Mobile App Card Controls

INTRODUCTION

Put your members in control of their plastics! Card Controls allows your members the option to "turn off/on" their credit or ATM/Debit cards themselves via your mobile app in a feature called "Manage My Cards".

This FREE service gives members more control over when their cards are available for use, limiting the window of opportunity for fraudulent or unauthorized use.

Credit unions can also elect to allow members to set up and turn on card notifications within Manage My Cards. Activity Alerts is a service where members can request push notifications from the app regarding transactions over a certain balance limit, and other types of transactions, such as foreign or card not present.

Interested in adding the Manage My Cards feature to your mobile app? Contact the IRSC today at irsc@cuanswers.com or read on in this guide for further details on activating this awesome product.

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CREDIT UNION ACTIVATION

CONTACT THE INTERNET RETAILER SUPPORT CENTER

When you're ready to offer Manage My Cards to your members via your mobile app, contact the IRSC to begin the process. You can easily add both card controls and activity alerts to the Manage My Cards feature by adding the products to your IRSC store cart.

Following the request, an IRSC team member will contact your credit union to begin the testing process, customize your options, and allow your staff to get a feel for the product before releasing it to members. Once you are ready, the IRSC team will update your Apple and Android app offerings, and members can get in the driver's seat!

Following is a link to the store page to get started:

https://store.cuanswers.com/product/add-manage-my-cards-and-transaction-activity-alerts-to-mobile-app/

BACK OFFICE CONTROLS

Self-Processing credit unions can turn these features on before contacting IRSC for the app update by selecting OPER menu Tool #5392 selecting the appropriate vendor, and selecting the boxes to turn on the desired features. Note that the mobile app must also be updated and IRSC must still be contacted for extended set up.

ATM/Debit/Credit Vendor Configuration (Tool #5392)

Selecting these options only activates the CU*BASE portion of configuration. You must contact IRSC to complete the mobile app update.
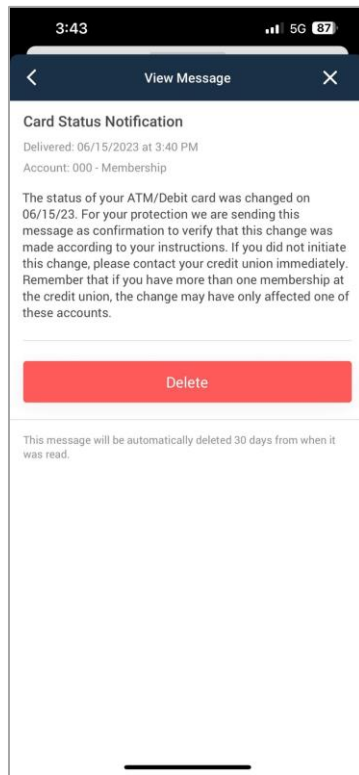

To configure card controls and the Manage My Card options for your credit union, access the vendor configuration and select the appropriate options for the specific vendor (either ATM/debit or credit cards).

To activate transaction activity alerts, select "Allow card notifications".

Select the preferred option regarding email notifications for activation/deactivation. "Both" indicates that a member will receive an email notification whether they change the status on their card or a credit union staff member changes their status on their card. "None" indicates that regardless of the change or who makes it, no email notification will be sent to the member. *(Members will always receive an alert in their secure message center when they have updated their card status.)*

Status Message in the Secure Message Center

Message Show Above

Card Status Notification

Delivered: 06/15/2023 at 3:40 PM

Account: 000 - Membership

The status of your ATM/Debit card was changed on 06/15/23. For your protection we are sending this message as confirmation to verify that this change was made according to your instructions. If you did not initiate this change, please contact your credit union immediately. Remember that if you have more than one membership at the credit union, the change may have only affected one of these accounts.

USING CARD CONTROLS: CREDIT UNION ACTIVATION/DEACTIVATION

Once card controls are activated, members are able to control their plastic via the mobile app, however, credit union staff have a level of control within CU*BASE to temporarily deactivate or activate a member's card as well.

By accessing **Tool #11** *ATM/Debit Card Maintenance* or **Tool #12** *Update/Order Online Credit Cards* after card controls have been activated for your credit union and selecting to update the card status, staff can select to change the status of the member's card for them. This sends a Warm Status message to the vendor in online maintenance only (it does not get sent in the nightly file).

Change Card Status (Tool #11 or Tool #12)

Depending on status, the button will read Deactivate or Reactivate. This button is only visible after card control flags have been turned on.

CARD CONTROL STATUS CHANGE EXCEPTIONS

Internal Deactivation

Any card that has a status of "Active" or "Member Deactivate" will be available to control within the app.

However, if internal staff apply a warm status other than "deactivate" to a member card, that card is no longer available to re-activate within the app and the member will be instructed to contact the credit union – the phone number is configurable during the IRSC setup period.
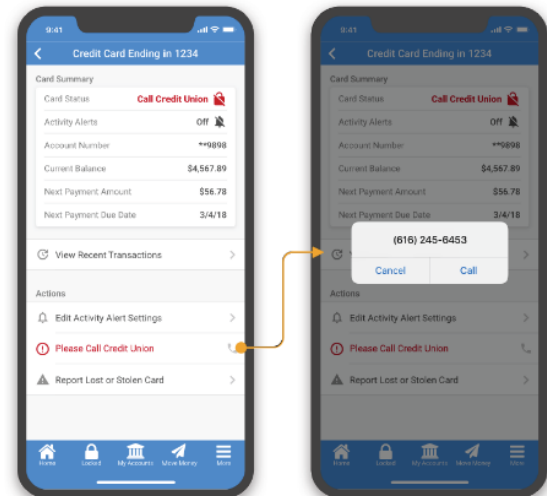
Card Status Change Failure

Occasionally, a requested card status change message will not successfully register. In this case, a secure message center alert is sent to a member with the following text:

An unexpected error occurred and we were unable to complete the status change that you requested on (MM/DD/YY) for your (ATM/Debit/Credit) card. Please contact us directly and we will help you complete this request.

CARD STATUS CHANGE EXCEPTION REPORT

As the status to activate/deactivate is sent in online mode only, not in nightly batch maintenance, any exceptions to card status changes will not appear on the standard nightly maintenance report or exception report.

To view and work any exceptions to the member card control status changes, view the daily report *LCSALGE* found in CU*Spy.

Daily Member Card Status Exception Report (LCSALGE)

```
5/01/19   4:15:04                          ABC CREDIT UNION                        LCSALGE        PAGE    1
   RUN ON   5/01/19              DAILY MEMBER CARD STATUS EXCEPTION REPORT                    USER    OPERATOR


CARD NUMBER       SEQ#  CARD HOLDER NAME      DATE  TIME      SHORT DESC BEFORE   SHORT DESC AFTER    VENDOR RESPONSE    CODE

555555******5678  00000 JOHN K MEMBER         04/30 3:36:42 MEMBER DEACTIVATE  ACTIVE              FTPS  NO RESPONSE

555555******1234  00000 JOHN K MEMBER         04/30 3:37:21 ACTIVE             MEMBER DEACTIVATE   FTPS  NO RESPONSE

TOTAL CARDS =        2


                                           ***END OF REPORT***
```

ANALYTICS AND REPORTING

As status changes are processed in an online-only environment, remember that activation/deactivation changes are not sent in nightly batch maintenance and do not appear on the batch maintenance report. However, each status change record does appear on the **End of Day Maintenance Report** (*LELOG2*).

It is also possible to create a more streamlined report using the CUFMAINT table itself. Using **Tool #159** *Audit CU File Maintenance (CUFMAINT)* (*shortcut: CUFMAINT*), generate an inquiry using the following criteria:

Debit Cards in Tool #159 Audit CU File Maintenance (CUFMAINT)

ATM/DEBIT CARDS:

Enter here the selection criteria Column/Field = PCSTATUS and Emp ID = 96.

TIP: To view information for a specific member, enter the member's account number in the Account # filter field.

Credit Cards in Tool #159 Audit CU File Maintenance (CUFMAINT)

CREDIT CARDS:

Enter here the selection criteria Column/Field = C5BLKX and Emp ID = 96.

To print this information, or to further build a report using different tables and columns, use **Tool #100** *CU*BASE Report Builder (Query)* and the same information as above to build your custom report.

THE MEMBER EXPERIENCE

Congratulations! Your credit union has successfully activated, tested, and implemented card controls on your mobile app. So, what does the member see when they elect to use this new feature?

If your credit union has included Activity Alerts in your card controls, the member will be prompted to enable push notifications from the app on their device. If this skip this step or disable notifications from the app by tapping "Don't Allow", they will not be able to access Alert Preferences later. *(Note that this is an iOS only step)*

Push Notification Permissions
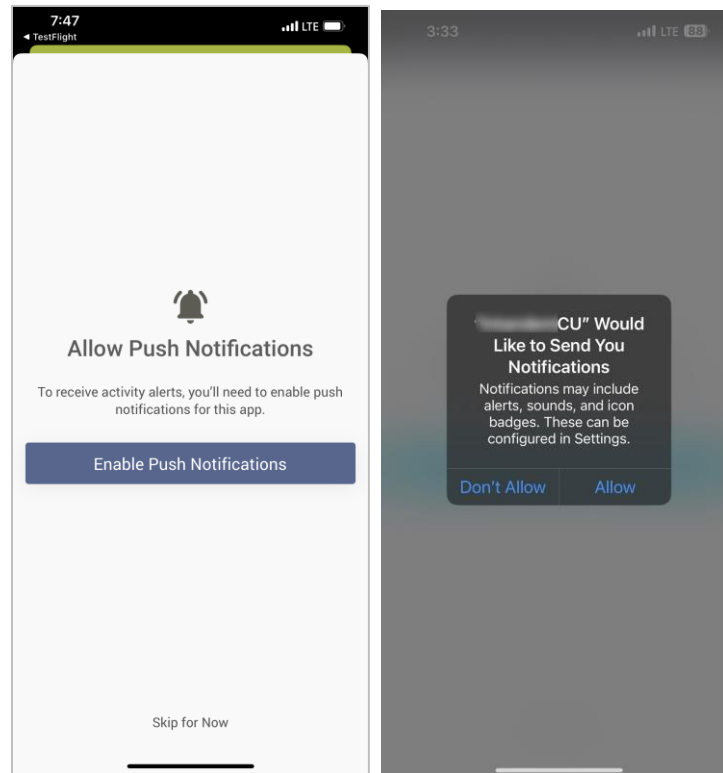
MANAGE MY CARDS

Viewing Card Status and Recent Transactions

Once the member has either viewed or chosen to skip the slideshow, they will be taken to the Manage Cards screen. On the feature's main screen is the locked or unlocked status of the card, as well as the status of alerts.

The Card Summary screens displays critical details of the card, associated accounts, and payment information. Additionally, to help the member track the card they are viewing, a Recent Transactions page shows them the 10 most recent transactions made with the card.

Manage My Cards Summary and Recent Transactions
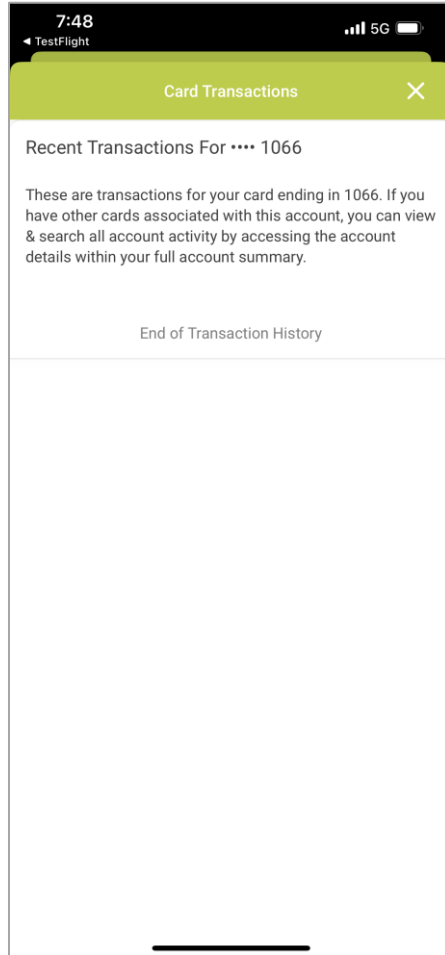
Activating and Deactivating a Card (Locking and Unlocking)

From the Card Summary screen, members can temporarily lock their credit and debit cards associated with an account by simply selecting a card from the summary page and following the prompts to lock the card.
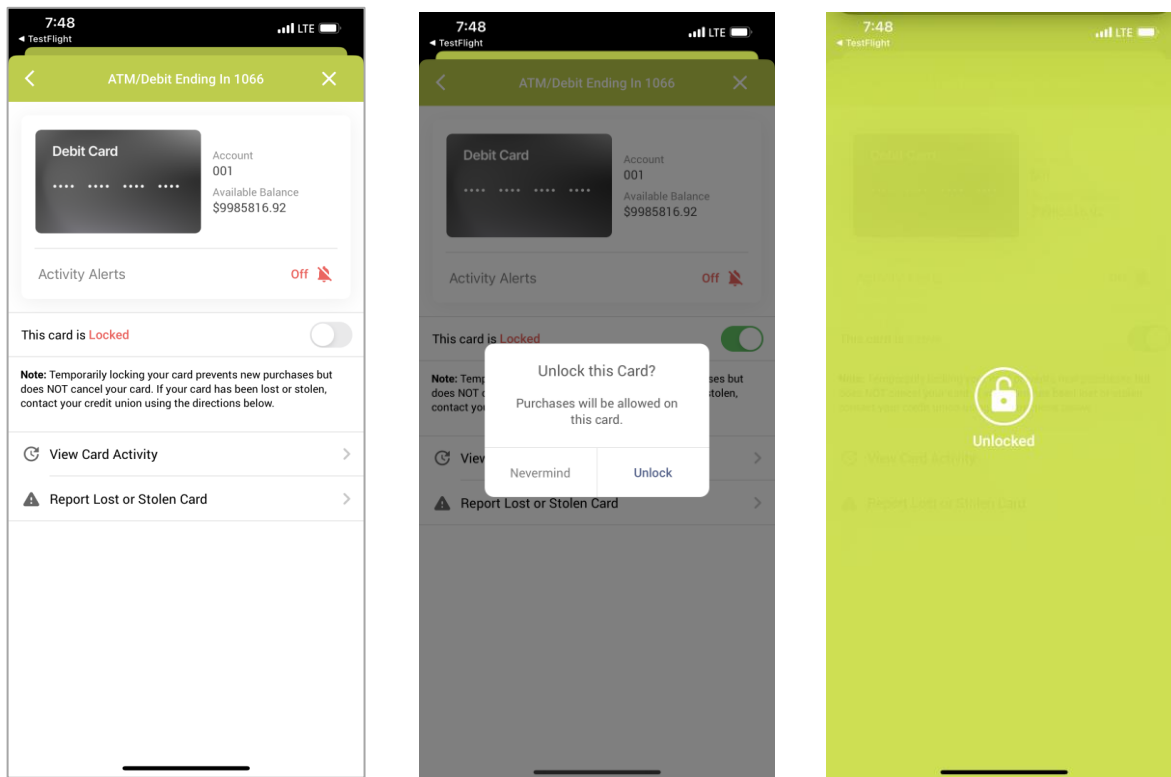
Once a card is successfully locked, transactions on the card will be denied until the card is unlocked. If the user encounters a connection error, or if there is a problem with the server processing the request, an error message will notify them the operation could not be completed (and this status message will appear on the exception report).

When a member successfully locks their card, they will be able to see its locked status with a red lock icon. The locked status will be shown on the Card Summary screen when the card is locked, as well as on the Manage My Cards screen.

Cards can be unlocked the same way they were locked, by navigating to the lock screen and tapping "Reactivate Card".

If the lock fails, the member will get a messages telling them of this status.

Reporting a Card Lost/Stolen

If a member were to lose their card or have it stolen, they must call to request the card be canceled. The Report Lost or Stolen Card menu option will populate with the configured phone numbers to call to report the card.
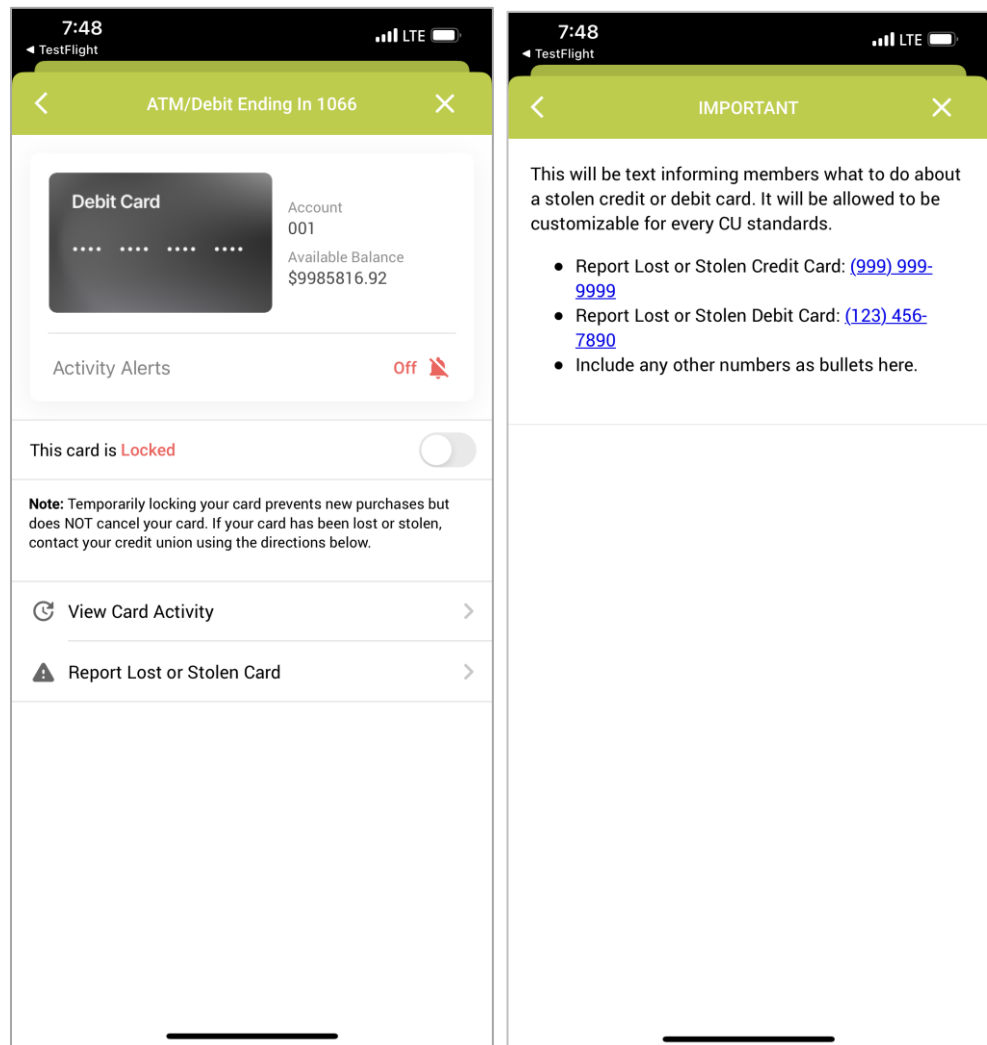
TRANSACTION ACTIVITY ALERTS

Enabling Activity Alerts

As long as the member has allowed notifications on their device, they can enable Activity Alerts for the cards in the Card Controls. Notifications will automatically be disabled for cards until the member enables individual cards. While enabling notifications is device specific, the individual settings for each card will be applied to any device set up with the members account.

**Enabling Activity Alerts (Global)**
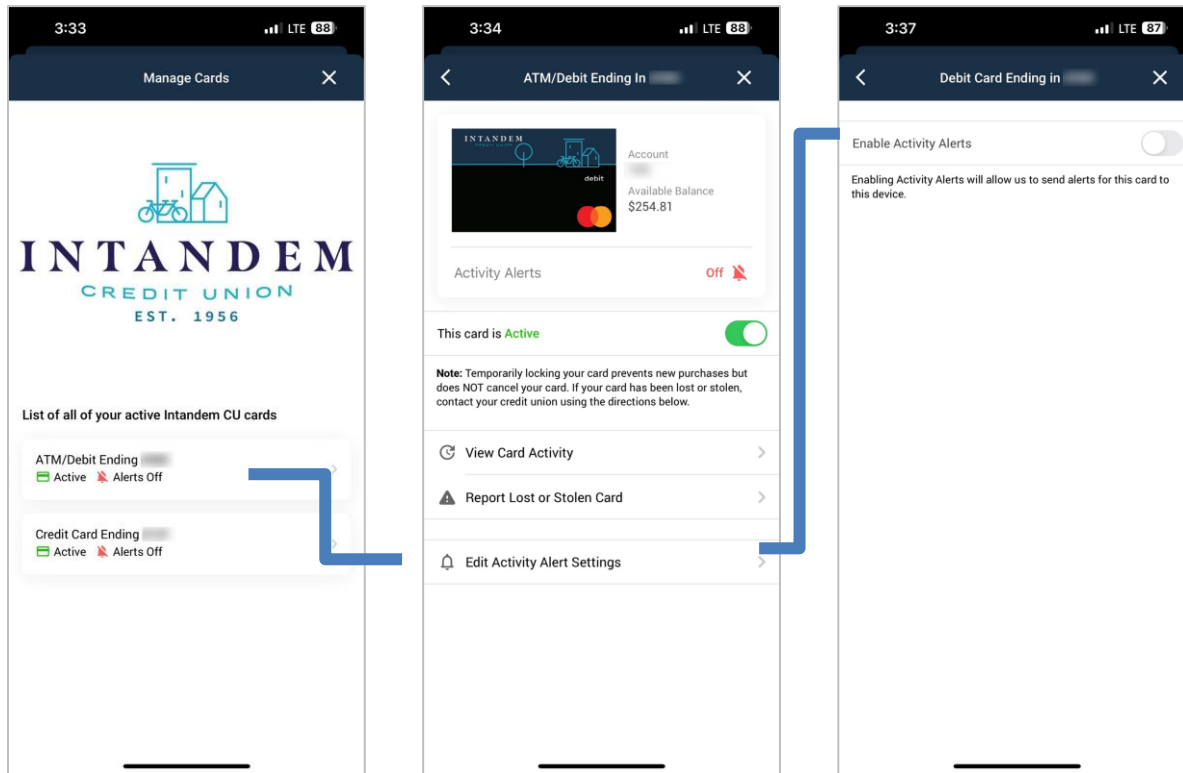
Setting a Transaction Alert Threshold

If a member wants to limit the amount of alerts they see from their transactions, they can set a threshold to only be notified above a certain amount.

Below the member selected to receive notifications of transactions above $30. The third screen shows how they might change this amount.

Transaction Alert Threshold Configuration
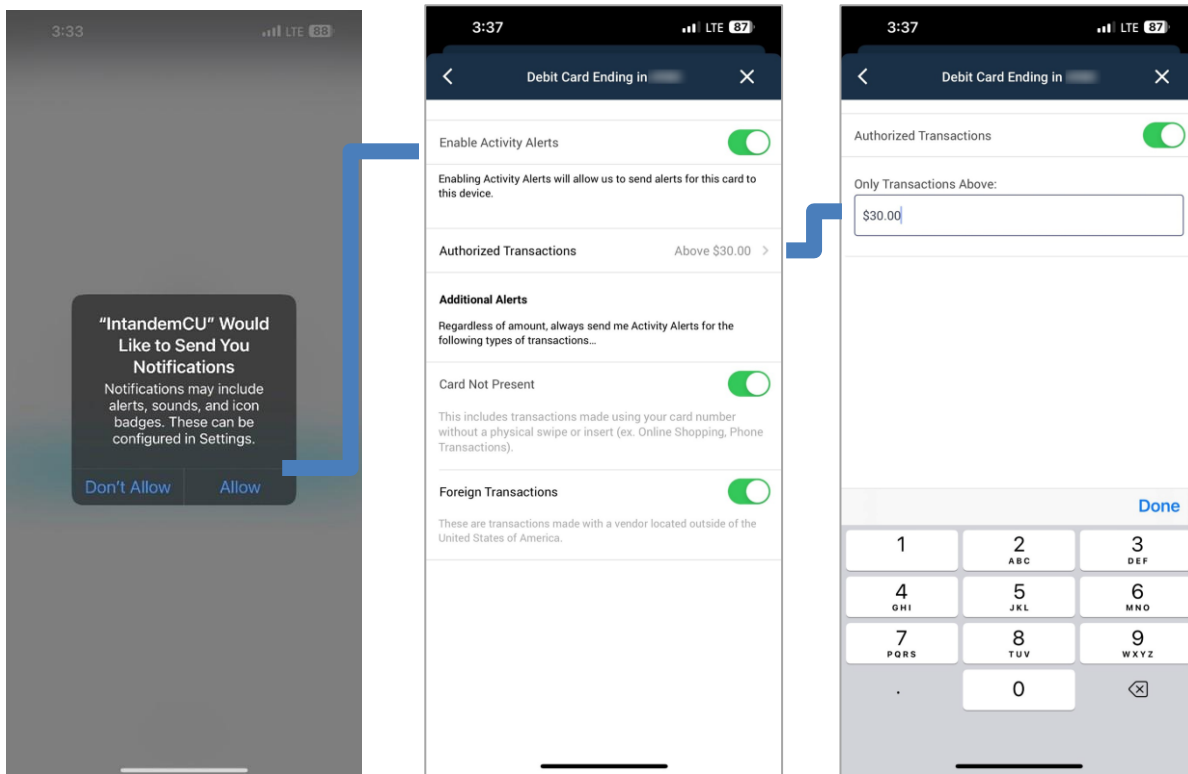
Special Alerts

Some alerts can be enabled regardless of any monetary threshold set by the member. These include Card Not Present and Foreign Transactions. Members can see more about these specific transactions by expanding the "I" symbol, and turn them off or on by sliding the toggle switch.

Transactions That Will Not Trigger Alerts

Some transactions that may fall under the member's configurations may not trigger a push notification to the member. Several examples of these include,

- Transactions that occur during vendor stand-in
- Transactions that are denied at the switch (by the vendor)
- Fuel pump authorizations
- Credit transactions (i.e. refunds, reversals, deposits)
- Incoming and outgoing card status messages
- Force posts (i.e. x120 and x220 messages)*

*Important note about vendors that do single message processing: *If the transaction is under the vendor stand-in limit, the vendor may pre-approve the transaction and send it as a x220 force post. **This scenario will not produce an alert.***

VIEWING CARD ACTIVITY

As shown below, the member can view their card activity just for their particular card. This is different than the checking suffix, that might potentially show activity of multiple cards.
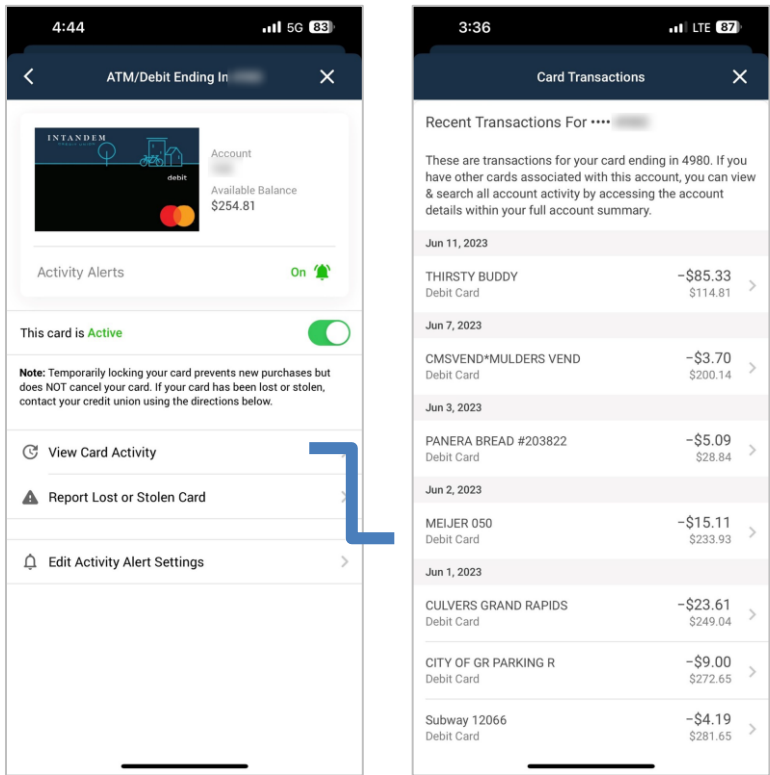
BizLink247 and Mobile Card Controls Widget

Additionally, business members can view the card control widget in **BizLink247**.