

Mobile Banking Card Controls FAQ

Consumer

INTRODUCTION AND REGISTERING

What is Mobile Banking Card Controls?

Mobile Banking Card Controls is a new feature of our mobile application that allows you to control how, when and where your FNBC debit card is used. It is a simple and secure way to manage and monitor your payment transaction activity. Mobile Banking Card Controls can help keep your debit card safe and provide instant notifications whenever your card is used.

What is required to use it?

To use Mobile Banking Card Controls you must have an FNBC Bank & Trust issued debit card and an Apple or Android smartphone with the FNBC Mobile Banking App. Card Controls are accessed via the task bar within the Mobile Banking App. First time users must enroll and enable their card(s) within Card Controls to enjoy the benefits.

What if I already use SecurLOCK Equip™?

Users currently enrolled in SecurLOCK Equip™ are encouraged to begin using Mobile Banking Card Controls within the FNBC Mobile Banking App. However, current SecurLOCK Equip™ users can continue to use the service to manage their cards.

Card Control features and alerts in Mobile Banking Card Controls are the same as those within the SecurLOCK Equip™ app and the services work in tandem with each other. Any “card control” changes made in one app will automatically be updated in the other app, with the following exception: For security purposes, users that add or remove a card within one app must also add or remove the card from the other app as these changes will not automatically update.

While users can be enrolled in both services simultaneously, SecurLOCK Equip™ users that elect to use Mobile Banking Card Controls instead should remove their card from SecurLOCK Equip™ and then remove/delete the SecurLOCK Equip™ app from their device.

Is there a fee to use the feature?

No. It is provided to you **free** so you have more control over your card.

What kind of cards can I register?

You can register your FNBC Bank & Trust debit card.

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How many debit cards can I register?

Unlimited. But the debit card(s) must have been issued from FNBC Bank & Trust.

CONTROLS & ALERTS

Once I register my debit card(s) how do I begin managing and monitoring my payment activity?

You can begin using the service immediately. Eligible cards will display in a list on the Card Controls screen. You can select a card to view its details. Enabling the card for use turns on the card and allows you to enable or disable card controls. Now you have the ultimate control to combat fraud.

You can start selectively setting controls and alerts by transaction type (in-store, online, auto pay, ATM, etc.). You can also set threshold amounts, select geographic locations where the card can be used, set specific merchant types, and receive real-time alerts.

What is a real-time alert?

It is an immediate notification sent to your phone as a Push Notification. You can select to be alerted on all your payment transactions including recurring payments or you can select custom alerts. Custom alerts are available for Threshold Amounts, Locations, Transaction Types, and Merchant Types.

By turning my card off am I closing my account?

No. Using the card controls does not change the status of your account.

How long does it take for a control or alert setting to take effect?

It happens immediately after you set and save the option.

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

Yes. Merchant recurring transactions will be approved.

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

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

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

Swipe down on your main screen and your transaction notification should show you the reason why your transaction was denied. If you tap on the notification you will be taken to the FNBC mobile app and you will no longer be able to view the notification. Please know that the transaction could also be declined because of external factors like non-sufficient funds, bank established card limits or fraud monitoring.

MANAGING THE APP

What do I do if the Card Controls and Alerts options are not available within my app?
Go into your phone's settings and make sure the FNBC B&T mobile banking app is set to auto refresh/update. If this does not resolve the issue you can delete and re-download the app.

Once I get a new replacement smartphone how do I begin using the service again?

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.

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

Yes – your new card should appear within the Card Controls and Alerts sections of the mobile app. If your old card still appears please remove it and add the card controls and alerts for your new card.

What if I need help with the app?

Within the **“Help”** function of the app there is a section for Establishing Card Controls and for Setting Card Alerts. The Bank's support number and email address can also be found within the Help section.

How long will my transaction history display?

Push notifications for your most recent transactions will appear for a couple of days. For more card transaction you will need to look at your account activity within the app. Once you tap on the notification you are taken to the FNBC mobile app and you will no longer be able to see the notification. They are not saved for future reference.

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My pending purchase shows that it is for more than I paid. Why?

Some merchants send pre-authorizations at higher amounts to test cards' validity. For example, a \$25 gas purchase might display as \$126. Pre-authorizations are common at the pump, for a hotel stay, or for a car rental. Even though the charge is listed in the app for more, it will clear your account for the correct amount.

I only want to manage one of my cards, but they're all being displayed.

Select the card you do not wish to manage. From the card's Details screen, select Remove Card. When you return to the Card Controls screen, the card you removed will no longer be listed. Once a card is unmanaged, controls and alerts cannot be set for that card.

How do I access the menu or log out?

Press the More icon in the task bar that has three stacked lines to reach the menu. From there you can select Card Controls or Alerts. To log out, click on the 3 dots usually located in the top right corner (Android) or Sign Off on the left (iOS).

How do I get more information about the features and functionality of the app?

Detailed information can be found throughout the app. Help can be found by clicking on the help icon in the task bar.

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

The app requires a password to access the app. Also, there is no personal information stored on the smartphone. The app only displays the last four digits of your card number.

Is Touch ID available on Android phones?

Touch ID is available on most new Android phones.

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

No.