Frequently Asked Questions

INTRODUCTION AND REGISTRATION

1. What is SecurLOCK™ Equip?

SecurLOCK Equip is a new mobile app that allows you to control how, when and where your debit card(s) can be used. It is a simple and secure way to manage and monitor your payment transaction activity. SecurLOCK Equip can help keep your payment cards safe and provide instant notifications whenever your card is used.

2. What is required to use it?

SecurLOCK Equip requires you have a debit card issued by AmeriServ. You will also need an Apple or Android smartphone. After downloading the app you will be instructed to enter your full card number, as well as other authentication information. Once registered you can begin using the app immediately.

3. How do I get the SecurLOCK Equip app?

If you have an iPhone, simply download the app from the Apple App store. If you have an Android phone, you download the app from the Google Play store. Once the app has successfully downloaded to your smartphone you can begin to register your card(s).

4. Is there a fee to use the app?

No. The use of the app is provided for free so that you may have more control over your card(s).

5. How many cards can I register?

Unlimited. But the card(s) must be issued by AmeriServ.

6. What kind of cards can I register?

At this time, you may only register your AmeriServ debit card(s).

7. What kind of mobile devices are supported?

Any Android device running version 4.1 or higher, as well as any Apple iPhone running iOS 6 or higher, are compatible.

8. What if I am having trouble during registration?

Please use the Contact Us *button at the bottom of the home screen on the SecurLOCK Equip app to let us know and we'll be happy to help.*

9. Why do you need my email address?

Your email address is required in case you forget your password and need to reset it.

10. Once I register my cards how do I begin managing and monitoring my payment activity?

You can begin using the service immediately. By default, you can use your card exactly as you always have, and will receive alerts for every transaction. Turning the card off will cause the little green button in the top right corner of the card image to turn red. This means that all transactions (except for recurring transactions) will be declined. To use the card normally, simply turn the card back on.

After you become comfortable with the on/off function you may wish to selectively set controls, alerts and limits by location, category, or transaction type.

11. What is a real-time alert?

It is an immediate notification sent to the app. You can select to be alerted on all your payment transactions, or just on those select transactions you prefer. You must allow notifications from the app to appear on your phone in order to view these alerts.

12. By turning my card off am I closing my account?

No. Using the card controls does not change the status of your account.

13. How long does it take for a control or alert setting to take effect?

It happens immediately after you select and save the option.

14. If I have my card turned off will my recurring transactions go through?

Yes. Merchant recurring transactions will be approved. Additionally, you can select to receive alerts on recurring transactions as well.

15. Can I use My Location, My Regions and Block International at the same time?

Where My Locations and My Regions can work independently or together, neither can be used in conjunction with Block International.

16. I turned my card on and set My Location. I was at the merchant, and my transaction was still declined. Why?

You can find details about transactions by viewing Recent Transactions *within the app. By tapping the transaction entry, you can view information that may explain why the transaction was declined. Keep in mind that the transaction could also be declined because of external factors like non-sufficient funds or fraud monitoring.*

17. What are Alert Preferences?

Alert preferences let you know every time a card transaction is attempted. You can be alerted for all or just preferred transactions. Preferred alerts are also available by location, transaction type, merchant type, and spending limit.

18. My alerts are supposed to notify me of every transaction, but I am not receiving them.

Only the primary device will receive alerts. Use the settings menu in the app to set your device as primary. You should also check your Device Settings to make sure your have allowed notifications from the app to appear on your device.

MANAGING THE APP

19. How do I access the menu?
> *Press the icon that has three stacked lines to reach the menu. This icon is usually found in the top right corner.*

20. Once I get a new replacement smartphone how do I begin using the service again?
> *Just download the app to your new smartphone and login with your current User ID and password. You can then set your controls and alert preferences.*

21. I received a new card number. Will it be automatically updated in the app?
> *You will have to add the new card to the app. This can be done by going to Manage Account and adding the card. Be sure to de-select the old card under* Settings > Manage Portfolio.

22. What if I need help with the app?
> *There is a **"Help"** function within the app as well as a **"Contact Us"** category where you can select the most convenient way for you to contact AmeriServ.*

23. How long will my transaction history display?
> *The app can display up to 50 transactions or 30 days of transaction history.*

24. My pending purchase shows it is for more than I paid. Why?
> *Some merchants send pre-authorizations at higher amounts to test cards' validity. For example, a $25 gas purchase might display as $75. Pre-authorizations are common at the pump, for a hotel stay, or for a car rental. Even though the charge is listed in the app for more, it will clear your account for the correct amount.*

25. I only want to manage one of my cards, but they're all being displayed.
> *To select the card(s) you wish to manage, go to* Settings *and choose* Manage Portfolio. *Then uncheck the card or cards you don't want to manage. Once a card is de-selected, controls and alerts cannot be set for that card.*

26. How do I get more information about the features and functionality of the app?
> *Detailed information can be found throughout the app. Help can be found at the bottom of the login page and in the menu. On some pages, such as the My Location page, tapping the "i" next to the option will open a window with detailed information on how the control works.*

27. What if my smartphone is stolen? How secure is the app?
> *The app requires a password or Touch ID to gain access. Also, there is no personal information stored on the smartphone. The app only displays the last four digits of your card number.*

28. Is Touch ID available on Android phones?
> *Certain Android devices do support fingerprint identification.*