



SecurLOCK Equip

Frequently Asked Questions

INTRODUCTION AND REGISTERING

Q: What is SecurLOCK Equip?

A: It is a mobile app that allows you to control how, when and where your debit card is used. It provides a convenient way to manage and monitor debit card activity.

Q: What is required to use it?

A: To use SecurLOCK Equip, you need a BankWest debit card and an Apple or Android mobile device. Supported mobile devices include devices running Android version 4.0 or later and Apple iOS 8.0 or later on iPhone, iPad and iPod Touch.

Q: How do I get the SecurLOCK Equip App?

A: Download the app from the App Store or Google Play. Once the app has been downloaded, you will be instructed to enter your debit card account number and other authentication information. After you have registered, you may begin using the app immediately.

Q: Why do you need my email address?

A: Your email address is needed in case you forget your password and need to reset it.

CONTROLS AND ALERTS

Q: Once I register my debit card, how do I begin managing and monitoring my payment activity?

A: You can begin using the service immediately. When you turn the card off, the little green button in the top right corner of the card image will turn to red. This means all transactions (except for recurring) will be declined. When you are ready to make a purchase, simply turn the card back on.

Q: What can I do besides turning the card off and on?

A: You can select controls and alerts by channel (in-store, online, mobile, ATM, etc). You can also set transaction spend limits, specify geographic locations where the card can be used, set specific merchant categories, view recent transaction history, and receive real-time alerts.

Q: What is a real-time alert?

A: This is an immediate notification sent to the app. You can select to be alerted for all transactions or you can select alerts for preferred transactions. Preferred alerts are available by spend limits, location, transaction type and merchant category.

Q: By turning off my debit card, am I closing my account?

A: No, when you turn off your card it does not affect your account status.

Q: How long does it take for a control or alert setting to take effect?

A: Once you set and save an alert or setting, it takes effect immediately.

Q: If I have my card turned off, will my recurring transactions, such as those set up to pay bills, continue to go through?

A: Yes. Merchant recurring transactions will be approved. Additionally, you can select to receive alerts on your recurring transactions.

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Q: Can I use the My Location, My Region and International settings at the same time?

A: The My Locations and My Region settings will work independently or together; however, neither can be used in conjunction with International.

Q: I turned my card on and set My Location. I was at the merchant, and my transaction was still declined. Why?

A: In the app, go to Transactions. Find the transaction that was denied and open it. Tap the image so it rotates. The control(s) that were active during the authorization will now be listed near the bottom, and should indicate why the transaction was declined. Keep in mind that the transaction could also be declined due to factors beyond the app (e.g. non-sufficient funds).

Q: What are Alert Preferences?

A: Alert preferences let you know every time a card transaction is attempted. You can be alerted for all or preferred transactions. Preferred alerts are also available by location, transaction type, merchant type, and threshold amount.

Q: My alerts are supposed to notify me of every transaction. Why am I not receiving them?

A: Only the device set as the primary device will receive alerts. Go to the app's settings menu to set your device as primary.

MANAGING THE APP

Q: If I get a new mobile device, how will I begin using the service again?

A: Just download the app to your new device and log in with your current user id and password. You can then set your controls and alert preferences.

Q: If I receive a new debit card number will it automatically be updated within the app?

A: No. You will have to add the new card number for the app. This can be done by going to Manage Account and adding the card. After you add the new card, be sure to unmanage the old card. *Note: When you receive a card with an updated expiration date, but retain the same account number, you will not need to update your card information within the app.*

Q: What if I need help with the app?

A: There is a Help function within the app as well as a Contact Us category that allows you to send an email to BankWest. Also, feel free to call our eBanking Center at 1-800-253-0362 for assistance.

Q: How long will my transaction history display?

A: Your last 50 transactions will display in the app for 30 calendar days.

Q: Why does the amount of my pending purchase show as a higher amount than what I paid?

A: Some merchants send pre-authorizations at higher amounts to test a card's validity. Pre-authorizations are common at pay-at-the-pump services, hotels, or car rentals. Although the charge is listed within the app at a higher amount, it will clear your account for the actual amount of the purchase.

Q: How do I access the menu or log out?

A: Press the icon that has three stacked lines to reach the menu. This icon is usually found in the upper right corner.

Q: Where can I find more information about the features and functionality within the app?

A: Detailed information can be found throughout the app. Help can be found at the bottom of the login page and listed in the menu. On specific pages such as the My Location page, tapping the "i" next to My Regions will open a window with detailed information on how the control works.

Q: If my mobile device is stolen, how secure is the app?

A: The app requires a password to access it. Also, there is no personal information stored on the device, and the app only displays the last four digits of your card number.