Your Fraud Protection Guide

What to do if you notice suspicious activity on your account

Update your password immediately

- Sign in to the Openbank app on your trusted mobile device.
- Open the menu at the top left corner and select **Security settings.**
- Select **Change password** and then follow the prompts.

After you change your password, review your accounts:

- Go to the **Overview** screen on your Openbank app
- Tap on an account, then scroll down to review your transactions. Make note of any unauthorized transactions, either scheduled or already made.
- You should also review your sign in history, to see if you find any entries you don't recognize. On the **Overview** screen, open the menu at the top left corner. Select **Security settings** and **Device management,** then select your device to review all entries.

Once you've completed those steps, contact our Customer Service Center:

- On the Openbank app, open the menu at the top left corner and select **Contact us** and then **Call us**.
- When you speak to a representative, explain the steps you've taken and share any suspicious activity you've found in your transactions or sign in history.
- Our representatives may temporarily lock your account and help you file a claim for any missing funds.
- For our Customer Service Center's business hours, click here.

What should I do if I get a suspicious email or text message from someone pretending to be Openbank or Santander Bank?

- Email reportabuse@santander.us
- You can also call us at 833-833-8305.

To learn more about best practices for dealing with fraud, please visit our FAQs.