



# FIRST NATIONAL BANK of PROCTOR

www.proctorbank.com • 218-628-1088

Dear Valued Debit Cardholder,

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 *Mastercard Identity Check*.

When both the ecommerce merchant (***a business that sells products or services online***) and First National Bank of Proctor participate in *Mastercard Identity Check*, the transaction will go through a risk-based authentication. As the cardholder, you will be asked to identify yourself by receiving a One-Time Passcode (OTP) via text message. Once received, you will enter this code on a checkout screen with SHAZAM's logo.

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 at all *Identity Check* participating ecommerce merchants. To unblock your card, please contact First National Bank of Proctor.

Standard text messaging fees may apply.

If you have any questions, please call (218) 628-1088 and speak to Melisa or Holly.