

THE POWER TO PROTECT YOUR CARD IS IN YOUR HANDS.

Control **how, when, and where** your Arundel Federal Savings Bank debit card can be used.

INTRODUCTION AND REGISTERING

Q: What are Card Controls?

A: Card Controls allow you to control how, when and where your payment cards are used and monitor your payment transaction activity. Card Controls can help keep your payment cards safe and provide instant notifications whenever your card is used.

Q: What is required to use them?

A: Card Controls requires you have a payment card issued from **Arundel Federal Savings Bank** and a modern Apple or Android smartphone.

Q: How do I get Card Controls?

A: Search for **Arundel Federal Savings Bank** in your app store. Once the app has successfully downloaded to your smartphone you can begin to register your cards.

Q: Is there a fee to use these apps?

A: This service is free to use so you have more control over your card.

Q: How many cards can I register?

A: You can register unlimited **Arundel Federal Savings Bank** issued cards.

Q: What kind of cards can I register?

A: Debit and/or credit.

Q: Can I access Card Controls from my computer?

A: Cards Controls are only accessible through the **Arundel Federal Saving Bank** mobile application.

Q: What if I am having trouble during registration?

A: Email mobile@arundelfederal.com and an **Arundel Federal Savings Bank** support agent will be more than happy to assist you.

Q: Why do you need my email address to sign up?

A: Your email address is required and is used to reset your password should you forget.

Q: Can I still use SecurLock™ Equip?

A: SecurLock™ Equip will continue to provide strong tools for controlling your card and monitoring your transactions. Our integrated Card Controls are a convenient tool that enable users to control their card without having to leave the **Arundel Federal Savings Bank** application.

CONTROLS & ALERTS

Q: Once I register my cards how do I begin managing and monitoring my payment activity?

A: You can begin using the service immediately. By turning the card off the little green switch in the top right corner of the card image will turn to grey. This means that all transactions (except for recurring) will be declined. When ready to make a purchase simply turn the card back on. It is that easy. Now you have the ultimate control to combat fraud.

After you become comfortable with the on/off function you can start selectively setting controls and alerts by channel (in-store, online, mobile, ATM, etc.). You can also set transaction spend limits, select geographic locations where the card can be used, set specific merchant categories, view recent transaction history, receive real-time alerts and much more.

Q: What is a real-time alert?

A: It is an immediate transaction notification sent to your device. You can select to be alerted on all your payment transactions including recurring payments or you can select just preferred transactions. Preferred alerts can be customized by spend limits, location, transaction type and merchant category.

Q: By turning my card off am I closing my account?

A: Using Card Controls does not change the status of your account.

Q: How long does it take for a control/alert setting to take effect?

A: Changes take effect immediately after you set and save your settings.

Q: If I have my card turned off will my recurring transactions go through?

A: Recurring merchant transactions will be approved. Additionally, you can select to receive alerts on recurring transactions as well.

Q: Can I use My Location, My Region and International at the same time?

A: My Locations and My Region work independently or together but neither can be used in conjunction with International.

Q: I turned my card on and set My Location. I was at the merchant, and my transaction was still declined. Why?

A: In the app go to **Transactions** to find the denied transaction and open it, tap the image so it rotates, and the control(s) that were evoked during the authorization will be listed near the bottom. The transaction could also be declined because of external factors like non-sufficient funds or fraud monitoring.

Q: What are Alert Preferences?

A: Alert preferences enable notifications every time a card transaction is attempted. You can be alerted for all or preferred transactions. Preferred alerts are available by location, transaction type, merchant type, and threshold amount.

Q: My alerts are supposed to notify me of every transaction, but I am not receiving them.

A: Only the primary device will receive alerts. Use the settings menu in the app to set your device as primary.

MANAGING THE APP

Q: I have a new replacement smartphone. How do I begin using the service again?

A: Just download the app to your new smartphone and login with your current user id and password. You can then set your controls and alert preferences.

Q: I received a new card number. Will it be automatically updated in the app?

A: You will have to add the new card; this can be done by going into **Card Controls** and tapping **ADD** adding the card. Be sure to open the old card and tap **Remove** card.

Q: What if I need help with the app?

A: On the top menu tap **More**, then tap **Help** or you can email us at mobile@arundelfederal.com.

Q: How long will my transaction history display?

A: The last 50 transactions will display for thirty calendar days.

Q: My pending purchase displays higher than the what I paid. Why?

A: Some merchants send pre-authorizations at higher amounts to test cards' validity. For example, a \$25 gas purchase might display as \$125. Pre-authorizations are common at gas stations, hotels, and for car rentals. Even though the charge is listed in the app for more, it will post to your account for the correct amount.

Q: I only want to manage one of my cards, but they are all being displayed.

A: To select the card(s) you wish to manage, tap **More** in the menu bar, then **Card Controls**. Navigate to the cards you no longer wish to see, then tap **Remove card**. Once a card is removed, controls and alerts cannot be set for that card.

Q: How do I access the menu?

A: Press the more icon that has three stacked lines to reach the settings menu, then tap **Card Controls** or **Alerts**.

Q: How do I get more information about the features and functionality of these services?

A: Detailed information can be found throughout the app. For further help, email mobile@arundelfederal.com.

Q: What if my smartphone is stolen? How secure is the app?

A: There is no personal information stored within Card Controls and they are locked to only allow access to the card holder

Q: Would a credit, deposit, or payment ever be denied?

A: Only card transactions would be declined.