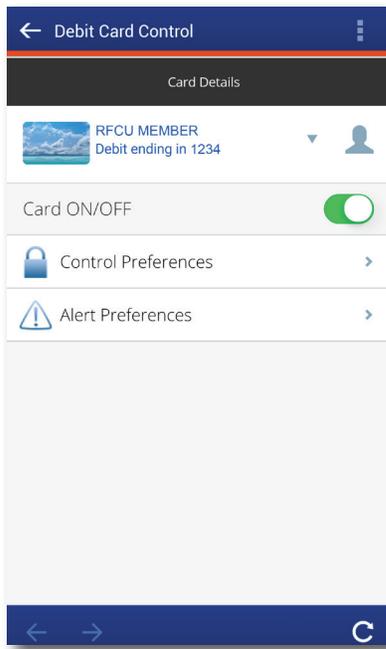# Redstone Federal Credit Union®
Debit Card Control User Guide

Getting Started

Log into the Redstone Federal Credit Union mobile banking app with your Member#/Username and Password. Navigate to *More > Debit Card Control.*

General Set Up

- The first time you select "Debit Card Control" in the mobile app, you will see the "Add Card" screen.
- Enter your debit card number, then tap "Next".
- Once your card is entered, you will see the "Contact Details" screen.
- Enter your mobile phone number and email address, then tap "Save". The phone number you enter will be the one receiving text messages alerting you to certain card activities. To change this information in the future, tap the person icon in the upper right corner of the screen. Then, update the information and tap "Save".
- To activate card controls, simply slide the "Card ON/OFF" switch to "On". The slide will turn green.
- You will see an alert message pop up to confirm the activation.
- To add additional debit cards, click on the drop down menu and select "Add Card". Once a card has been added, you can select it in the drop down menu to view and set Control and Alert preferences.
- The next time you log in, you will be taken directly to the "Card Details" screen.
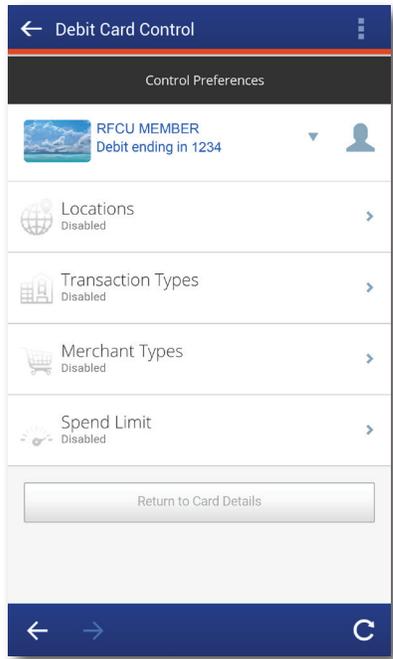
Card ON/OFF

The simplest Card Control option is to turn your debit card "Off" or "On". When a debit card is turned "Off", all transactions made on the card, other than recurring payments and deposits or credits, will be denied.

Shared Cards

A card can be shared between multiple users. This situation occurs when multiple users register or add the same card for management.

- *Control Preferences*
  Shared card users have shared control settings for the single card. If one user turns the card off, all other users will see the card status as off in their app. An alert is sent to other shared card users whenever a user changes control policies for the card.
- *Alert Preferences*
  Each user can set up his/her own separate alert preferences. The user will receive alerts based on the alert preferences set up individually. One exception is that all users will receive alerts for denied transactions.

Control Preferences

Tap on "Control Preferences" on the "Card Details" screen. You will now see available options:
- Locations
- Merchant types
- Transaction types
- Spend limits

Locations

Control the geographic areas in which your debit card can be used for in-store, debit-card-present transactions, including:
- *My Regions: self-selected areas*
- *International: areas outside the United States*

When "My Regions" or "International" control is set, in-store debit card transactions made outside the specified region or United States (for International) will be denied. (Note: card-not-present transactions bypass the location-based preferences)

- To control the geographic areas in which your card can be used simply tap on "My Regions" on the "Control Preferences" screen.
- Move the slider next to "My Regions" to "On." The slider will turn green. Then tap "My Regions."
- You can establish up to three different regions (which are circular areas with a minimum of five miles).
- To set up a region, in the "My Regions" screen, type

in the city and state you want the card to be used. You will see the map adjust to display your selected region. Zoom in or out to finalize the area you want (the visible, or outlined, area shown on your screen will be set as the region).
- Name the region then tap "Save".
- To add additional regions, tap "Add Region" and repeat the process.
- To delete regions, tap the trash can icon to the far right of the region's name.
- If you delete all regions, you will be taken to the region set up screen in order to select and save at least one region, otherwise the "My Regions" control will be disabled.
- To block transactions made outside of the United States, select the "Block International" option by moving the slider to the "On" position. The slider will turn green. (Note: If international usage is blocked, the "My Regions" controls are disabled.)

Transaction Types

Allow or deny certain transaction types, including:
- ***In Store:*** *purchases made at a point-of-sale terminal*
- ***eCommerce*** *- purchases made through the Internet*
- ***Auto Pay*** *- purchases automatically deducted from your checking account using your debit card number*
- ***ATM*** *- withdrawals made at an ATM*
- ***Mail/Phone Order*** *- purchases made over the telephone or by mail*
- ***Others*** *- all other transaction types*

- To control the type of transactions for which your card can be used, tap on "Transaction Types" on the "Control Preferences" screen.
- On the next screen, move the slider next to "Enable Transaction Control" to "On". The slider will turn green and all of the transaction types will be shown and enabled.
- You can then turn off certain transaction types by moving the slider next to that particular transaction to the "Off" position. Selecting "Off" will deny any transaction of that type.
- Once you have the transaction types selected to your preference, tap "Save".

Merchant Types

Allow or deny purchases at selected merchant categories, including (note: merchants choose their own category listing):
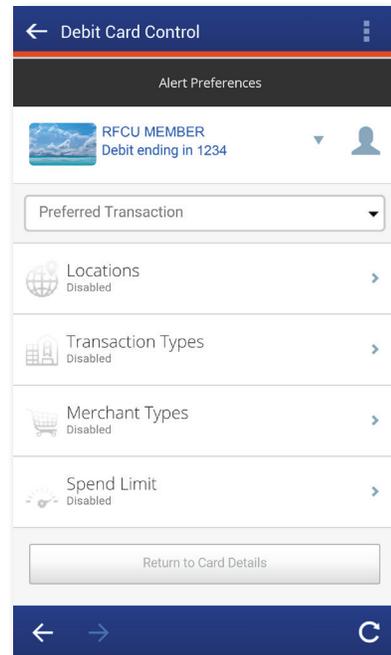
- ° *Grocery*
- ° *Restaurant*
- ° *Entertainment*
- ° *Department Store*
- ° *Gas Station*
- ° *Personal Care*
- ° *Household*
- ° *Travel*
- ° *Others*

- To control the type of merchants at which your card can be used, tap on "Merchant Types" on the "Control Preferences" screen.
- On the next screen, move the slider next to "Merchant Type" to "On". The slider will turn green and all of the merchant types will be shown and enabled.
- You can then turn off certain merchant types by moving the slider next to that particular merchant type to the "Off" position. Selecting "Off" will deny any transaction at that type of merchant.
- Once you have the merchant types selected to your preference, tap "Save".

Spend Limit

Specify a transaction dollar amount above which transactions will be denied.

- To control the spending limits for your card, tap on "Spend Limits" on the "Control Preferences" screen.
- On the next screen, move the slider next to "Per Transaction" to "On". The slider will turn green and you will see an area in which you can set the limit.
- Once you have the limit set to your preference, tap "Save".

Alert Preferences

To set the type of alerts to receive, tap on "Alert Preferences" on the "Card Details" screen.

You can select to receive alerts for "All Transactions", "Preferred Transactions" or "None". Alerts are sent as SMS text messages to the mobile phone number you provided on the Contact Details screen. Once an alert is enabled, its icon changes to blue from light grey and the specific preferences selected are shown below the enabled alert preference.

If you select "Preferred Transactions" you can then set options for

- ° Locations
- ° Merchant types
- ° Transaction types
- ° Spend limits

Locations

Receive alerts when in-store, debit-card-present transactions are made outside of your self-selected Region(s) or the United States.

When the "My Regions" or "International" alert is set, transactions made outside the specified region or United States (for International) will trigger an alert

to your phone. (Note: card-not-present transactions bypass the location-based preferences)

- To control regional alerts, move the slider next to "My Regions" to "On". The slider will turn green and alerts for debit card purchases made outside of your self-selected regions will be enabled.
- To control international alerts, move the slider next to "International" to "On". The slider will turn green and alerts for international debit card purchases will be enabled.

Transaction Types
Receive an alert if debit card purchases are made for specified transaction types.

- To control the type of transaction alerts you receive, tap on "Transaction Types" on the "Alerts Preferences" screen.
- On the next screen, move the slider next to "Enable Transaction Alert" to "On". The slider will turn green.
- You can then turn on certain transaction types by moving the slider next to that particular transaction to the "On" position. Selecting "On" will trigger an alert any time a transaction is made of that type.
- Once you have the transaction types selected to your preference, tap "Save".

Merchant Types
Receive an alert if debit card purchases are made at specified merchant types.

- To control the type of alert received at merchants at which your card can be used, tap on "Merchant Types" on the "Alert Preferences" screen.
- On the next screen, move the slider next to "Merchant Alert" to "On" and the slider will turn green.
- You can then turn on certain merchant types by moving the slider next to that particular merchant type to the "On" position. Selecting "On" will trigger an alert any time a transaction is made at that type of merchant.
- Once you have the merchant types selected to your preference, tap "Save".

Spend Limit
Specify a transaction dollar amount above which alerts will be triggered.

- To control the spending limits for your card, tap on "Spend Limits" on the "Alert Preferences" screen.
- On the next screen, move the slider next to "Per Transaction" to "On". The slider will turn green and you will see an area in which you can set the limit.
- Once you have the limit set to your preference, tap "Save".

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