



Marker Trax, LLC – SMS Terms & Conditions (“Terms”)

Last Updated: March 2026

Marker Trax, LLC, including its affiliates (“Marker Trax,” “we,” “our,” or “us”) uses SMS text messaging to provide consumers with multi-factor authentication (MFA) codes, security alerts, and account-related notifications. By providing your mobile number and enrolling in SMS-based authentication or by providing your mobile number on an application for credit from a lender that Marker Trax is an agent or vendor for (“Consent”), you agree to receive text messages from Marker Trax (either in its individual capacity or as an agent for a lender) in accordance with these Terms.

1. Program Description

Marker Trax sends SMS messages strictly for transactional and security purposes, including:

- Identity verification
- Multi-factor authentication (MFA) codes
- Employee system login security
- Password reset verification
- Important account-related alerts

No marketing or promotional messages are sent unless you separately consent to same. Message frequency varies based on your account activity and system usage.

2. User Consent

By providing Consent, you expressly agree to receive SMS messages from Marker Trax for authentication and security purposes. Consumers provide their mobile phone number during an application for credit supported by the Marker Trax technology platform, account setup or enrollment, and such mobile number will be used for authentication and security-related communications, including messaging related to a new ability to opt into text messaging.

Consent is not a condition of receiving services, but SMS-based MFA may be required to access certain systems. You further acknowledge that messages may be read or listened to by anyone with access to your telephone, and that such calls are not "unsolicited calls" for purposes of any state or federal law. You agree that Marker Trax is not liable for any resulting breach of privacy or for any charges or costs you incur in connection with text or phone messaging, emails or other communications. Message frequency may vary.

3. Cost

Message and data rates may apply, depending on your mobile carrier and plan.

4. Opt-Out Instructions

You may opt out of receiving SMS messages by replying STOP to any message. After opting out, you will receive a confirmation message and will no longer receive SMS messages from us (unless later requested



by you). Opting out of SMS messages may disable your ability to receive MFA codes and may prevent access to systems requiring authentication.

5. Help & Support

For assistance, reply HELP to any message.

You may also contact us at:

- customer support phone number: 702-633-7688 ext. 0
- email support: programsupport@markertrax.com

6. Privacy

- Marker Trax, LLC does not sell, rent, or share your phone number with third parties for marketing purposes.
- Your mobile number is used solely for authentication and security communications.
- We may use service providers (such as messaging platforms) to deliver messages on our behalf.

For more information, please review our [Privacy Policy](#) and [Privacy Notice](#).

7. Supported Carriers

Supported carriers may include, but are not limited to: AT&T, Verizon, T-Mobile, and other U.S. carriers. Carrier participation is not guaranteed.

8. Disclaimer

Message delivery is subject to effective transmission by your mobile carrier and is not guaranteed. Carriers are not liable for delayed or undelivered messages.

9. Changes to These Terms

Marker Trax may update these SMS Terms & Conditions at any time. Updates will be posted on this website page and become effective upon posting.