

DEBIT CARD CONTROLS FAQs



WHAT ARE CARD CONTROLS?

Card controls allow you to manage how and where your debit card is used. You can enable or disable a debit card for use, restrict card usage to specific types of merchants and/or transaction types, set transaction limits and restrict card use to specific geographical regions.

Q. HOW DO I ENROLL MY DEBIT CARDS FOR CARD CONTROLS?

1. Sign into the mobile banking app.
2. Click on “Card Controls” from the “More” menu.
3. All of your eligible cards should automatically appear on the card details screen.

Q. CAN I DISABLE MY DEBIT CARD FOR USE IF I HAVE LOST OR MISPLACED MY CARD?

Yes, once you access card controls select desired card and slide “Enable card” for use into the “Off” position to disable.

Note: If your card is lost or stolen, make sure to call the bank to close the card and order a replacement.

Q. WILL ALL TRANSACTIONS BE DECLINED IF I DISABLE MY DEBIT CARD?

All transactions will be declined with the exception of recurring payments.

Q. HOW LONG DOES IT TAKE FOR CARD CONTROL CHANGES TO TAKE EFFECT?

The changes made in card controls are effective immediately.

Q. HOW ARE MERCHANT TYPES USED?

Merchant type controls can be used to permit or restrict your debit card from being used with specific categories of merchants. Merchant types include department stores, entertainment, gas stations, groceries, household items, personal care items, restaurants, and travel.

Q. HOW ARE BUSINESSES ASSIGNED A MERCHANT CATEGORY?

A merchant category is assigned based on the merchant’s primary line of business by the debit card processor they use.

Q. CAN BUSINESSES BE ASSIGNED MULTIPLE MERCHANT CATEGORIES?

Debit card processors will assign businesses a single merchant category code based on the higher volume of service or merchandise sales.

Q. HOW ARE TRANSACTION TYPES USED?

Transaction types can be used to control which types of transactions are permitted. Transaction types include in-store, online, mail or phone order, auto pay, ATM, and mobile wallet.

Q. WHAT IS A THRESHOLD AMOUNT?

A threshold amount is the maximum dollar amount allowed per transaction. If a transaction exceeds your defined limit, the transaction is declined. Threshold amounts will not increase your existing card limits.

Q. WHAT ARE MY REGIONS?

Regions allow you to assign each enrolled card to a geographical area. When a transaction is initiated, the merchant’s location will be compared to your defined region(s). If the transaction occurs outside of your region(s), it is denied. For example, you’ve defined your region as Chicago and you place an order online through a company transacting out of California, the transaction will be declined.

Q. HOW DO I CREATE A REGION?

Create a region by using city, state, zip code, zooming in and out on the map or by entering a specific region. Although the visible area on your map is square, regions are contained within circles. This may cause areas within the corners of your map to fall outside of the region. If this happens, edit your region and zoom out on your map. Regions must have at least a five-mile radius.

Q. CAN I DEFINE A REGION FOR CARD USE AND BLOCK INTERNATIONAL TRANSACTIONS?

The location controls allows you to select “My Regions” or “Block International Regions.” For example, for my regions to be enabled, block international will need to be disabled.

Q. DOES MY DEVICE HAVE TO BE PHYSICALLY WITHIN A DEFINED REGION FOR A TRANSACTION TO BE APPROVED?

No. The location of the transaction will be compared to your defined regions, not your mobile device location.

Q. WHAT WOULD HAPPEN IF I DISABLE THE TRANSACTION AND MERCHANT TYPE CARD CONTROL?

Disabling the transaction and/or merchant type card controls would turn off any controls that you may have selected within each category. All transaction and/or merchant types would be permitted.