

Can I opt out of debit card fraud alerts?

- Respond “STOP” to any of the fraud alert text messages you receive to opt-out of text alerts. Please contact our 24-Hour Customer Service Center to opt-out of receiving complimentary voice and text fraud alerts. You are not currently able to opt-out of email alerts.

Is there a charge for these fraud alerts?

- No, this is a complimentary service. However, mobile service provider message and data rates may apply. Please contact your service provider for rates.

Is the response to text message alerts case-sensitive?

- No, the system is not case sensitive. The system will also accept common typo variations of the ‘yes’ or ‘no’ requested response. If the system cannot verify what was typed, a message will be generated asking to call a representative for help.

I have a Guam / Saipan / American Samoa phone number. Will I also receive fraud alerts?

- Yes, you will receive Fraud Alerts. However, due to carrier limitations, text alerts will not be available to these regions. The first channel of communication will be through email. If we do not receive an email response, an automated phone call will be attempted to the phone number on file.

I have a Palau phone number. Will I also receive fraud alerts?

- Yes, you will receive Fraud Alerts. However, due to phone carrier limitations, text alerts and phone calls will not be available to this region. Palau phone numbers will only receive email alerts.

Will fraud alerts be sent to customers traveling internationally?

- Text / Phone fraud alerts will be sent to the customer’s number on file. If a customer is traveling internationally and using their regular phone number, roaming charges may apply.

Is this service offered 24 hours / day?

- Yes, this service monitors your debit card transactions 24 hours / 7 days. Text alerts and e-mail alerts will be sent 24 hours a day. However, phone calls will only be made between 8am – 9pm based on the customer's time zone. The customer's time zone is based on a combination of ZIP code and/or area code.

What are Fraud Alerts and when will I be notified?

- This is a real-time alert service. If a suspicious debit card transaction is identified, the transaction will be declined and within minutes you will be notified and asked to verify if the transaction is valid. Depending on your location - first, a text message will be sent to the phone numbers on file. If no response is received, an email will be sent to the email address on file. If no response is received, an automated phone call will be generated to the phone numbers on file depending on time of day.

If I respond that the transactions are valid to any of the fraud alert channels, will my card be unblocked immediately?

- Yes, your card will be unblocked. However, in some cases, you may need to wait a few minutes to allow the fraud system to update before you attempt the transaction again.

How do I register for these alerts?

- No registration is necessary for this complimentary service. As a debit cardholder, you are automatically enrolled to receive alerts if suspicious debit card transactions occur.

How do I verify or update the contact information that Bank of Hawaii has for me?

- Please sign-on to e-Bankoh online, visit any of our branches, or call our 24-Hour Customer Service Center at (888) 643 – 3888.

What if I do not have text messaging service on my phone?

- Email and automated phone calls will be generated to notify you of fraud alerts. Please keep your contact information up to date with Bank of Hawaii.