



It is everywhere! So, we have added another layer of security to protect our debit cardholders during online purchases.

*While making purchases online, you may be prompted for a special and unique one-time password to complete your purchase. This **instant password** will be sent to you via text message. Simply enter the password on your screen and continue with your purchase.*

This extra level of security protects your identity by ensuring you are the person behind the purchase!

What if you don't have a cell phone? Well, then the system will ask you knowledge based questions to verify your identity. For example, you could be asked to provide your address, zip code or birthdate.

We are confident this extra layer of security will help keep our valued customers safe when they choose to make purchases online with their debit card. As always, if you ever have questions about your debit card transactions, or this new security measure, please stop by any First Citizens branch, or give us a call at (800) 326-9486.