

# Benchmark's Debit Card Protection Program

## What we've done

**For your protection**, Benchmark has implemented the following **safeguards** for signature-based transactions on the Benchmark Visa debit card.



### Visa Advanced Authorization (VAA) Scoring

All "credit" or signature-based transactions receive a VAA score – the riskier 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 debit 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 time frames 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 debit 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, and 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 debit card user

If you attempt a signature-based or "credit" 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 it as a debit transaction using your 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. If you need assistance with your Visa debit card, please contact your local branch. If you need help when the bank is closed, call our **After-Hours Assistance Hotline at 434-676-2666 and press option #2.**