

# 3D SECURE SOLUTION FAQs

In today's economy, fraud is growing faster than ever. Country Bank is committed to safeguarding our customers by having the right tools in place to mitigate this increasing fraud. With our eGuard Secure Solution we are able to provide an extra layer of protection to help combat fraud with online purchases.

Please note the following FAQs about our eGuard Secure Solution:

Q. Do I need to enroll for eGuard Secure Solution?

A. No, all customers are automatically enrolled.

Q. Will all of my transactions process through eGuard?

A. No. In order for an eCommerce transaction to process through eGuard, the merchant must participate in 3D Secure and send as a 3D Secure transaction. Today, less than 5% of all online transactions are processed as 3D Secure, but this volume is expected to dramatically increase over the next few years.

Q. How do I create a password?

A. Passwords are not required! Cardholder authentication will be completed via a one-time password that will be sent through SMS text message. Please note that eGuard will replace any current passwords provided for MasterCard Secure Code transactions.

Q. Will I have to enter a one-time password for every transaction?

A. No, not all online transactions will prompt for a security code/password. Only transactions identified as unusual or suspicious will trigger the process.

Q. What if I don't have a wireless phone number on file?

A. It is important to keep contact information updated with Country Bank to ensure that alerts are received. If there are no phone numbers on file, eGuard will present knowledge based questions to answer during the checkout process. Cardholders may be asked questions relating to their mother's maiden name, date of birth, zip code, etc.

Q. What is the short code number the text message will come from?

A. One-time password messages will come from short code 732-873.

For more information about the eGuard Secure Solution, please contact our Customer Care Center at 800-322-8233