

Benchmark's Check Card Protection Program

What we've done

For your protection, Benchmark recently implemented the following **safeguards** for signature-based transactions on The Benchmark VISA check (debit) card.



Visa Advanced Authorization (VAA) Scoring

All credit transaction receive a VAA score – the more risky the transaction, the higher the score. Benchmark will utilize this scoring system and **block all transactions with a VAA score of 95 or higher.**

Frequency of transactions

Perpetrators of check card fraud will often do multiple transactions back-to-back after finding that the first one is approved. To detect this, Benchmark will monitor the number of transactions within certain timeframes and **place a block on any card which shows 3 transactions within 5 minutes and/or 6 transactions within 20 minutes.**

High risk states and merchant types

Some states and types of merchants have a higher incidence of check card fraud than others. Benchmark has decided to **block transactions over \$100 at certain types of retail establishments in those states that have the highest reports of check card fraud.** Currently these states are: FL, GA, IL, CA, TX, NV, NY. The types of stores are: discount stores, department stores, grocery stores/supermarkets and home supply warehouse stores.

What this means to you as a Benchmark check card user

If you attempt a signature-based transaction and are told that it did not go through or has been denied, do not panic. It will most likely be due to one of the above safeguards but the clerk or cashier will not be able to tell you that. Simply tell the person checking you out that you would like to redo as a debit transaction using you PIN (Personal Identification Number).

Some suggestions

If you choose to use your card for several purchases in a row, remember the frequency warning above and space them out or plan to use your PIN for those transactions.

When planning a trip, always remember to alert your local branch as to the locations and dates that you will be traveling. Monitoring systems normally block transactions outside of your normal day-to-day area of spending and those that look suspicious. This will keep that from happening. Also, if you are traveling to the states mentioned as high risk, and you want to use your card for a credit transaction, be prepared by keeping your purchases at the types of stores mentioned under \$100.

Report any suspicious-looking activity on your account immediately.