Debit Card Controls & Alerts

What are Card Controls?

Card Controls allow you to control how and where your debit card is used. You can Freeze/Unfreeze a debit card for use, restrict card usage to specific types of Merchants and/or Transaction Types, set Transaction Limits and restrict card use to specific geographical regions.

What are Card Alerts?

Card Alerts allow you to receive push notification alerts notifying you of recent debit card transactions. You can activate or deactivate card alerts, set card alerts for specific types of merchants and/or transaction types, and select a threshold transaction amount for receiving a card alert.

How do I enroll my debit cards for Card Controls and Card Alerts?

- You must have the Fulton Savings Bank's Mobile Banking App. version 8.5 or higher on your mobile device. If you do not, visit your app store to download our app.
- Sign in to your Fulton Savings Bank Mobile Banking app.
- Swipe to the left, select Card Control & Alerts from the menu.
- Setup your Profile Settings by clicking on Managed Profile Settings.
- Active Cards will automatically appear, click on the desired card to begin setting your card controls and alerts.

How do I setup my Profile Settings?

- Click on Manage Profile Settings
- You have the option to turn on the feature where your physical device is required to complete your transaction. You can also choose to only be alerted on transactions where your device is not present. To turn on Device Required go to the Locations section once you have completed setting up your profile. If you choose to turn on Device Required, you will need to click on **Set Current Device as Primary.**

Please Note: Any transaction made within an 8-mile radius and the device is present that transaction should be approved. Any transaction made outside of the 8-mile radius without the device present should be declined.

- **Setup your device to receive Push Notifications:**
- Clicking on the Add Destination
- Under the Notification Method select Push Notification
- Confirm your device's name appears
- Click Add
- Click Submit

Please Note: You must be enrolled in push notifications, if you are not already enrolled in push notifications click, please click here. If you are already enrolled in push notification you will not be promoted to enroll in push notifications; meaning you are already enrolled.

- If you wish to receive email notification along with push notifications or just email notifications, you will need to:
- Click Add Destination
- Under the Notification Method select Email
- Input your email address
- Click Add
- Click Submit information

Can I disable my debit card for use if I have lost or misplaced my card?

Yes, within the Card Control & Alerts section select the desired card, click on the Freeze/Unfreeze toggle to turn off the card. The Freeze/Unfreeze toggle will no longer be green. To unfreeze your debit card; click on the Freeze/Unfreeze toggle to turn the card back on and begin using you card immediately. The Freeze/Unfreeze toggle will turn green.

How long does it take for Card Control changes to take effect?

The changes made in Card Controls are effective immediately.

How are Merchant Types used?

Merchant Type controls can be used to permit or restrict your debit card from being used with specific categories of merchants. Merchant Types include Age Restricted, Department Stores, Entertainment, Gas Station, Groceries, Household, Personal Care, Restaurants, and Travel.

Debit Card Controls & Alerts *Continued*

How are businesses assigned a Merchant Category?

A Merchant Category is assigned based on the merchant's primary line of business by the Debit Card processor they use.

Can businesses be assigned multiple Merchant Categories?

Debit Card processors will assign businesses a single Merchant Category code based on the higher volume of service/merchandise sales.

How are Transaction Types Used?

Transaction Types can be used to control which types of transactions are permitted. Transaction Types include In-Store, Online, Mail/Phone Order, Auto Pay, ATM, and Funds Transfer.

What is a Spending Limits?

A Spending Limits are the maximum dollar amount allowed per transaction. If a transaction exceeds your defined limit, the transaction is declined. Spending Limits will not increase your existing card limits which are set by Fulton Savings Bank.

What are Locations/Regions?

Locations/Regions allow you to assign each enrolled card to a geographical area. When a transaction is initiated, the merchant's location will be compared to your defined Region(s). If the transaction occurs outside of your Region(s), it is denied. For example, you've defined your region as New York. You place an order Online through a company transacting out of California. In this scenario, the transaction will be declined.

My Region control only applies to card present transactions and excludes card not present transactions (online or key entered).
To have a transaction approved outside your set regions, you would have to either setup a new region or turn off the region control temporarily.

Where can I locate My Regions and Device Required within Card Controls?

My Regions and Device Required can be found by clicking on Locations under your desired card.

How do I create a Region?

Create a Region by zooming in and out on the map or by entering a specific Region. Although the visible area on your map is square, regions are contained within circles. This may cause areas within the corners of your map to fall outside of the Region. If this happens, edit your Region and zoom out on your map. Regions must have at least a five-mile radius.

Can I define a Region for card use and Block International transactions?

The Location Controls allows you to select My Regions or Block International Regions. For example, for My Regions to be enabled, Block International will need to be disabled.

Does my device have to be physically within a defined Region for a transaction to be approved?

No. The location of the transaction will be compared to your defined Regions, not your mobile device location. To have a transaction approved outside your set regions, you would have to either setup a new region or turn off the region control temporarily.

How does Device Required work?

Turning on Device Required to require your physical device to be present to complete transaction. You will also need to click on Set Current Device as Primary in the Managed Profile Settings screen.

Please Note: Any transaction made within an 8-mile radius and the device is present that transaction should be approved. Any transaction made outside of the 8-mile radius without the device present should be declined.

What would happen if I disable the Transaction and Merchant Type Card Control?

Disabling the Transaction and/or Merchant Type Card Controls would turn off any controls that you may have selected within each category. All Transaction and/or Merchant Types would be permitted.

Debit Card Controls & Alerts *Continued*

Who should I contact if I have questions regarding Card Controls or to Report Fraud?

For questions regarding Card Controls or to report fraud please contact our Debit Card Dept at 315-592-3120 or visit www.fultonsavings.com for more information. After normal business hours, please call the 24x7 Fraud Department at 1-866-842-5208.

Debit Card Alerts

Which types of Card alerts are available?

You have the ability to select alerts for all debit cards transactions or choose the types of debit card transactions you would like to receive alerts using merchant types, transaction types, Spending limits and international categories. You can also select none to turn off alerts; however, mandatory alerts still apply.

How are Denied Alerts Used?

You will receive an alert when a transaction is declined.

What if I receive a Denied Alert and the transactions is fraudulent?

To report fraud, please contact us at 315-592-3120 immediately or after normal business hours call 1-866-842-5208.

What is a Fraud Monitoring Alert?

If Fulton Savings Bank's fraud monitoring service suspects that a transaction might be fraud, you will receive an alert via push notification or email, dependent on your notification delivery method. The alert gives you two options: Fraud or Not Fraud.

What happens if I select "Fraud" on Fraud Monitoring Alert?

Your Fulton Savings Bank Debit Card will automatically be locked out. You will then receive a call from Fulton Savings Bank's Fraud Watch team to confirm that the transaction is indeed fraudulent.

To report fraud, please contact us at 315-592-3120 immediately and after normal business hours 1-866-842-5208.

What happens if I select "Not Fraud" on Fraud Monitoring Alert?

If your transaction was declined prior to receiving the Fraud Monitoring Alert, you can reprocess your transaction with the expectation that it will be approved until 11:59 p.m. of that same day.

What happens if I don't respond to the Fraud Monitoring Alert?

There is a possibility that your Fulton Savings Bank's Debit Card will be restricted until Fulton Savings Bank or our Fraud Watch team hears from you. Your alert will expire after 24 hours; in which you would receive a call from our Fraud Watch team.

How are Merchant Type Alerts Used?

You will receive an alert when an enrolled card is used with specific categories of merchants, such as restaurants and department stores.

How are Transaction Type Alerts Used?

Use transaction type alerts to control which types of transactions trigger an alert. For example, if you do not often make online purchases, you could enable eCommerce to receive an alert when an enrolled card is used in an online transaction.

What is a Spending Limit Alert?

A Spending limit alert is the dollar amount that, if exceeded, will trigger an alert. If a transaction exceeds your defined amount, an alert will be delivered to your mobile device.

What is the International Alert?

The international alert will be delivered any time the card is used in a transaction outside of the registered country.