

PCMCU Card Management Q&A (10/2022)

General

What enhanced card management options are available within the Mobile Banking App?

Our enhanced card management options allow you to:

- Lock/unlock your cards
- Limit transactions by location, merchant, transaction type or dollar amount
- Easily add cards to mobile wallets (Apple Pay® and/or Google Pay™)
- View subscriptions tied to a card and see where cards are stored online
- Stay informed with alerts
- View your spending via easy-to-read graphs
- Get in-depth transaction details
- Report lost or stolen cards
- Quickly identify and report fraudulent transactions
- Set up and manage travel plans
- Activate your card when it arrives

How do I get started?

Simply log in to our Mobile Banking app and tap “Cards” to get started.

Can I add other financial institutions’ debit or credit cards to the Mobile App?

No, only our institution’s credit/debit cards are supported.

Can multiple cards be linked to one Mobile Banking account?

Yes, multiple cards from our institution can be accessed via one Mobile Banking account.

When I receive a reissued or replacement card, will I have to update the cards within the application?

No, the card will be automatically updated within our Mobile Banking app.

What if I don’t see “Cards” in the Mobile App?

Verify in your App Store that you have the most current version of our app installed. If an update is needed, you will see “Update” in the App Store.

Transactions

What type of transactions are displayed/enriched?

Transactions made with your cards are enriched and displayed. Teller transactions, wire transfers, and payments made via Bill Pay and ACH are not included. Enriched data includes the merchant’s name, logo, address and more.

Does the app show recent transaction history?

Yes, the app shows the last 50 card-based transactions posted within the last 30 days.

A spend limit of \$50 has been set, but my card gets denied at some gas stations. Why?

Sometimes a merchant will pre-authorize the card for an amount that may be more than the spend limit you allow on the card. In this case, your card will be denied.

What's the difference between "Card on File" and "Recurring Payments"?

"Recurring Payments" are those payments that happen repeatedly on a schedule, for example, streaming subscriptions, cellular bills, or other monthly bills you pay with your card. "Card on File" is a list of merchants who store your card information for future purchases, like online retailers or delivery apps (Example: Uber, GrubHub, anytime you choose "Save my card info for future purchases").

I see a transaction I don't recognize. What should I do?

Select the transaction to view its details. If it was an in-person transaction, you should see a Google Map of the actual location the transaction took place. If you still don't recognize the purchase, you can reach out to the merchant from the phone number listed on this screen.

What's the best way I can protect myself against unauthorized transactions and fraud?

Don't ever give out your login credentials or account information to anyone. Keeping your information safe and secure is your best weapon to help us fight fraud. Make sure to keep your personal information current with PCMCU, as it is extremely important in fraud detection and prevention.

Controls and Alerts

What card controls are available?

Via our Mobile app, you can lock or unlock your card if you suspect fraud or misplace your card. You can even report lost and/or stolen cards with a prompt in the app. Even limit transactions by location, merchant, and transaction type to control how your card is used. Plus, set up alerts to stay informed.

Can I block all international transactions?

Yes. International transactions can be blocked under location controls. All transactions outside of your specified country of residence will be blocked (This includes online purchases).

Will changing location controls, merchant controls, and spend controls impact previously authorized recurring transactions?

Previously authorized recurring payments will not be affected by the card controls.

How long does it take for a control or alert setting to take effect?

Control settings take effect immediately.

How are alerts delivered?

Alerts are sent as push notifications on your device. The alerts will also appear under "Messages" in the app.

If I have set an alert for international transactions but no controls are set, will I receive alerts for all international transactions?

Yes, an alert will be sent for all international transactions, whether they are allowed or denied.

If I set multiple alerts and a transaction triggers more than one, will I receive a separate message for each alert?

No, alerts will all be included in one message.

Can I turn the low balance alert off?

Yes, the low balance alert is controlled on a cardholder level.

What if I had controls and notifications setup previously in CardValet and I haven't received any since the update?

Once the update is complete and the card management functions are available in the mobile app, it's important for any existing Card Valet users to access their account in the mobile app and tap the "Cards" area. Doing this will ensure that the location and notification settings that were previously enabled are activated in the new mobile experience.

Additional Features

Can I add my card to Mobile Wallets?

Yes, the app currently supports Google Pay™ and Apple Pay®.

My card was damaged/lost/stolen. What should I do?

If your card was damaged, follow the instructions under "Replace Card."

To report a lost or stolen card, follow the instructions under "Report Lost or Stolen." Your new card will be sent to the address we have on file for you. (To obtain a new card through our Instant Issue process, visit one of our branch locations during normal business hours).

I will be traveling several times in the next year. Can I enter all of my travel plans at once?

The app allows you to set two travel plans at a time with a maximum duration of 90 days. If your trip exceeds this or you are travelling more than two times, you will need to update the app after each trip or after 90 days.

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