: 

First time you use this app, you will need to **register as a “New User” AND register at least 1 card**:

**Tap the “New User” button to start the registration process.**

- The cardholder is prompted to enter her/his card number
- After entering the card number, the user taps the “Next” link in upper right corner. On the next page, the user is prompted to enter the following information to authenticate his/her ownership of the card:
  - Security code (MasterCard® - CVC2 / Visa® - CVV2).
  - Expiration date (MM/YY).
  - Billing address (street address and zip code).

**If the registration is SSN based:**

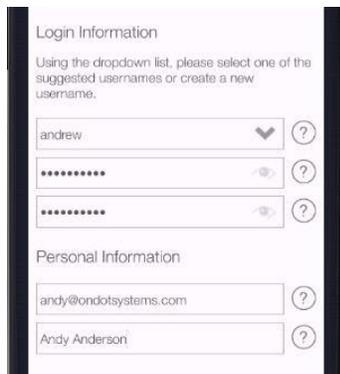
- The user will be prompted to enter the last four digits of her/his SSN.
- Upon tapping “Next”, the data is validated. After a successful validation, the user will be taken to the next two pages to accept the Terms & Conditions (FIS) and Privacy Policy (FI).

**If the user’s email address** is passed onto the SecurLOCK Equip app, the user will be sent an email with a temporary security code.

- The app will prompt the user to enter the temporary security code.
- After the temporary security code is entered and submitted, the data will be validated.

**Create the login credentials** after accepting the Terms and Conditions and Privacy Policy.

- After the user enters the personal information, the app will display a confirmation message.
- Tapping on “OK” will take the user to the **Login page** to login with the newly created credentials



**Set a passcode**--when logging in to a new device for the first time, the user will be asked to set a passcode.

- A passcode must have a minimum of four alphanumeric characters.
- Passcode setting at this stage is *optional*. The user can choose not to set the passcode by clicking the “Cancel” button.

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### “MY LOCATION” FEATURE

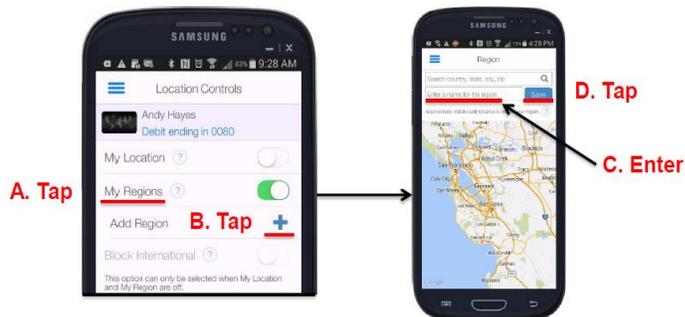
SecurLOCK™ Equip works with your Debit Card and your mobile device’s location feature to protect it from being used outside of your preferred areas.

#### Location Controls – My Location



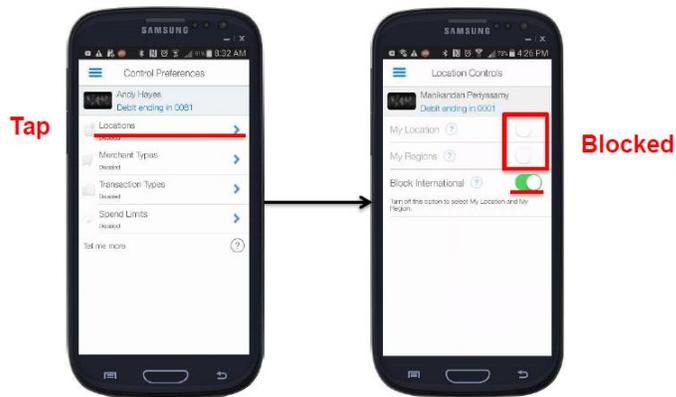
- When the “My Location” control preference is set, the app will compare the user location and the merchant location to decide whether to approve or deny the transaction.
- Transactions made at merchant locations that differ significantly from the user’s location will be denied.
- The app determines the user’s location by:
  - Assuming that the user will always carry the phone that has been set as “Primary Device”
  - Using the phone’s location as a proxy for the user’s location
- For “My Location” Control and Alerts policies to work, the user must turn “On” the device’s Location Settings and enable location tracking.

#### Location Controls – My Regions



- A user can select “My Regions” to set one or multiple geographical areas where in-store transactions can be made. When the “My Regions” control is set, in-store transactions made outside the specified region(s) will be denied.
- A user can specify up to three control Regions per card. Each region is a circular area with a minimum radius of 5 miles.
- Tapping the “Add Region” link brings up an interactive map where users can search for an area, then zoom in or out to specify the region.
- A user must enter the region’s name and tap “Save” after selecting the region .

## Location Controls – Block International



- To block transactions made outside of the user’s home country, the user selects the “Block International” option by sliding the respective slider to the “ON” position.
- Both “My Location” and “My Region” sliders must be in the “OFF” position for the user to be able to select the “Block International” option.

## Location Alerts



- A user can specify a Location Alerts policy by selecting the “My Location” option. The locations policies only cover in-store transactions because “Card Not Present” transactions bypass the location-based preferences.
- Available Location Alert policies are: My Location, My Regions and International.
- Users can set multiple location alert policies for each card.
  - ❑ “International” must be disabled, when either “My Region” or “My Location” is enabled.
  - ❑ Similarly, “My Region” and “My Location” must be disabled, in order to enable “International”.