



## Card Controls Frequently Asked Questions

### What are Card Controls?

Card Control technology enables superior control, security, and financial visibility via your mobile phone. It lets you manage your cards on-the-go with an intuitive mobile app.

You control when and where your cards can be used, as well as view and act on instant alerts when transactions are processed. You also can perform card management functions such as turning the card on/off, and perform basic mobile banking functions such as view balances and transactions, transfer funds between accounts linked to a card, and search for nearby ATMs.

### What are the benefits of using Card Controls?

- Control when and where your card is used
- Receive near-real-time notifications to alert you of any unauthorized use
- Secure your accounts by locking your card when not in use and unlocking for use
- Control dependent purchases to avoid misuse

## What types of controls and alerts can I set/receive within the application?

The following controls and alerts can be customized individually by card:

| Type   | Control Preferences   | Alert Preferences   |
|--|---|---|
| <p><b>Location</b><br/><i>Based on where the transaction occurs (merchant location).</i></p> | <p>Set geographic restrictions where the card can/can't be used.</p> <ul style="list-style-type: none"> <li>■ <b>My Location</b>—Compare your smartphone location to the merchant's location for in-store purchase.</li> <li>■ <b>My Regions</b>—Set regions (region on a map, city, state, postal code or country) for card usage. Up to three regions can be specified.</li> <li>■ <b>Block International</b>—Does not allow card to be used internationally. This option can only be selected when My Location and My Regions are turned off.</li> </ul> <p>Note: You will still need to notify us if you are traveling, as all host settings override any Card Control setting.</p> | <p>You can set up one of the following location policies. Only one location can be set at one time, and the location policy is always based on the primary device.</p> <ul style="list-style-type: none"> <li>■ <b>My Location</b>—"Follow-Me" alert when your smartphone location is different from merchant location for in-store purchase transaction.</li> <li>■ <b>My Regions</b>—Transaction (i.e., Merchant) location is outside card-use area pre-defined by you (such as a region on a map, city, state, postal code or country.) Up to three regions can be specified.</li> <li>■ <b>Block International</b>—An alert will be generated if your card is used internationally. Cannot be used in conjunction with My Location and My Regions.</li> </ul> |
| <p><b>Spend Limits</b><br/><i>Based on the limits amount set by the user.</i></p>            | <p>Restrict transaction based on the dollar amount:</p> <ul style="list-style-type: none"> <li>■ You can set a specific dollar amount for transaction.</li> </ul> <p>Set limits for available balance:</p> <ul style="list-style-type: none"> <li>■ When you log in, the system requests updated balance information. The information for your accounts is compared with the alert settings, and if appropriate, an alert will be sent.</li> </ul>  | <p>Any of the following alert threshold preferences may be set:</p> <ul style="list-style-type: none"> <li>■ <b>Per Transaction Amount</b>—Alert is sent when transaction amount exceeds specified threshold amount.</li> <li>■ <b>Per Month Amount</b>—Alert is sent when the balance is below the specified threshold amount.</li> </ul>  |
| <p><b>Transaction Type</b><br/><i>Based on type of transaction at point of sale.</i></p>     | <p>Any of the following types may be turned on to deny transactions of that type:</p> <ul style="list-style-type: none"> <li>■ In-store (card present)</li> <li>■ Online (including bill pay)</li> <li>■ Mail/Phone Order</li> <li>■ Auto Pay (recurring transactions)</li> <li>■ ATM Transactions (except balance inquiries)</li> <li>■ Others</li> </ul>  | <p>Any of the following types may be turned on to send an alert when a transaction of that type occurs:</p> <ul style="list-style-type: none"> <li>■ In-store (card present)</li> <li>■ Online (including bill pay)</li> <li>■ Mail/Phone Order</li> <li>■ Auto Pay (recurring transactions)</li> <li>■ ATM Transactions (except balance inquiries)</li> <li>■ Others</li> </ul>  |

| Type  | Control Preferences  | Alert Preferences  |
|---|--|--|
| <p><b>Merchant Type</b><br/> <i>Based on the type of merchant where transaction occurred.</i><br/>           Note: These are ignored for ATM and Auto Pay transactions.</p> | <p>Any of the following types may be turned on to deny transactions of that type:</p> <ul style="list-style-type: none"> <li>■ Department Stores</li> <li>■ Entertainment</li> <li>■ Gas Station</li> <li>■ Grocery</li> <li>■ Household</li> <li>■ Personal Care</li> <li>■ Restaurant</li> <li>■ Travel</li> <li>■ Age Restricted</li> <li>■ Others</li> </ul> | <p>Any of the following types may be turned on to initiate an alert when a transaction of that type occurs:</p> <ul style="list-style-type: none"> <li>■ Department Stores</li> <li>■ Entertainment</li> <li>■ Gas Station</li> <li>■ Grocery</li> <li>■ Household</li> <li>■ Personal Care</li> <li>■ Restaurant</li> <li>■ Travel</li> <li>■ Age Restricted</li> <li>■ Others</li> </ul> |
| <p><b>On/Off</b></p>  | <p>Only allow transactions when you turn your card on:</p> <ul style="list-style-type: none"> <li>■ A card can be turned on or off with a single touch.</li> <li>■ A card can be turned on for a short duration of time or purchase window.</li> <li>■ You can see and change instantaneous card status via a mobile application.</li> </ul>                     | <p>N/A</p>   |

### **Am I required to authenticate each time the application is started or accessed?**

No. The Card Control app is integrated into our EdgeMobile app, so once you're signed in to EdgeMobile, simply click the Card Control button within the app and it will automatically launch Card Controls without you having to sign in again.

### **Can the app be controlled from a desktop or laptop computer?**

No, this is a mobile app and is controlled by a smartphone or tablet.

### **Whom do I contact for Card Control support?**

Please contact us directly with any support questions.

### **Will Card Control work outside the U.S.?**

Yes. If your phone has an internet connection, it will work.

### **Does location functionality depend on phone signal?**

An alert is triggered or a control is initiated by in-store transactions that occur outside of the area where your primary mobile device is located. The mobile device must have location services (GPS) enabled with permission to use the current location. If your phone is turned off, without cellular service, or does not provide GPS location coordinates it will use the last saved GPS location. However, if this situation occurs for more than eight hours, Card Control will temporarily ignore the My Location policies. Transactions would not trigger alerts or control denials based on My Location preferences during this time; however an alert would be generated informing you that a transaction was conducted.

### **How long can I leave a card "off"?**

You can turn your cards off, leave them off as long as you want to, and only turn them back on when you want to perform transactions.

### **How many cards can be set up in the app?**

All of your credit and debit cards will automatically be generated into the Card Control app the first time you log in. There is no limit.

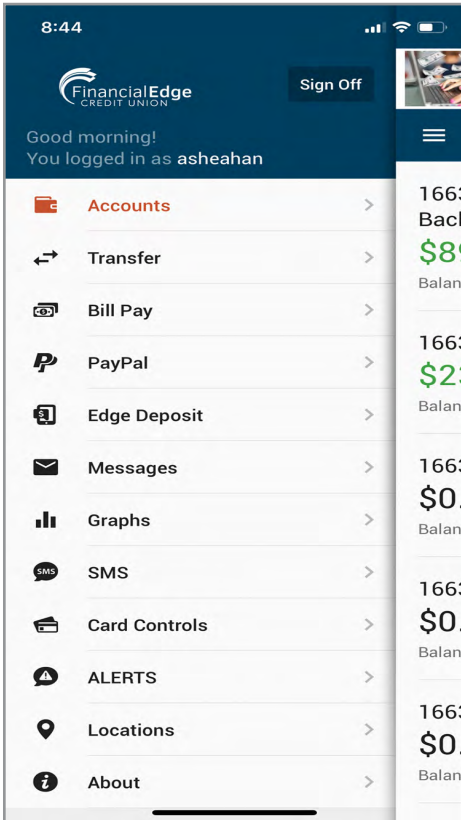
### **Are the in-app notifications via push, or do you have to be logged in?**

Notifications are push notifications in app. You do not need to be logged in.

### **What if I have my card turned off and a recurring utility bill wants to charge my card? Will that transaction be denied?**

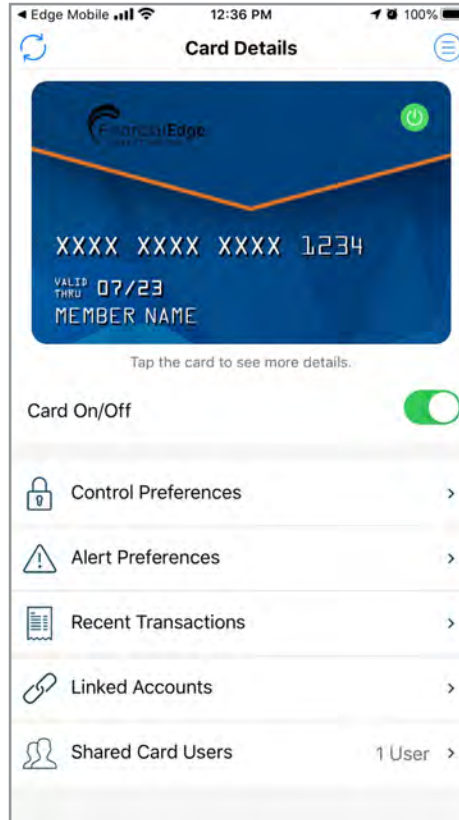
When the card is off, most card transactions are denied and alerts are generated for attempted transactions. However, Auto-pay transactions and credits (deposits, returns and reversals) are exempt from this high-level control.

## How Do I Get Started?



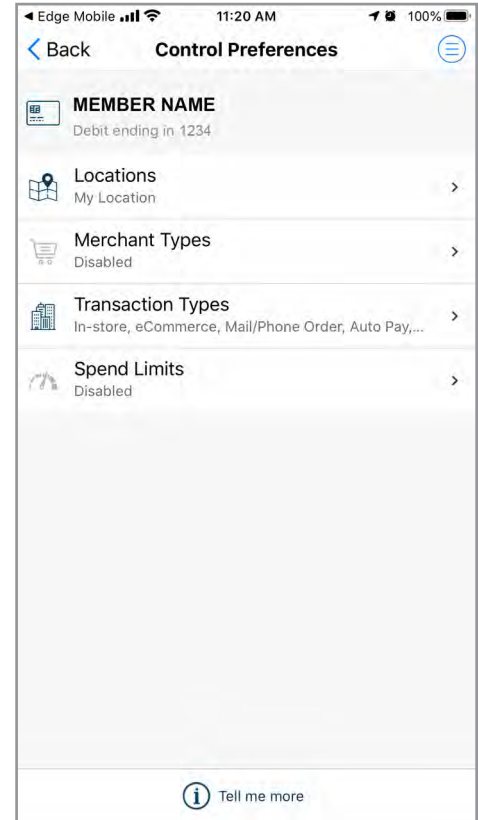
**Download the app** onto your smartphone from the Apple iTunes App Store or Google Play Store by searching for “EdgeMobile Card Controls” or by clicking the Card Controls button within your EdgeMobile app.

Once the app is downloaded, you can access it through the EdgeMobile app by clicking the Card Controls button. (as shown above)



**Your Credit and Debit Cards will automatically generate.**

This is the Main Screen in which you can turn your card ON and OFF.

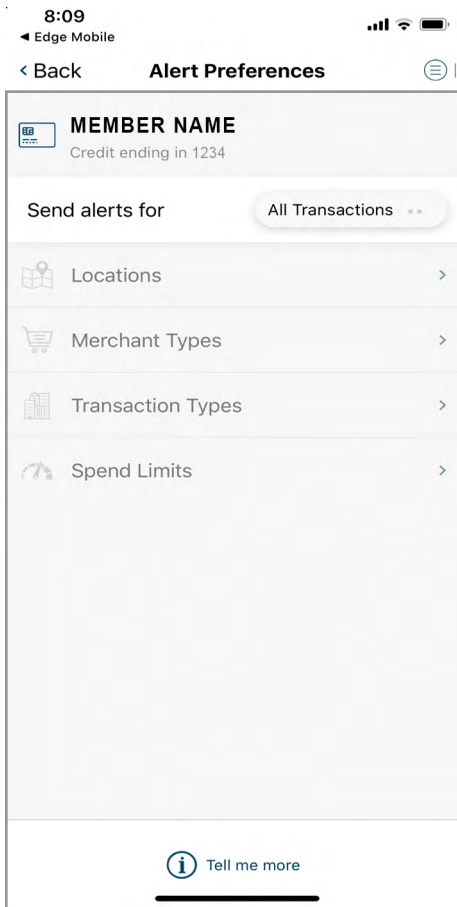


**Control Preferences:** Set when, where, and how your card is used.

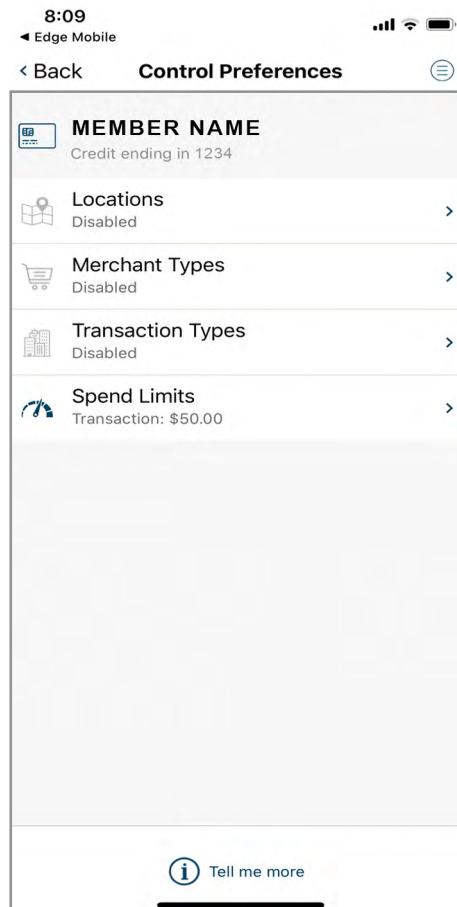
**Alert Preferences:** Determine what transactions will trigger an alert.

**Recent Transactions:** View your recent purchases. Review for fraud.

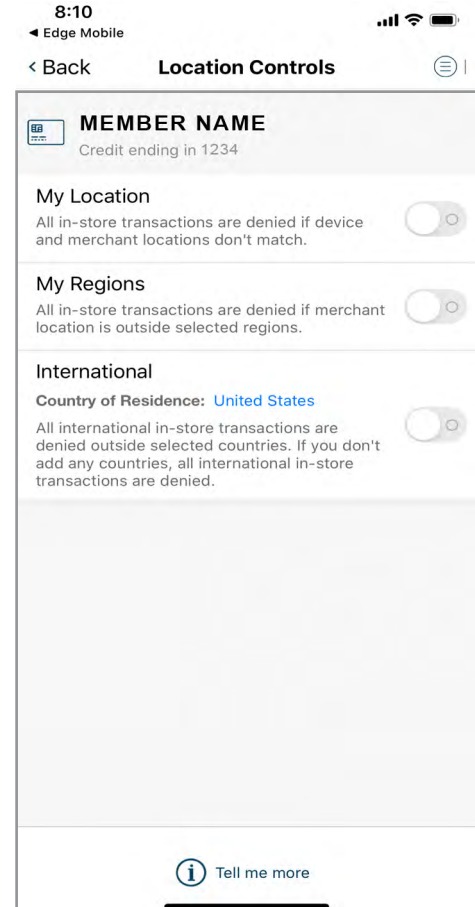
**REMINDER:** Don't turn your card off and forget your phone before going shopping!



Take a tour and get acquainted with the **Alert Preferences** first. Review the alert options and decide if you would like to receive alerts on all transactions or specific purchases.



Then enable **Control Preferences** to set spending limits and configure policies for when and where your card can be used.



Set **Location Controls** to deny transactions outside of a specified region or away from your mobile device.

**EXPERIMENT!** This is the best way to learn about all the settings you can use to stay on budget, keep you safe while traveling, or just monitor your account for fraudulent activity.

**REMEMBER:** The Help tab has everything written out in plain text if you would like to read more in depth.

Find out more at [www.finedgecu.org](http://www.finedgecu.org)

