

# **HBC** Secure

HBC Secure is a digital solution for mobile banking that provides a seamless experience to use and manage your cards. You will have greater control of your cards and enhanced visibility into your financial transactions, helping you make more informed spending decisions.

You now have powerful tools to manage your cards anytime, anywhere from mobile banking. HBC Secure enables cardholders to:

## Use

- View one-time payments made to a card kept on file in the merchant's database as well as automatic payments made from the card to merchants on a regular basis.
- Display the digital card information (full card number and details), needed to perform transactions without using a physical card.

## Manage

- Turn cards on and off—when the card is off, no purchases or withdrawals are approved except for previously scheduled recurring payments.
- Enable controls to restrict card usage based on location, spend limit, merchant type, and transaction type.
- Establish alerts for each time the card is used based on specific desired alerts or when a transaction is attempted but declined.
- Call designated phone numbers to activate a card, report a card as lost or stolen, or set a PIN.

### Understand

- Check transactions and account balances associated with cards enrolled in HBC
   Secure. Transactions are enriched with recognizable merchant details for cardholders to seamlessly identify transactions.
- Get spend insight analytics to see what, when, and where transactions are occurring

#### **Protect**

- View suspicious activity with real-time alerts
- Freeze card if lost or stolen
- Control geographic usage (contact Bank for international use)

Enrollment instructions: To start using HBC Secure, download it from the Apple App Store, Google Play, or through the HBC Mobile App.

If you have questions regarding HBC Secure, please call

888.494.4599 HeritageBankofCommerce.bank

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