

Cardholder Fraud Education

- Text, phone and email communications may include FISERV or EnFact in the communication or email address. FISERVE is First Citizens' debit card service provider and EnFact is the fraud solution service.
- A text alert from First Citizens' to members warning of suspicious activity on your card will NEVER include a link to be clicked. Members should never click on a link in a text message that is supposedly from Fiserv. A valid notification from Fiserv will provide information about the suspect transaction and ask the cardholder to reply to the text message with answers such as 'yes', 'no', 'help', or 'stop,' and will never include a link.
- A phone call will only include a request for Zip code, and no other personal information, unless you confirm that a transaction is fraudulent. Only then will you be transferred to an agent who will ask questions to confirm your identity before going through your transactions.
- If at any point you are uncertain about questions being asked or the call itself, hang up and call First Citizens' directly at 1 800 642 7515. If you receive a call claiming to be First Citizens' call center and asking to verify transactions, no information should have to be provided by the cardholder other than their Zip code and a 'yes' or 'no' to the transaction provided.
- We will NEVER ask for the PIN or the 3-digit security code on the back of a card.
- Posing as call center agents, fraudsters will often ask members to verify fake transactions. When you say no, you did not perform those transactions, the fraudster then says your card will be blocked, a new card will be issued, and that they need the card's PIN to put on the new card. Many people believe this and provide their PIN. DO NOT PROVIDE PIN.
- Regularly check your account(s) online for suspicious transactions, but especially if you are unsure about a call or text message you've received. If anything looks amiss, call First Citizens' directly for assistance.
- If you received a voice or a text message and are unsure about responding to it, call First Citizens' directly for assistance.