

FAQs

What is smsGuardian?

smsGuardian is a 24/7 text messaging service that allows you to receive anti-fraud notifications on your mobile device and tablets. BCT debit cards are eligible for this service.

What type of transactions will I receive an alert for?

You will receive text alerts from smsGuardian for:

- International & out of state transactions
- Fuel transactions
- Authorizations greater than \$200
- 4 or more transactions in 24 hours
- Card not present
- Declined authorizations

Will the text message say it is from Bank of Charles Town's Fraud Center?

You will see "BofCT" used for Bank of Charles Town when receiving messages.

What will an alert look like from BCT?

Example: "FreeMSG: BofCT Fraud Center: 8004174592 is restricted on card 1234. If fraud reply NO. If valid contact your Financial Institution. To Opt Out reply STOP."

Note: *If you text anything different such as "Yes this is fraud" or "Not my transaction" the system will **not** recognize it and the response will be ignored.*

What happens if the cardholder does not reply to a text?

Nothing. The transaction will be considered authorized.

What happens if a cardholder does reply to a text?

If the cardholder replies that the transaction is fraudulent, the card will be permanently blocked from use. The cardholder will need to visit a BCT location to be issued a new card.

What if a cardholder wants to change the rules that apply for notifications for this service?

At this time the rules are set at a universal level, and cannot be varied by the cardholder.

How long is the enrollment period?

The enrollment period is one year. You will receive a renewal text message six days prior to expiration and will be able to text a reply to renew your enrollment. Three renewal text message attempts will be made before the device is set to expire. If you do not respond the device will be removed from smsGuardian upon expiration.

How do I deactivate my BCT smsGuardian service?

SMS messages will provide cardholder instructions if you wish to opt out.

Will I be charged any fee for enrolling in the smsGuardian service?

No. There is no charge for you to enroll in the smsGuardian program. However, your mobile carrier will have message and data rates that may apply.

How many devices can I have enrolled?

You can only enroll up to 2 mobile devices per card in the smsGuardian program.

Does smsGuardian have security features in place to protect cardholder information from transmitting in text alerts?

Full cardholder information is not included in text messages to protect your confidentiality.

What mobile carriers support this program?

All major phone carriers are supported.

What if I need help regarding the smsGuardian program?

For help with this service, text "HELP" to receive service information or contact our Call Center at 304-725-8431.