

We Take a Proactive Approach to Debit Card Fraud.

Wellesley Bank is now providing an additional layer of fraud protection for our cardholders: **Enfact by Fiserv.**

What are the benefits?

Enfact is a service that helps financial institutions and their clients by minimizing exposure to risk and fraudulent activity for cardholders.

It monitors card transactions, such as sudden purchases in an unexpected place, a string of costly purchases, or patterns identifying as commonly occurring fraudulent trends.

This service allows for our cardholders to have access to resources even when our offices are closed. Fiserv reaches out to clients 7 days a week. You also may contact Fiserv directly with questions or to confirm or deny card transactions at: **877-253-8964**

- The call is directed through a self-service process which can be transferred to the service team should you have difficulties, additional questions, or need further assistance.

And as always, you will still have direct access to our experienced and professional Client Services Team:

Tel: (781) 489-4545

Em: clientservices@wellesleybank.com

How does this service work?

EnFact has a robust service team dedicated to contacting our clients when card transactions have been deemed potentially fraudulent or high risk.

Once a transaction has been identified as needing verification, the “*voice contact*” process is initiated:

- This begins with a maximum of 2 phone calls per phone number, each day for two days.
- A different number is called every two hours during the local calling window of 8 am to 9pm, 7 days a week.
- If EnFact reaches an answering machine or voice mailbox, a message will be left containing a toll free number and a unique message code for cardholders to call.
- Our Client Services Team will reach out next day to any client with confirmed fraud to answer questions and issue new debit cards.



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