smsGuardian Enrollment

1. Click (or navigate to) the address below to begin your enrollment.
   https://www.cardguardian.com/CardGuardian/signon.do?fid=BX

2. Enter your entire 16-digit card number. Click Submit.

Guardian Sign On Interface

GUARDIAN

Paragon
NATIONAL BANK
sms**Guardian**

Authentication Step 1 of 2

Please enter your card number below.

Card Number: [   ]

[Submit]

Copyright (c) 2009 Guardian Contact Us

3. Verify your identity by entering the last four digits of your SSN as well as your billing zip code. Click Submit.

Guardian Sign On Interface

GUARDIAN

Paragon
NATIONAL BANK
sms**Guardian**

Authentication Step 2 of 2

Card Number: 5152XXXXXXXX

To login, please verify the following information:

Primary Cardholder's Last 4 Digits of SSN: [   ] (If this is a business account, your tax id may be required.)
Postal Code: [   ]

[Submit]

Copyright (c) 2009 Guardian Contact Us

4. Enter the phone number of the device you want to enroll. Click Submit.

Create New Device

Guardian Alert Service

Messages per card usage and issuer settings. Message & Data Rates May Apply

To STOP services, reply to a Guardian Alert text with the word "STOP" to cancel all subscriptions to that mobile device for all enrolled cards; or unsubscribe via this website.

For HELP, reply to a Guardian Alert text with the word "HELP" to receive service information. You may also click on the "Service Usage Guide" link on this Website or call (888) 868-8611.

Services available only with participating carriers.
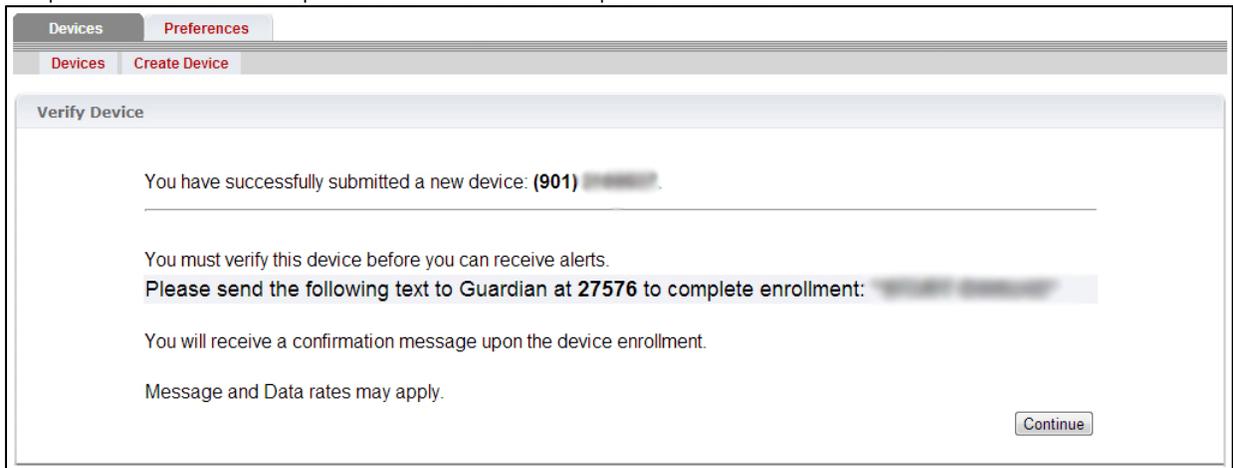For a complete list of Terms and Conditions, please see the link below.

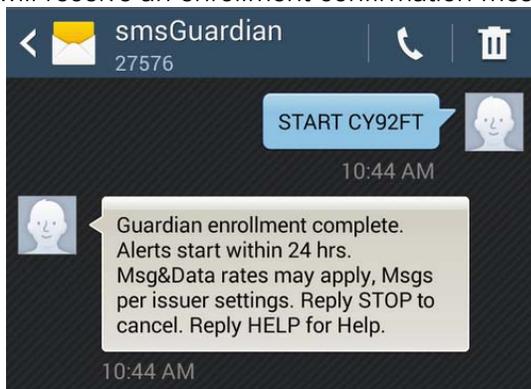Phone Number: [   ] - [   ]
Subscription: TRANSACTION_ALERT
Expiration: March 06, 2014

[Cancel] [Submit]
Message and Data Rates May Apply

5. Text the provided enrollment phrase to 27576 to complete enrollment.

6. You will receive an enrollment confirmation message shortly after sending your text.

7. Device Enrollments can be added, deleted, or renewed by logging into the SMS Guardian system.

Frequently Asked Questions:

1. What types of transactions will trigger an alert?

All transactions (including ATM usage) will trigger an alert. Be aware that the amount listed is only the preauthorized amount. When swiping your card, restaurants only preauthorize the amount of the meal as they can't anticipate your level of voluntary gratuity. Gas Stations can preauthorize the actual sale amount or any amount from $1 to $100 depending on the payment method you choose (debit vs credit).

2. What does an alert look like?

The alert appears as shown below, including the merchant name, amount, and a reply code to confirm fraud.

3. What do I do if the transaction is fraudulent?

Reply to the alert with the eight digit code provided. Be sure to reply with the correct codes one by one if there are multiple text alerts. After submitting your reply, you will get a confirmation message stating that your card is now blocked, meaning it can no longer be used for payment authorization. You will then need to contact Paragon's Customer Support at 901.273.2900 to get a new card issued. With our instant issue system, it's now possible to receive your replacement card the same day.

4. What if I don't want to be alerted at certain times (sleeping at night, etc.)?

There's a Do Not Disturb feature that can queue your alerts and send them only when the system determines it's outside the Do Not Disturb time window. To set up this feature, log into the system and click on the Preferences tab.

5. Anything else?

Be mindful of any and all recurring charges you have tied to your card, such as subscriptions and memberships. You will receive an alert when the payment is authorized even though you didn't swipe your card anywhere.