

CARD CONTROLS HELP

OVERVIEW

Easily manage your cards on the go with BFCU Card Controls. You decide when, how, and where your BFCU Visa® Credit Card is used! Set transaction restrictions, set alerts, and turn your card on and off, all in real-time using BFCU's Mobile app or Online Banking.



FEATURES & BENEFITS

PEACE OF MIND

- Can't find your card? Turn your card off while you look and turn it back on when you find it.
- Get details of credit card transactions in real-time.

MONEY MANAGEMENT

- Set spending limits to help keep your spending in check.

CUSTOMIZE YOUR CARD PREFERENCES

- Block international transactions.
- Set permissions for the types of purchases you want to allow.



START NOW

TO BEGIN USING BFCU CARD CONTROLS

MOBILE APP

- Log into your BFCU Mobile app.
- Tap the "more" button and then select "Card Controls".

ONLINE BANKING

- Log into your BFCU Online Banking Account.
- Select "Additional Services" and then select "Credit Card Controls".

FAQs

WHAT IS BFCU CARD CONTROLS?

BFCU Card Controls is a security feature that allows you to turn your BFCU Visa® credit card on and off, set alerts, and/or block specified credit card transactions.

HOW DO BFCU CARD CONTROLS WORK?

Using BFCU's Mobile app or Online Banking, you decide what type of transactions you'd like to allow on your BFCU credit card. You can set dollar limits, geographic restrictions, payment types, and more to ensure that your card is used exactly the way you intended it to be.

HOW CAN I RECEIVE ALERTS?

Alerts can be sent via text message and/or email.

HOW QUICKLY DOES THE ON/OFF STATUS OR OTHER RESTRICTION(S) TAKE EFFECT?

Transaction restrictions and alerts are active immediately once set. When you turn your card off, the

change is instant, and all transactions will be declined until you turn the card on again. This is especially helpful in cases where your card was lost but then you find it later.

WHO IS ELIGIBLE FOR BFCU CARD CONTROLS?

Most members with a BFCU credit card and active login for BFCU's Mobile app are eligible to use BFCU Card Controls. (Special accounts, including organizations and businesses, as well as BFCU credit cards are not currently able to register in BFCU Card Controls.)

WHY SHOULD I USE BFCU CARD CONTROLS?

BFCU Card Controls puts the power back in your hands and lets you manage your credit card based on your comfort level. You can customize what will trigger alerts or decline transactions based on your unique spending patterns and because it is customized to you, there is an additional layer of security protecting your card from unauthorized activity.

HOW CAN I REGISTER FOR AND/OR SETUP BFCU CARD CONTROLS?

Log into the BFCU Mobile app or Online Banking and select "Card Controls". Read and accept the Terms and Conditions to activate the feature. Once activated, you can customize transaction limits, block specific types of transactions and set alerts for others, and turn cards off and on.

CAN I MANAGE BFCU CARD CONTROLS ON MORE THAN ONE BFCU CREDIT CARD?

Yes! From the main Card Controls screen, select the BFCU credit card from the list that you'd like to set up manage.

IF I TURN MY BFCU CREDIT CARD OFF USING BFCU CARD CONTROLS, WILL MY RECURRING TRANSACTIONS BE BLOCKED?

No. Any automatic, recurring credit card transactions - such as gym memberships subscriptions, and bill payments - will continue to be processed even when your card is turned off.

WHAT HAPPENS WHEN A TRANSACTION IS BLOCKED/DECLINED DUE TO BFCU CARD CONTROLS?

You will be notified immediately via text message and/or email that a transaction was attempted and

declined due to the account restrictions you set. You have the ability to modify settings to permit approval if it is a legitimate transaction.

HOW MUCH DOES IT COST TO USE THIS SERVICE?

While Card Controls are free, standard text message and data rates assessed by your mobile carrier may apply if you opt to receive alerts via text.

CAN I RECEIVE TEXT ALERTS WHILE TRAVELING OUTSIDE OF THE U.S.?

No, but if you've added your email address to your profile, you will still receive alerts via email.

IS THIS SERVICE SECURE?

Yes. Our first priority is to protect your personal information. If you ever receive a text message asking for your member/account number(s) or other personal information, please do not respond.

USE AND TROUBLESHOOTING

HOW DO I TURN MY CARD OFF/ON?

From the main screen in BFCU Card Controls, choose your card and tap on the toggle switch to turn the card on or off.

HOW DO I ADD/MODIFY ALERTS AND TRANSACTION RESTRICTIONS?

Tap "Set Declines and Alerts," specify the types of alerts you wish to get, and then customize alerts/restrictions by merchant type, transaction type, location type, and/or spend limits.

WHERE DO I SPECIFY HOW I WANT TO RECEIVE ALERTS?

To set your preferences, go to the "More" menu on the BFCU Mobile app or the "Additional Services" menu when you're logged into BFCU Online Banking and add your email address and/or phone number to the Personal Information and Login & Security page. To enable text alerts, you will need to enroll in Text Banking & Alerts. You can do this by logging into BFCU Online Banking and clicking on the "Additional Services" menu.

CAN I NOTIFY BFCU OF TRAVEL PLANS THROUGH BFCU CARD CONTROLS?

No. To notify BFCU of your travel plans please visit a BFCU center or call Member Services at 800-647-2328 to notify us of your travel plans. Or email us at, Cards@bfcu.org.

CAN I REPORT MY CARD LOST/STOLEN THROUGH BFCU CARD CONTROLS?

No. While you can turn your card off, please contact us immediately at Report Card Fraud [800-647-2328](tel:800-647-2328), option 6 or [318-549-8200](tel:318-549-8200) 8:30am - 5pm, Mon-Fri. Once you are sure your card is lost or stolen so we can assist in replacing your card and review your account for unauthorized activity.

CAN I USE BFCU CARD CONTROLS TO STOP RECURRING PAYMENTS?

No. You will need to contact the merchant initiating the transaction to cancel recurring payments.

WHY AM I NOT GETTING ANY ALERTS?

Please ensure that your phone is able to receive third-party text messages. If these are blocked, you may need to contact your mobile phone carrier to have this removed if you wish to receive these text messages. Other reasons could include delays related to service area interruptions, or a merchant that is not processing transactions in real-time.