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Fraud Text Alerts Terms and Conditions

At UMB, we take fraud seriously and that's why we have easy-to-use online tools to help protect your accounts. UMB's Fraud Alerts System will notify you through SMS Text of suspicious debit or credit card activity, so you can react quickly. To successfully receive alerts, it is important that you keep a current mobile phone number on file with UMB. **If you've had a recent change to your mobile phone number, please call the number on the back of your card to update your information.**

How does it work?

UMB will use code **68109** to text you an alert when we have detected possible fraudulent transactions on your account.

If you receive a Fraud Text Alert from us, you will be asked to respond using the options below:

- YES** Confirm the transaction is legitimate. You can continue using your card. If your transaction was previously declined, you can re-attempt the purchase.
- NO** Confirm you did not attempt the purchase and we will block your card. Contact us to review your most recent charges and to speak with a service agent for assistance.
- HELP** Obtain information to contact us.
- STOP** Opt out of the service.

Frequently Asked Questions

[Is there a charge for this service?](#)

No, the Fraud Text Alert service is free to cardholders. UMB absorbs all costs associated with this protection.

[What happens if I do not respond to the text alert?](#)

If you do not respond to the text message, we will attempt to reach you via phone call to discuss the transaction.

[How much time is allowed for a response to a fraud alert?](#)

We recommend you respond as quickly as possible, so we can update your account and prevent fraudulent activity.

[Do I need to enroll?](#)

If you have previously provided us your mobile number you will be automatically enrolled. It is important to keep your mobile phone number up-to-date to ensure you continue to receive text alerts.

Fraud Alerts Terms and Conditions

UMB will use short code 68109 to text alerts to you when we have detected possible fraudulent transactions on your debit or credit card account. Any Fraud Text Alerts with a short code other than 68109 may be from an unauthorized source.

You acknowledge that the Fraud Text Alerts are sent as a convenience to you and that UMB will not be liable for any delay in or failure to provide an alert, any inaccuracy in an alert, or any interception of an alert by an unauthorized entity or person.

You represent that you have authority to use the mobile number you have provided to receive Fraud Text Alerts and that the number you provided is accurate. You also agree that you will notify UMB of any change to your mobile number.

Data obtained through the short code program will not be shared with any third parties for their marketing reasons or purposes.

Nothing in these Terms and Conditions shall amend, supersede or nullify anything contained in any other agreement you have with UMB.

Opting out of UMB Fraud Alert Service

Fraud Alert messages are provided to you at no cost. You will not be charged for alerts received. Message frequency varies, as they are only sent when there is suspicion of fraud. For help send HELP to 68109. Send STOP to 68109 to end future fraud alert messages. For additional support, please contact us at the number on the back of your card. Mobile carriers are not liable for delayed or undelivered messages.

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