



Dear valued 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 and Chelsea Savings Bank participate in *Mastercard Identity Check*, the transaction will go through a risk-based authentication. As the cardholder, you'll be asked to identify yourself by receiving a One-Time Passcode (OTP) via text message. Once received, you'll 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. To unblock your card, please contact Chelsea Savings Bank.

Standard text messaging fees may apply.

If you have any questions, please call 319-444-3144