



Prevent Debit Card Fraud

Protecting our customers from fraud is a top priority for State Bank Financial. On October 15, 2012, we will begin using a state-of-the-art technology to help prevent potential debit card fraud. If a debit card purchase looks suspicious (based upon your previous usage), we'll try to contact you at home or your office to verify if the card was used by its rightful owner - or if the account has fallen into the wrong hands. If the account is being used fraudulently, we can prevent additional activity from occurring. So, if you receive a call asking about a purchase made with your State Bank Financial debit card, please take a moment to talk to our fraud investigator to verify your debit card account activity.

How Does Fraud Detection Work?

To help keep your money and your personal information safe, State Bank Financial's Prism fraud detection system is designed using the latest "neural network" technology that actually learns your debit card purchase patterns. The Prism system analyzes authorization requests for your card in real time and compares them to your purchase history as well as current fraud trends. If we detect abnormal transaction patterns, we can take immediate action to reduce the potential of continued fraud. As your profile and transactions change over time, the Prism system also updates its files with every new transaction.

Here's an Example:

You make a purchase with your State Bank Financial debit card at a local store and within two hours, a large international debit card transaction tries to post to your account.

Since it is unlikely that you traveled out of the country within this short period of time to make the international purchase, this transaction is likely to be declined. It may also prompt a call from our fraud investigator who will verify the transaction with you.

IMPORTANT:

Our investigators will never ask you to give your full account number over the phone. They already have that information. Recently scammers have been calling Visa and MasterCard holders and asking them for their 3-digit security code (found on the back of the card). Never give your full account number, full card number, full social security number, PIN or 3-digit code to anyone who contacts you -- no matter how legitimate the request may sound.

Update Your Contact Information in a Timely Basis

If you've moved or changed jobs, it's important to provide us with your new phone number. Additionally, we often find that customers can be reached by cell phone quicker than any other number. For this reason, you may want to consider providing your cell phone to us as your home or work number.

Planning a Trip?

Contact State Bank Financial's Client Service department at 1.800.880.7151 to let us know if you're planning to travel, since a transaction in an area where you don't usually use your card may trigger the system.

ATM & Debit Card Customer Service

If you experience any problems using your card, please do not hesitate to contact us Client Services at 1.800.880.7151.

Never Depend On One Form of Payment

Our goal in adding the Prism fraud detection service is to ensure the ultimate security of your account. We certainly don't wish to cause any inconvenience, however, if you cannot be reached and the risk of fraud is great, for your protection, the transaction may be rejected and your account blocked for future transactions. As always we encourage you to carry a secondary form of payment for any emergencies.

