



SECURLOCK EQUIP APP

What is SecurLOCK Equip?

SecurLOCK Equip is a mobile app that allows you to control how, when, and where your Farmers & Merchants debit and/or credit cards are used. SecurLOCK Equip can help keep your payment cards safe and provide instant notifications whenever your card is used.

How does SecurLOCK Equip benefit me?

SecurLOCK Equip enables you to control your card settings with In-App Controls by allowing you to:

- Switch your card on or off
- Set transactions size & type limits
- Merchant Control
- Control by location
- Instant transaction alerts

What is required to use SecurLOCK Equip?

You need a Farmers and Merchants Debit and/or Credit Card and a smartphone. You will need to download the SecurLOCK Equip app from the App Store or the Play Store.

Is there a fee to use the SecurLOCK Equip app?

No.

How many cards can I register?

There is no limit to the number of cards you can register, but the card(s) must have been issued by Farmers & Merchants Bank.

How do I download the SecurLOCK Equip app?

- From your **smartphone** go to the **App store or Play store**. Search for **SecurLOCK Equip** and select to get/install the app.
- Once the App is downloaded select the SecurLOCK Equip app to **open it**.
- Select the **Sign Up Free** button
- Enter your **Farmers & Merchants Bank Debit or Credit Card number**, select **Next**
- Enter the **CVC code** from the back of your card, **your street address** and **zip code**, select **Next**
- Enter the **Card Expiration date**, select **Done**
- Enter the last **4 digits of the primary account holders Social Security Number**, select **Done**
- Review the **Terms & Conditions** then select **Accept**
- Review the **Privacy Policy** then select **Accept**
- Enter your **email address**, create a **username** and **password**, enter your **full name** then select **Done**



- You have successfully completed SecurLOCK Equip setup and can log into your account.

How do I manage my Card once it is added to SecurLOCK Equip?

Once your account is created you will have access to the **Card Details** Screen from this screen you can control the following

- **Card On/Off Toggle**, if your card is **on (Green)** or **off (Red)**.
- Setup Control Preferences
 - **Locations**
 - **My Location** - When this is enabled, the location of your mobile device is matched to the store location when you make an in-store purchase. If your device location does not intersect with the zip code the store is in, the purchase may be denied.
 - Note: if your phone is off or the battery is dead the Mobile App will not apply the My Location Alert preference.
 - **My Region** – Allows you to select the region and that information is matched with the store location, if the regions do not intersect with the zip code of the store, your transaction will be denied.
 - **International** – When this is enabled, all in-store transactions outside your Country of Residence except for countries you’ve selected are denied. If not countries are selected, all international in-store transactions are denied.
 - **Merchant Types**
 - Allows you to enable the **type of Merchants** your card is able to make purchases from, like: Gas Stations, Groceries, Household, Entertainment, Restaurants, etc.
 - **Transaction Types**
 - Allows you to determine what **type of transactions** you will allow on your card such as: In Store, Online, Mail/Phone Order, Auto Pay, ATM, etc.
 - **Spend Limits**
 - Allows you to set a **specific dollar amount** and all transactions exceeding that amount will be denied.
- **Alert Preferences**
 - You can turn alerts on for all transactions, selected transactions or none. If you choose selected transactions you can filter by Location, Merchant Type, Transaction Type or Spend Limits.
- **Recent Transactions**
 - Will display all **card transactions in real-time**.

Things to keep in mind:

- My Location control is based on an 8 mile radius around the mobile device.
- Cellular Network coverage and connectivity may impact the accuracy of location information




- If the device was powered off while in transit then turned on for a transaction the transaction may be denied as the app could be using the last location captured on the device (the location in which the device was previously turned on).
- A device's operation system or battery level may impact location information being captured.
- Transaction history only displays the last 50 transaction for thirty days.

If I have my card turned off will my recurring transactions go through?

Yes, Merchant recurring transactions will be approved. Additionally, you can select to receive alerts on recurring transactions.

Where can I get more information on SecurLOCK Equip?

In the upper right corner of your smartphone screen you will see  a circle with 3 lines in it. Tap this icon to open a screen with additional items and features. You can find help information by selecting the **Legal and Help** line and then selecting **Help**. This will allow you to find further help with registration and login information, screens and settings. You can access settings to update personal information, device information and password information. You can find the Log Out function located here to log completely out of secure lock.