



## ADDITIONAL DEBIT CARD SECURITY WITH VISA SECURE

Keeping your account safe and secure is our highest priority. We continue to partner with SHAZAM, our debit card processor, to implement additional authentication known as Visa Secure.

Starting May 7<sup>th</sup>, 2026, SHAZAM will implement this new risk-based authentication.

How it works:

During checkout, **only if the online merchant participates in Visa Secure**, the transaction will go through a risk-based authentication. SHAZAM will ask the cardholder to authenticate themselves by receiving a One-Time Passcode (OTP) via text message. Once received, the cardholder will enter the code on a checkout screen with SHAZAM's logo (see above). This will only apply to transactions with merchants participating in Visa Secure.

Blocked OTP Attempts:

If an invalid OTP is entered in the checkout screen, the transaction will not be authenticated. If three (3) consecutive invalid OTPs are entered into the checkout screen, your card will be blocked. To unblock your card, please contact Home Trust and Savings Bank or SHAZAM.

NOTE: An OTP lockout does not block the entire card. If a cardholder is blocked from a purchase because their identity cannot be verified via OTP, the card can still be used at other places, you can use another card or another of the banks' cards.

Action Required:

SHAZAM will use the phone number on file in the Home Trust and Savings Bank system. To update your contact information or if you have any questions, please call us at (641) 732-3763.

Standard text messaging fees may apply.