Cheat Sheet: My Cards in Mobile Banking App

East River FEDERAL CREDIT UNION
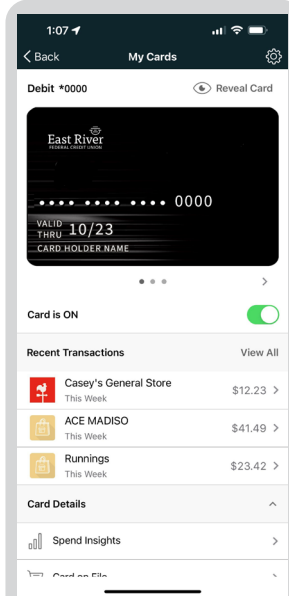
## Now you have powerful tools to manage your cards anytime, anywhere from our mobile app!
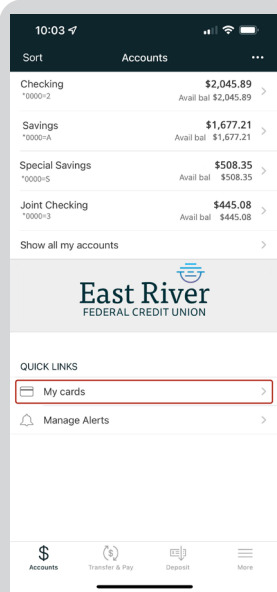
After logging in to your mobile banking app, you will be taken to the Accounts screen. Tap **"My cards"** to get started.

You will be brought to your card controls dashboard. Here you can **view your cards, turn your cards on or off, view transactions, access card controls, and view your card information.**
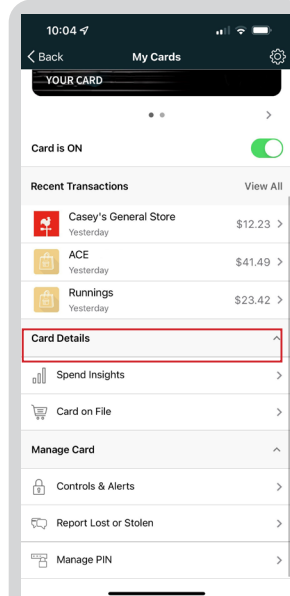
From the dashboard, scroll to the Card Details menu to **view spending insights, view where cards are stored on file, and access messages.**
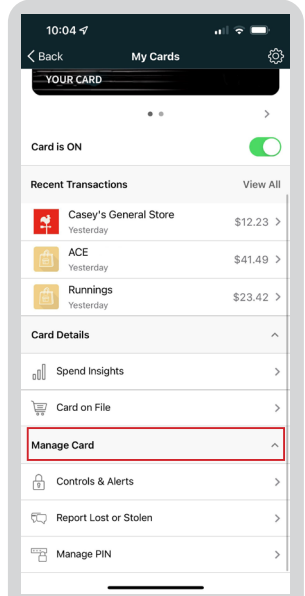
Continue scrolling to the Manage Card menu to access **card controls and alerts, report a card as lost or stolen, and manage your PIN.**

Setting up card controls

From the card controls dashboard, scroll down and tap **"Controls and Alerts"** under the Manage Card menu to access card controls and alerts.
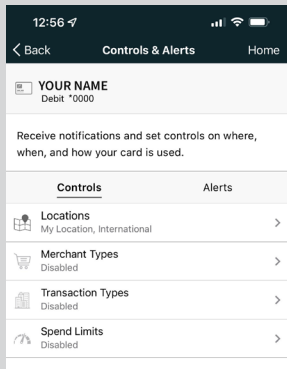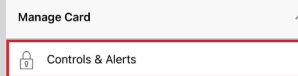
Under "**Controls**", depending on the card control feature you'd like to enable, tap on either "**Locations**", "**Merchant Types**", "**Transaction Types**", or "**Spend Limits**".
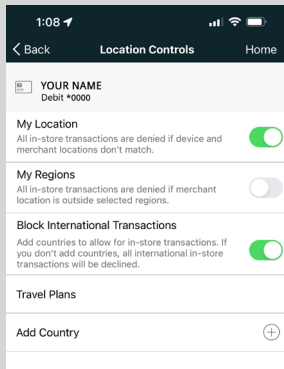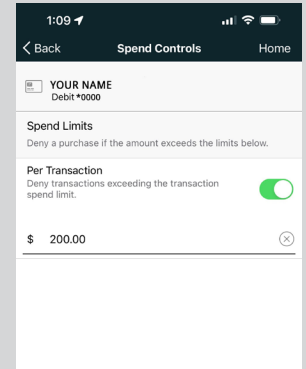
Under **Location Controls,** you can enable **"My Location"** which will check if your mobile device is in the vicinity of the merchant where the card is being used, and **"My Region"** for geographic boundaries. **All international transactions are blocked automatically by the credit union***.
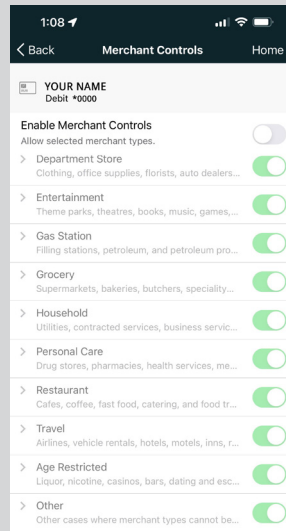
Under **Merchant Controls**, you can select which **merchant types** are allowed for transactions on your card. To enable or disable a merchant type, toggle the green switch to the right of the merchant type and tap "**Save**".
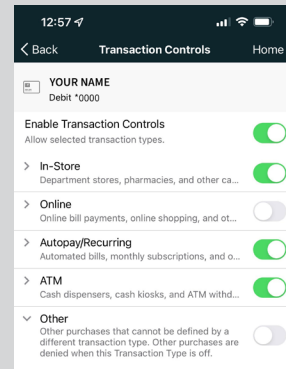
Under **Transaction Controls**, you can select which **transaction types** are approved for your card (e.g., in store, online, and autopay). To enable or disable a transaction type, toggle the green switch to the right of the transaction type and tap "**Save**".

Under Spend Controls, you can cap your spending to stay on budget by setting your transaction and **spending limits**. Simply toggle the green switch next to the control, enter the amount, and tap "**Save**"!

*If you use "Location Controls" to block international transactions and add a country exception under "Travel Plans", **you will still need to contact the credit union to approve in-store transactions in that country.**

## Not only is it peace of mind for your own cards, but for your teen's card too!

As parent, you can easily keep an eye on your child's linked account including **spending, turning cards on/off, and even block transactions by location, merchant, transaction type, and amounts.** Teens can learn how to budget and handle a checking account all while having safety controls in place!
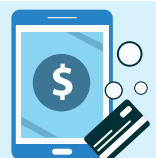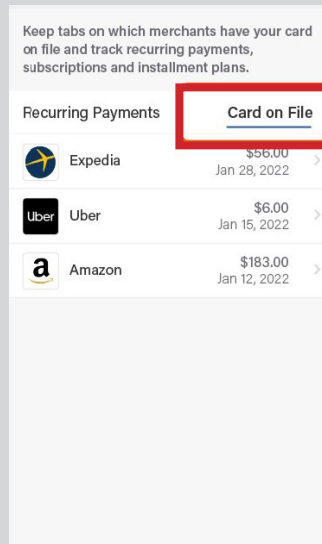
# View recurring payments and your cards on file
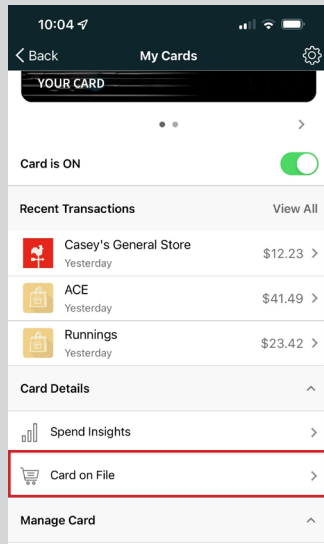
To see which merchants have stored your card(s), tap **"Cards on File"** under the Card Details menu.
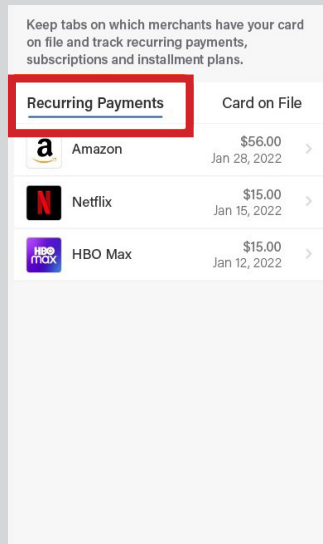
Under **"Recurring Payments"**, you can view all the merchants that have your card stored for a subscription service (e.g., video streaming and electrical services).


The **"Card on File"** tab showcases every merchant that has stored your card for future use (e.g., online shopping and ride share services). This ensures that only trusted merchants have your data!
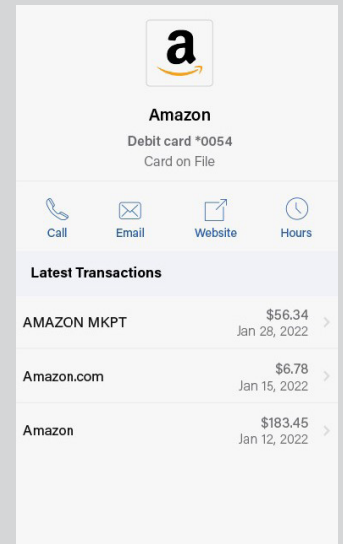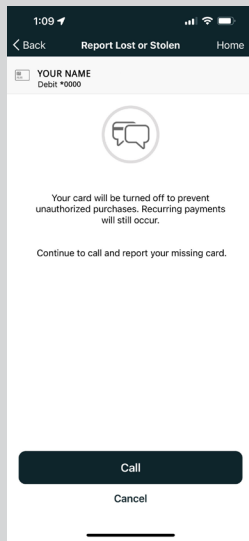

You can tap on a merchant to view **"Merchant Details"** including your latest transactions with the merchant and their contact information so you can quickly get in touch.
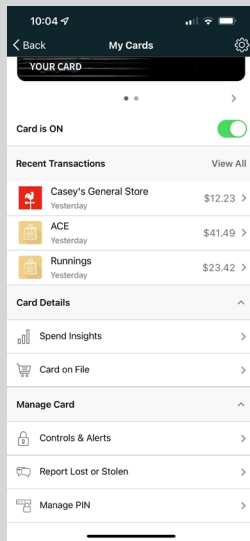
Report lost or stolen card & manage PIN
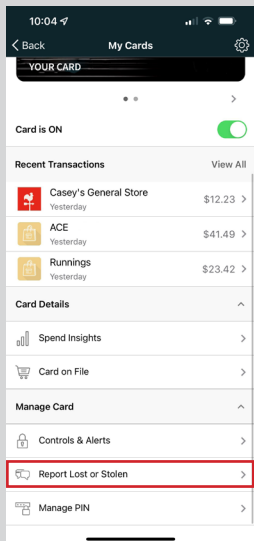
If your card goes missing, there is no need to panic! From the card controls dashboard, simply scroll down and tap "Lost/Stolen" under the Manage Card menu.
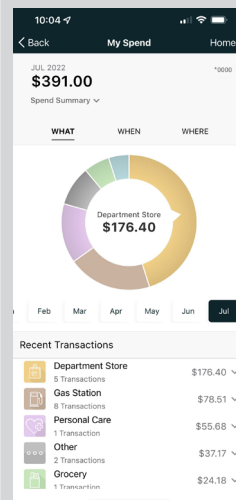

Tap **"Call"** to disable your card in My Cards and call our customer service line for assistance.


You can also call to set or change your PIN for your card by clicking on **"Manage PIN"**.

Easily track your spending

From the card controls dashboard, you can gain insights into your spending habits on your cards. Scroll down and tap **"Spend Insights"** under the Card Details menu.

You will be taken to a screen that shows a breakdown of your **spending by category** under the "What" section.
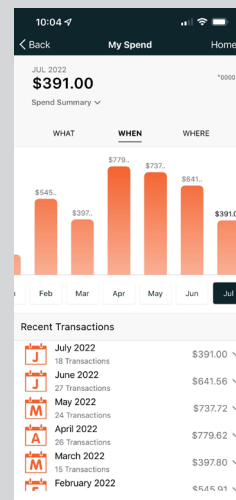
By tapping **"When"**, you can also view your **spending by day(s) and month(s)** to see trends in your spending habits.
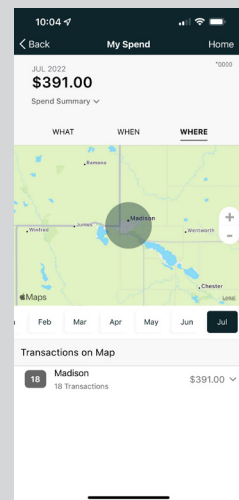
By tapping **"Where"**, you can view the **location** of your transactions for the selected month on a map.

More transaction detail gives you better fraud detection

When you tap on a transaction, you can view the **merchant's name, logo, address, phone number, and exact location!** If you don't recognize the purchase, you can touch base with the merchant using the information provided.
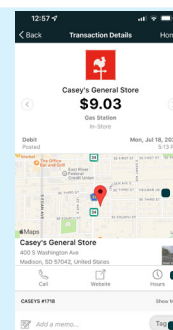
Map shows you location of transaction.

If info is available, you can tap to call the merchant, view their website and see their store hours.

You can also add a note regarding what the transaction is for and tag it as "family", "personal" or "business".

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