



United Community Bank

Real-Time Debit Card Transaction Processing

What is Real-Time Debit Card Transaction Processing?

Real-Time Debit Card Transaction Processing allows United Community Bank to post your SHAZAM®*Chek* debit card and ATM transaction authorizations to your account within seconds after they occur. When you use your card, an authorization takes place immediately. This initial authorization will appear on your account and be visible to you through UCB Online Banking and Mobile Banking. It eliminates the gap between when your transactions are initiated and processed, allowing you to know what your account balance is rather than wondering if a transaction has been deducted from your account.

How does this benefit you?

- Immediate posting of your SHAZAM®*Chek* debit card and ATM transaction authorizations.
- Immediate account balance updates visible through UCB Online Banking and Mobile Banking.
- Enhanced Security – since your transaction authorizations are posted in real-time, you can contact us immediately if you see unauthorized transactions on your account.

When do authorization vs. posted transaction amounts differ?

- **Gas station pay-at-the-pump:** Gas stations authorize anywhere from \$1.00 to \$75.00 to verify the validity of your card. Once you have finished pumping your gas and they know your purchase amount, they will process the transaction for that amount.
- **Restaurants:** Some restaurants authorize the transaction for more than the bill in anticipation of a tip amount being added. They then adjust the transaction to correctly reflect the actual amount of the transaction.
- **Hotels:** When checking into a hotel, they may authorize an amount greater than your room charge to cover any incidentals or extra charges. Only the actual amount you are responsible for will be processed after you have checked out.

We are confident this service will improve your banking experience with more convenience and enhanced security. If you have further questions, please contact your United Community Bank Office. Our staff looks forward to providing you with additional information.

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