U.S. Bank Location Services – Q&A

Mobile Location Services

What is U.S. Bank’s location services feature and how does it work?

To help reduce declined credit and debit card transactions for consumers, the location service within the U.S. Bank Mobile App uses a device’s location to confirm that a device and card are near each other using geolocation technology. To use this service, U.S. Bank consumer’s device location feature must be turned on and connected to a mobile Wi-Fi or data network. This service will not work in airplane mode or if it is turned off.

Which cards are eligible for location services?

The location feature currently is offered to U.S. Bank Visa® credit and debit consumer and small business cardholders.

I think I’ve heard of this technology before. Do other apps offer this as well?

Yes, you may be familiar with this feature, as many apps these days ask if the location of your phone can be tracked while you’re using it. The opt-in screen is very similar as well, you can choose to “Allow” the feature to track your device and card, or “Don’t Allow.”

Will I be charged for using this service?

The mobile location feature is a complimentary service provided by U.S. Bank. Mobile plans can vary so you’ll need to refer to the plan you have for your device.

How will my location information be used?

Consumers’ location data, which is encrypted and secure, will be used only for analysis required to help reduce declined credit or debit card transactions. This data will be shared only if required by law.

Do I have to allow this feature so U.S. Bank can track me?

Absolutely not. U.S. Bank is committed to provide the best customer experience. If you are not comfortable with this service, you can simply “not allow” it to work or turn the feature “off.”

How do U.S. Bank customers turn on and off this service?

- iPhone: Go to Settings, then Privacy, then Location Services. Find the U.S. Bank app and turn on or off.

- Samsung or Android: Go to Settings, then Apps, then App manager. Find the U.S. Bank app and change Permissions.

Can I use the location service while I’m on a plane?

- No, this service will not work in airplane mode or if it is turned off,
Does the location service work for domestic and international credit and debit card transactions?

Yes. The location service will work anywhere inside or outside the U.S.

Will using this service incur data roaming charges when travelling abroad?

Mobile plans can vary. Please refer to individual device plans.

Where can I find out more information about the U.S. Bank Mobile App?

Visit your local bank branch or [www.usbank.com/mobile](http://www.usbank.com/mobile).

It’s the holiday season and I’m about to start my shopping. Any advice on how to keep my card(s) safe?

The holiday season is a time to spend with friends and family, but data also shows it’s a time when credit card fraud attempts grow, both in-store and online. Here are some ways to keep your information safe and secure during the hustle-and-bustle of the season:

- Use different credit or debit cards for stores you shop in-store and those you shop online; it eliminates the chance that fraudsters can figure out your shopping patterns.

- Use different password sequences for your bank accounts and other services vs. ones you’d use for retail stores, e.g., use more numbers and non-letter icons for banks.

- Don’t fall victim to “phishing” holiday campaigns; if the offer is too good to be true, it probably is!

- Keep track of your credit card transactions while at work, home or during travel – mobile banking apps like the U.S. Bank mobile app is a great way to do this.

- Keep track of your phone and your card on a regular basis – Do your best to never let them out of your sight, especially in highly-populated areas like airports, shopping centers and entertainment venues.