Redstone Federal Credit Union®

Card Controls User Guide

Getting Started

- Log into Redstone's online banking or mobile banking app with your **Username and Password**.

- In the Mobile Banking App select **Debit Cards** or **Credit Cards** from the **More** screen, then click **Set Up Card Controls and Alerts**. In Online Banking go to the **Debit Cards** or **Credit Cards** tab and select **Set Up Card Controls and Alerts**. Review and accept the **Terms and Conditions**.

- Changing your card status from **On** to **Off** will block all transactions except for recurring payments.

- If you have more than one card on your account, you can give each card a nickname for easy identification. Click the **edit symbol** next to the words **Debit Card** or **Credit Card** to edit the card name.
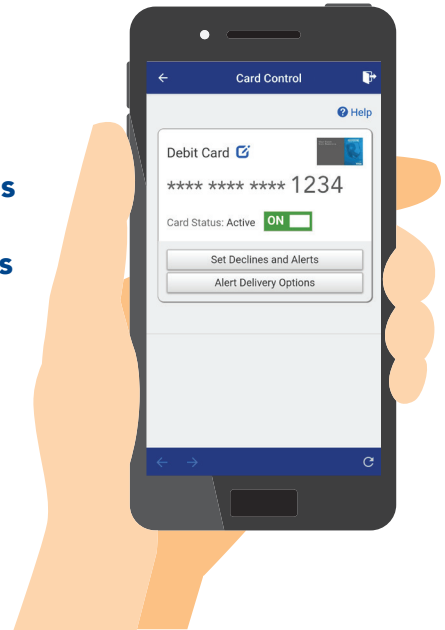
NOTE: Debit Card Joint Owners and Credit Card Co-borrowers will use their own online banking account to view their cards. Credit cards only allow one set of controls, however each borrower may set individual alerts.

Alert Delivery Options

- Tap on **Alert Delivery Options** to update your phone number, email and push notification preferences.

  *Note: your phone number and email address must be configured in Online Banking in **Alerts and Notifications** under **Tools**. In the Mobile Banking App you may update by selecting **Alert Delivery Options** then **Manage Destinations** inside **Card Controls**.*

- Click **Back to Card Settings** to return to main screen.

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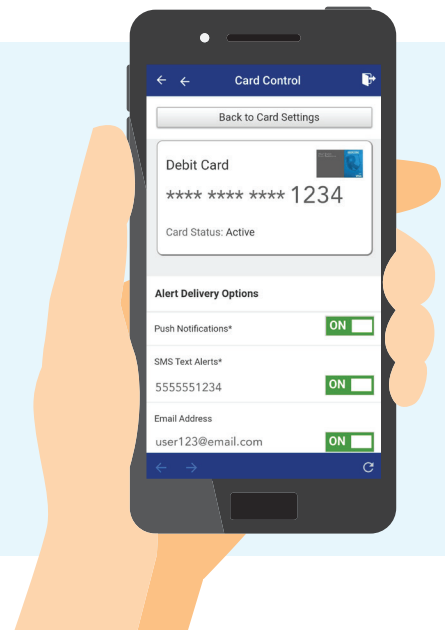
- Tap on **Set Declines and Alerts** to configure your decline and alert preferences.

- Tap **Send Alerts for** to choose one of the three alert options:
  - **All Transactions** to automatically set all transactions to send alerts.
  - **Blocked Transactions Only** will only send alerts when a transaction is blocked.
  - **Preferred Transactions** if you only want to receive alerts for specific transactions.

- You can set declines and alerts based on: **Merchant Type**, **Transaction Type**, **Location Type**, and **Spend Limits**.
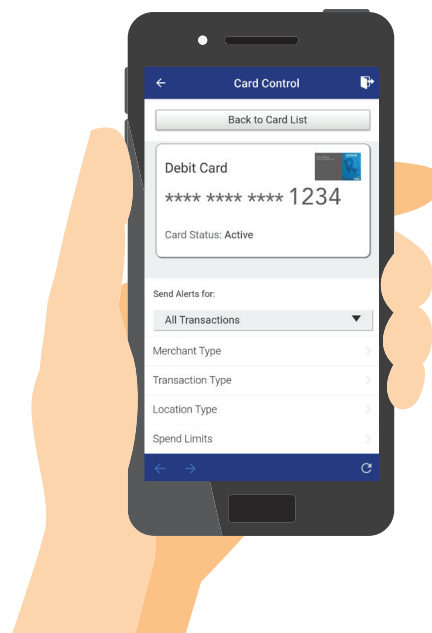

- To decline transactions based on merchant type or transaction type, move the **Decline Transaction** button from **Off** to **On** *(it should turn green)*.

- If you have selected **Preferred Transactions** for your alert preferences, then you can receive alerts based on merchant type of transaction type by moving the **Send Alerts** button from **No** to **Yes** *(it should turn green)*.

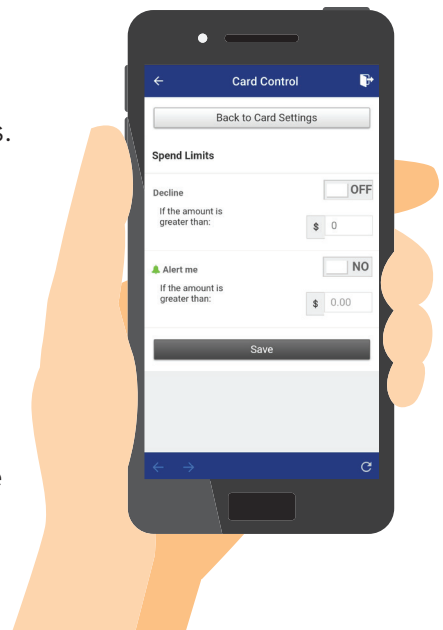**REDSTONE**
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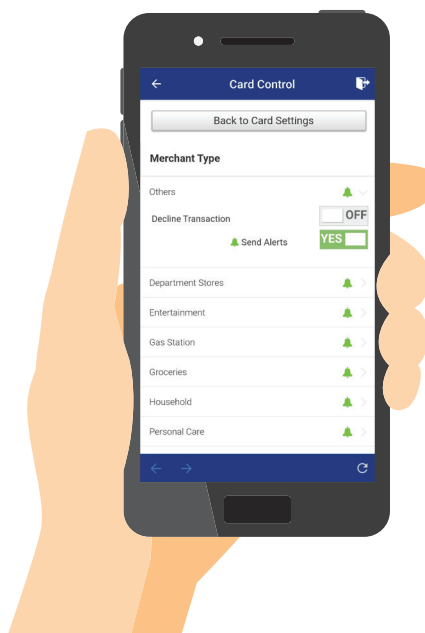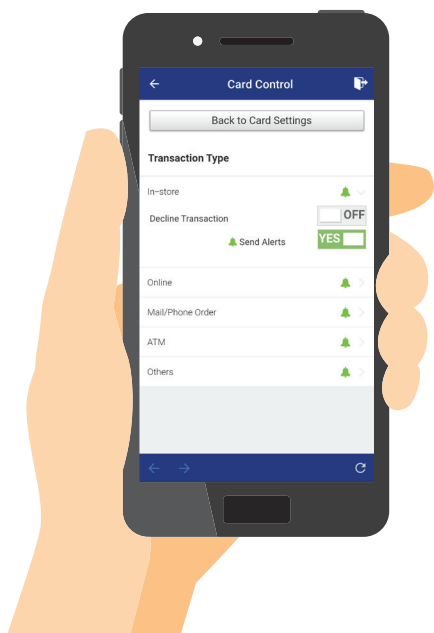
Locations

- Tap on **Location Type** to configure your preferences for **Foreign Transactions** and/or **My Regions**.

- To block foreign transactions and/or regions, move the **Decline Transaction** button from **Off** to **On**.

- If you have selected **Preferred Transactions** for your alert preferences, then you can receive alerts for **Foreign Transactions** or **My Regions** by moving the **Send Alerts**
- button from **No** to **Yes** (follow the in-app prompts).

- Tap on **Alert Region** to block transactions or receive alerts for transactions made outside of a selected region.

- When the **My Regions** control is enabled, in-store transactions that are made outside the specified region(s) are denied.

  *(NOTE: e-commerce, fast food, vending machines, fuel pumps & other kiosk type merchants are **exempt** from **My Regions** controls.)*
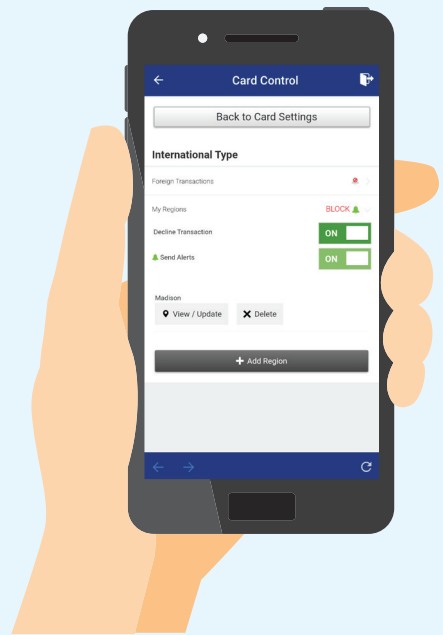
Spend Limit Options

- Tap on **Spend Limits** to configure your spend limit preferences.

- Move the **Decline** button from **Off** to **On** and enter a dollar limit to block transactions over a specified amount. Tap **Save**.

- Move the **Alert Me** button from **No** to **Yes** and enter a dollar limit to receive alerts for transactions over a specified amount. Tap **Save**.

- To include recurring transactions in **Spend Limit alerts**, enable the **Auto Pay** alert preference under **Transaction Type**.

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