Card Controls

Card Suite Lite

Eureka Savings BANK

Member FDIC

Quick Reference

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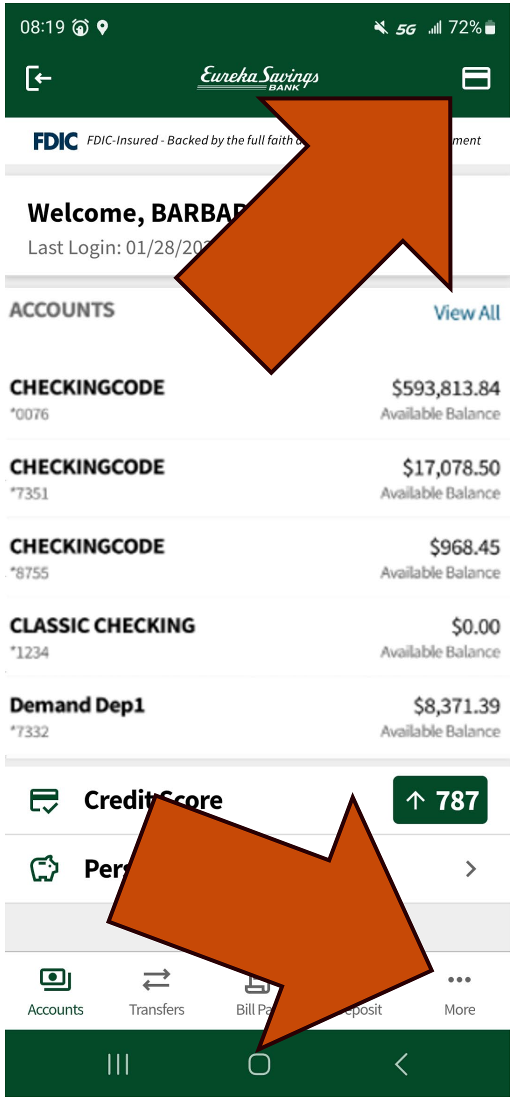
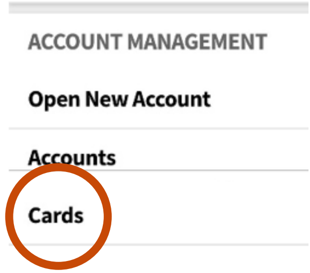
Opening card controls:

Once you have opened your Eureka Savings Bank app you can launch card controls by:

- tapping the **card icon** on the top right of the screen
- tapping **… More** then selecting **Cards** under Account Management





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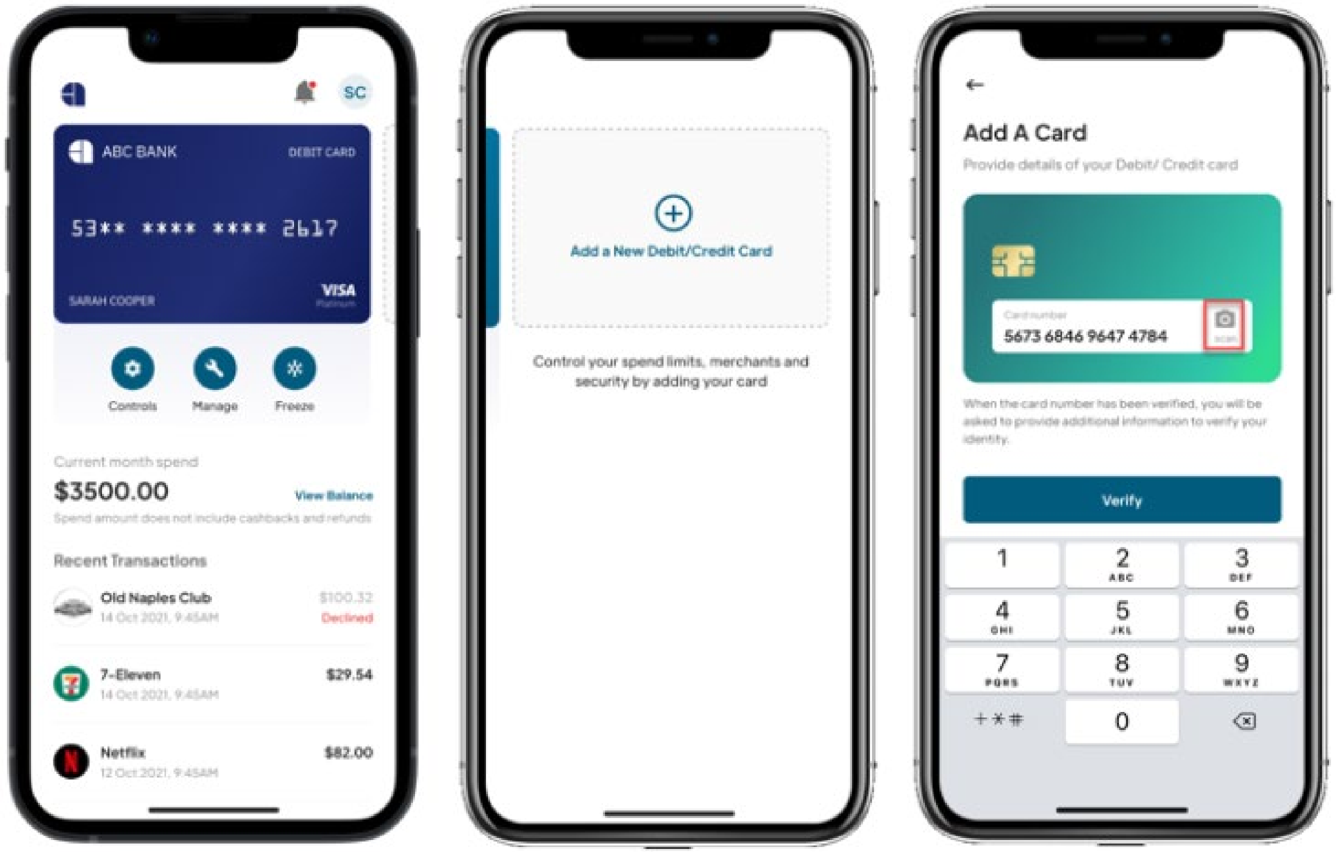
Add card(s)

- Select **ADD A NEW CARD**
- You can manually enter your card number or click the **scan** button to scan your card. Click **VERIFY**.
- If the card is valid you will be asked to enter name, expiry date and CCV. Click **continue**.



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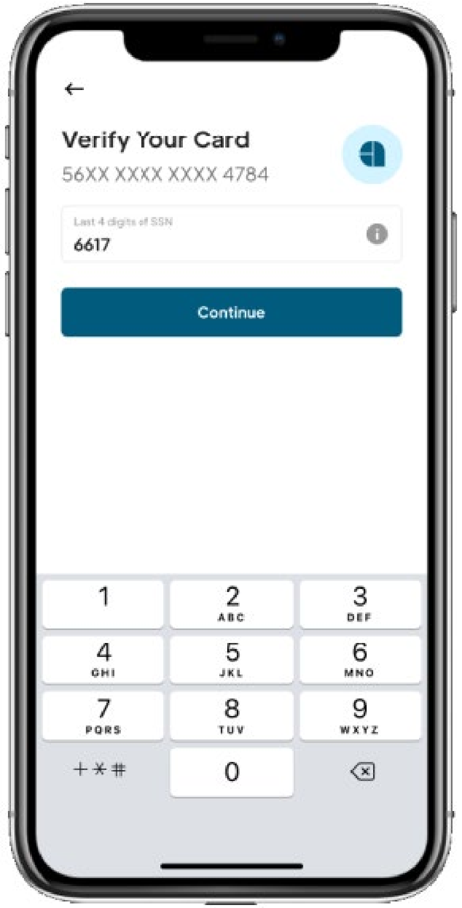
Card Verification

- During the card verification process, you may be presented with a two-factor authentication option to verify card ownership.
- Enter the information requested and click **Continue**.
- Upon successful verification of the card details, a New Card Added message will be displayed.
- You can also add additional cards by going to Profile and selecting **Add a New Card**.



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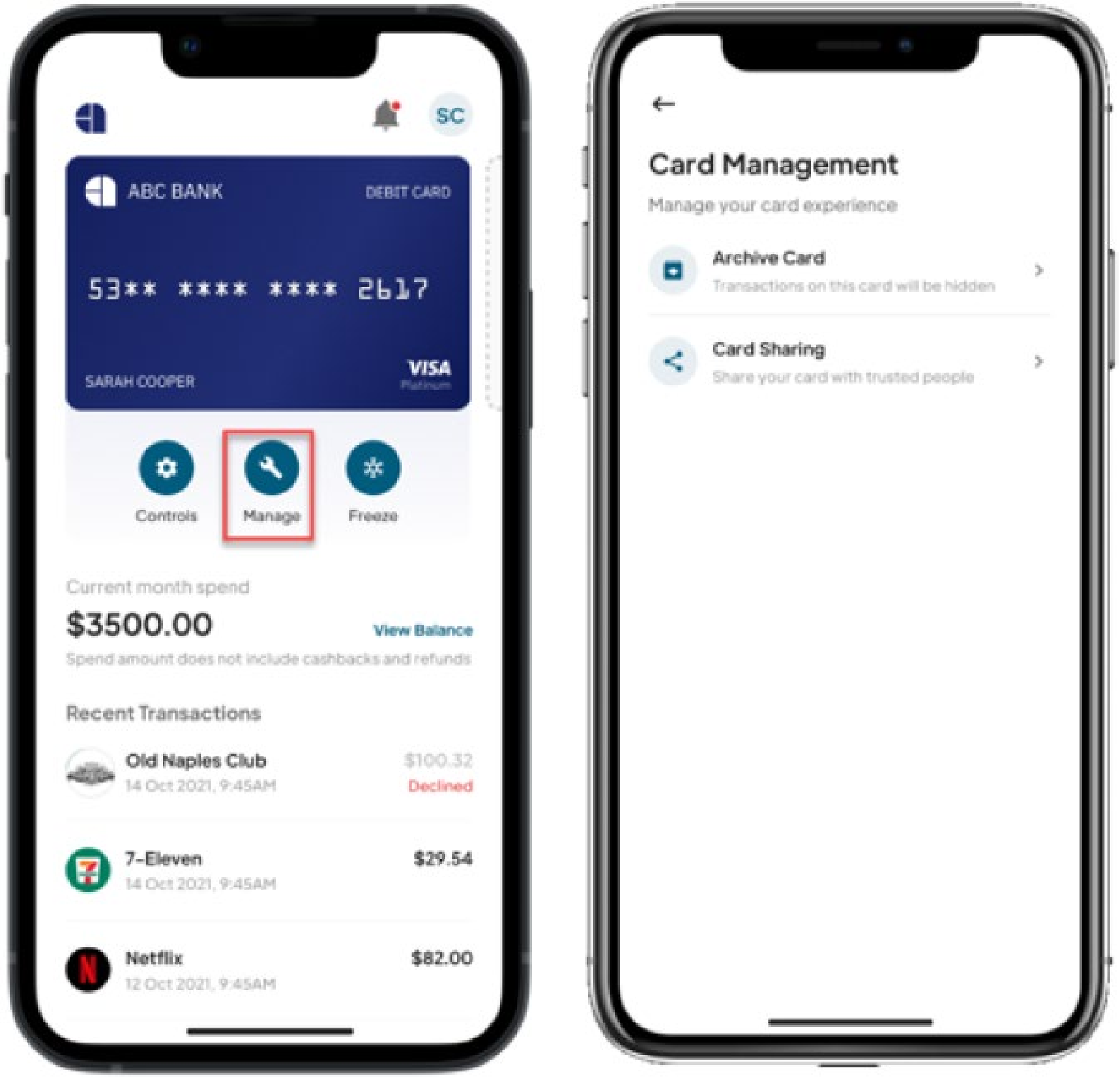
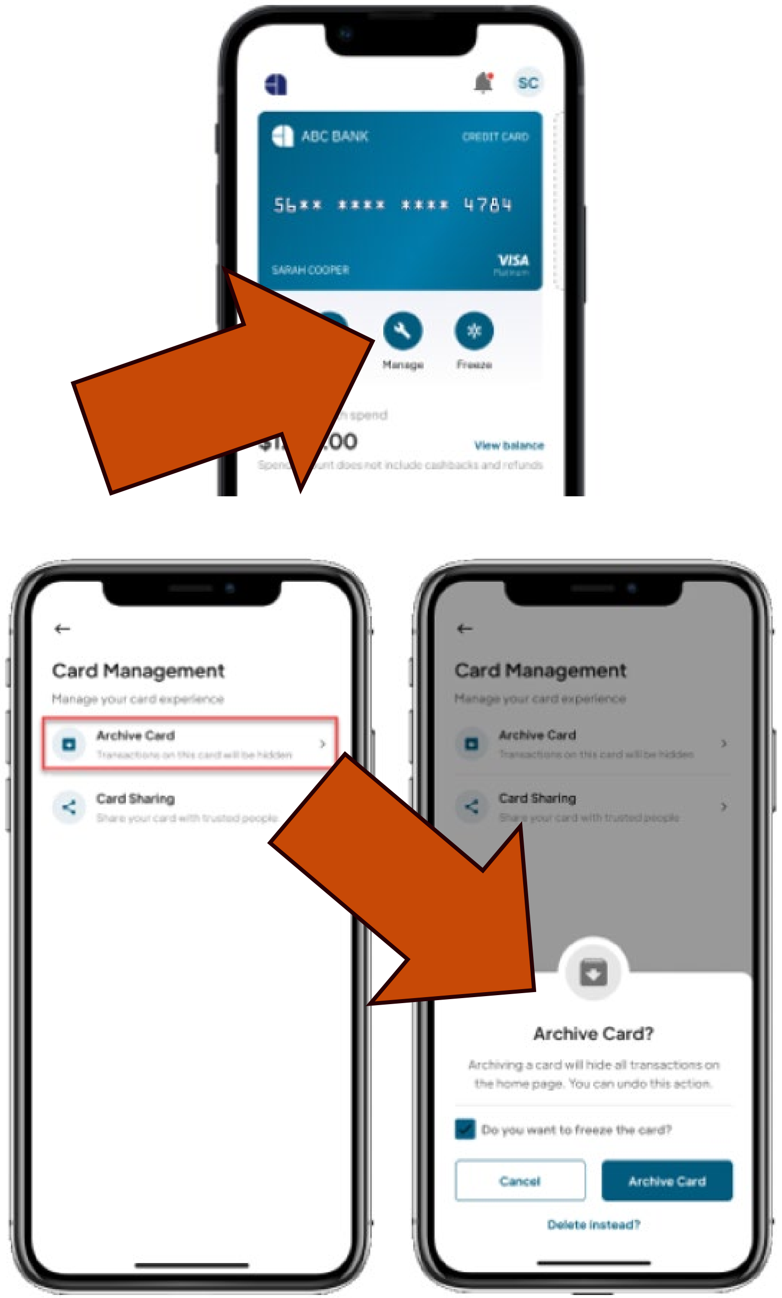
Manage

- The **Manage** icon allows you to archive a card and/or share a card in the Card Suite Lite application with another user.



Archiving a Card

- Archiving a card allows you to hide a card from the home view while keeping the card controls and the ability to freeze/unfreeze the card.
- Archiving a card only removes the card and transaction history from the home page view, **all controls remain active**.
- If you archive a card, you will no longer receive notifications for that card.



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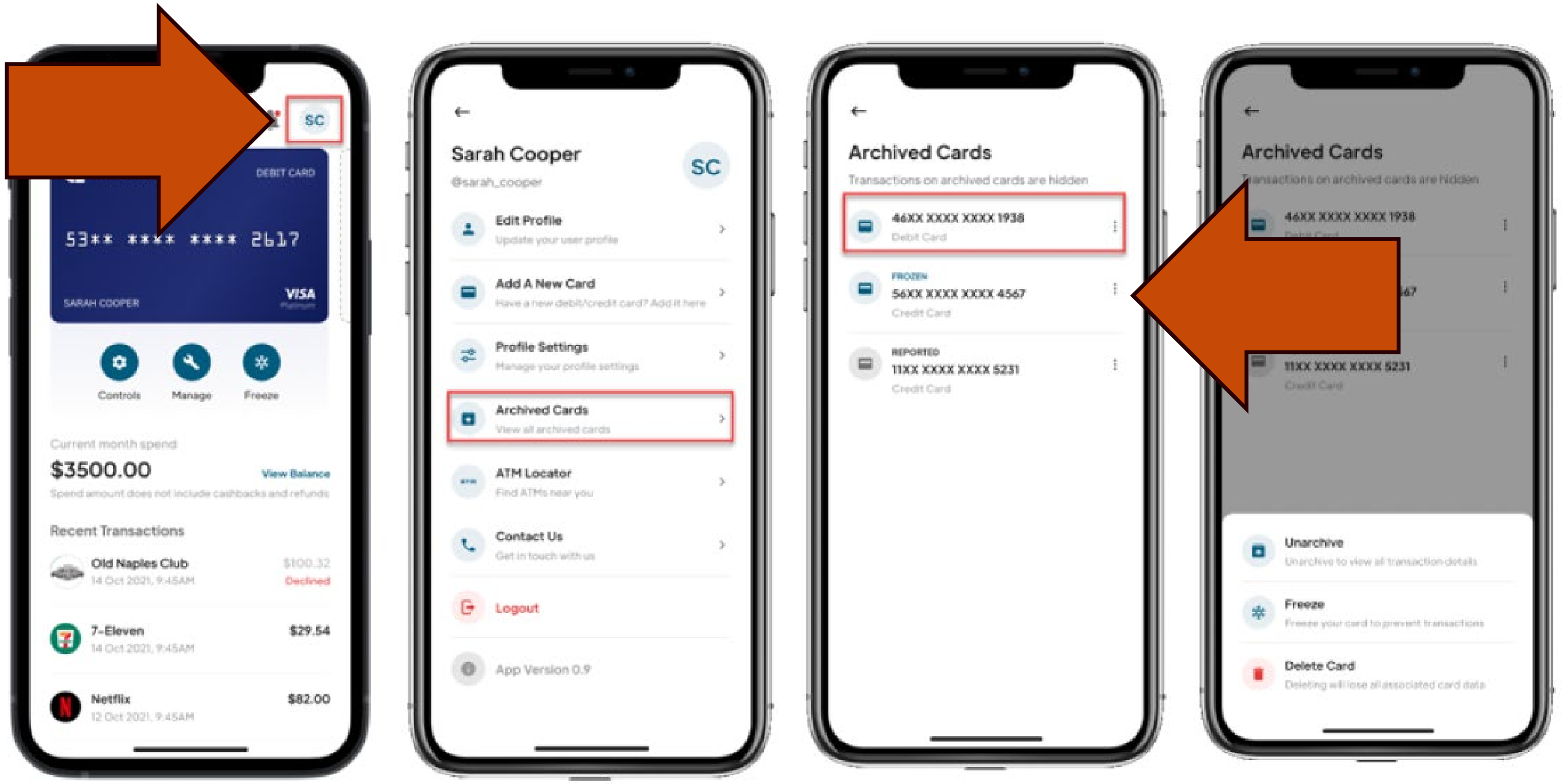
Viewing Archived Cards

Archived cards can be found under the **Profile** section.

From the Archived Cards page, you can Unarchive, Freeze/Unfreeze and/or Delete Card.

Click on your initials to open your PROFILE



Click the 3 dots to unarchive, freeze or delete an archived card.

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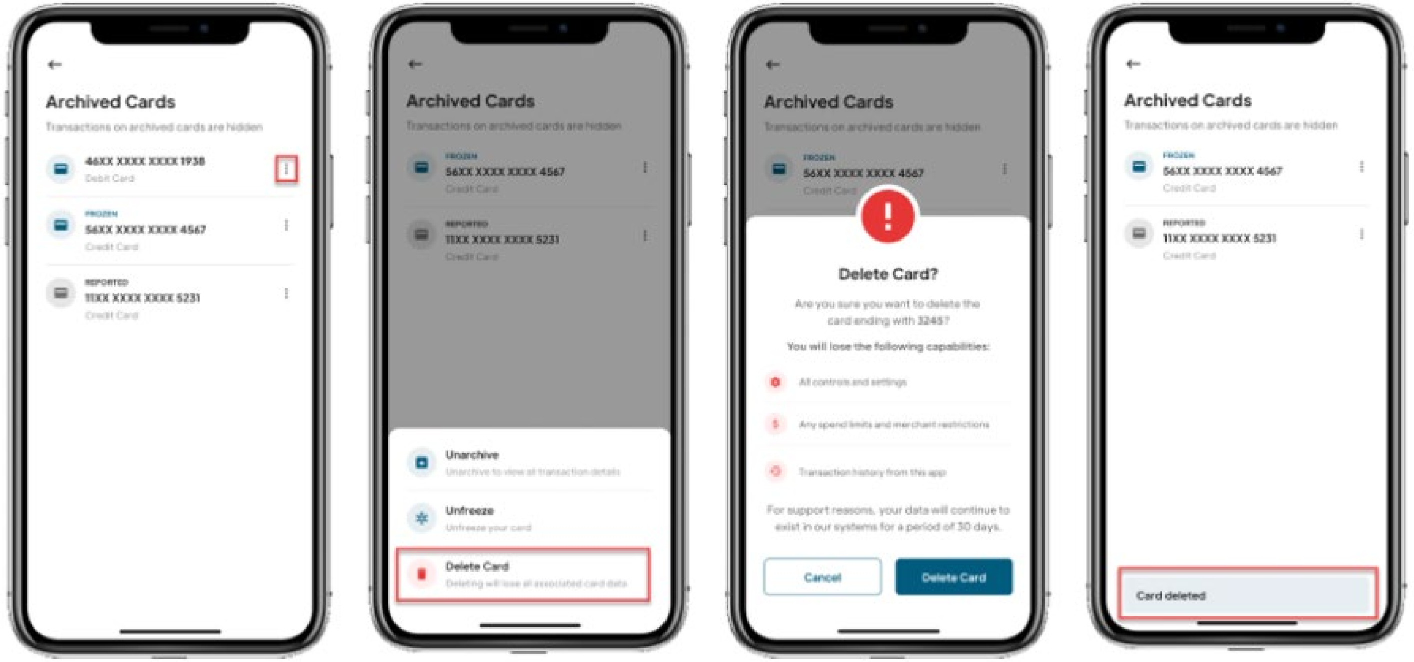
Deleting a card

- You can delete a card either from the list of archived cards or delete it while archiving a card.
- **When deleting a card, all card controls and settings are removed.**
- Once deleted, the card can only be added back through the Add Card process.



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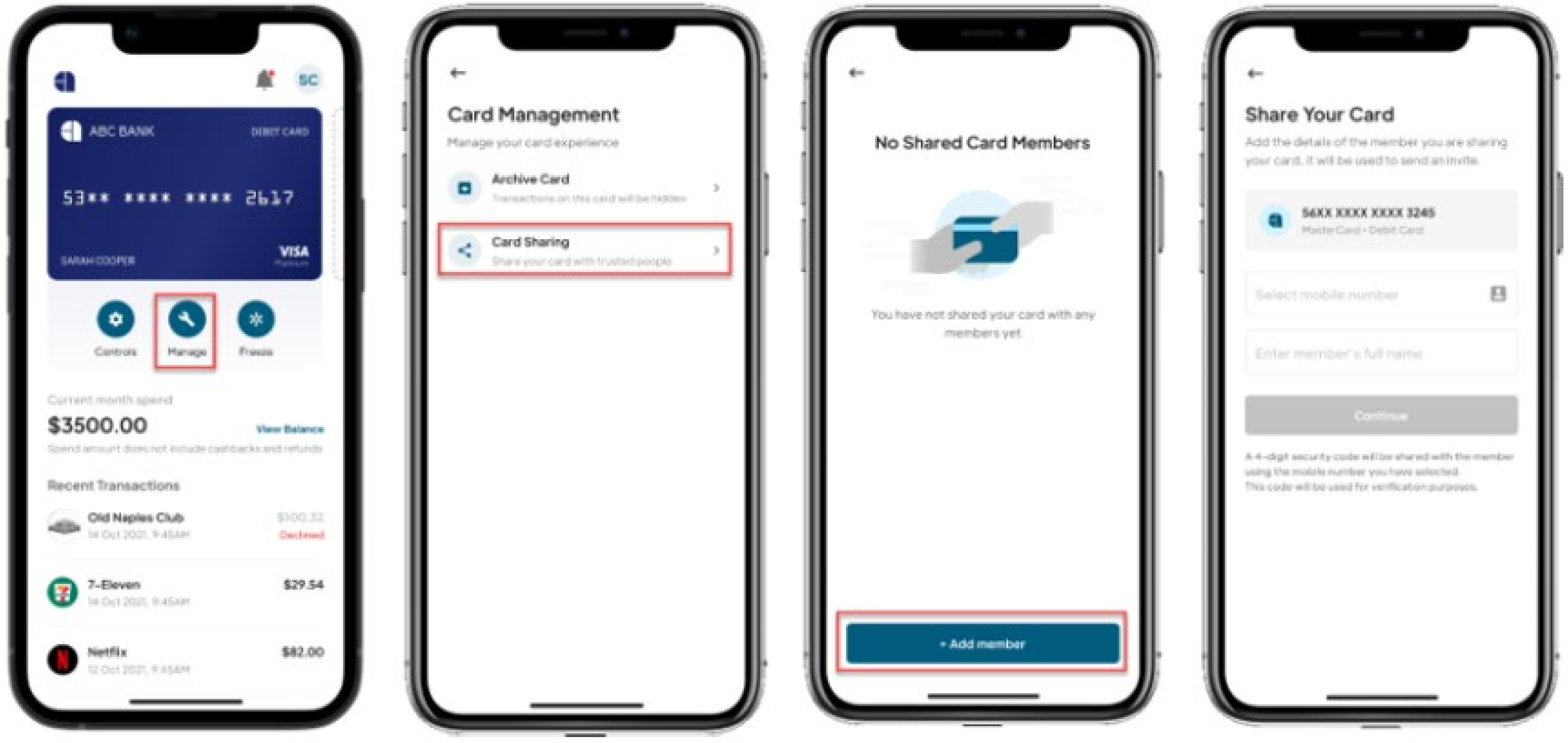
Sharing a card

Card owners can share a card and also control limits and where the card can be used. When sharing a card, a one-time invite code is shared through your preferred text message channel (e.g. Messenger, iMessage, WhatsApp). When a card is shared, the shared card user can:

- **View** all current controls and limits but cannot edit them.
- **Freeze/unfreeze** the card in emergency situations. This will freeze the card for all users.
- **Archive** the card.
- **Delete** the card from their account. This will not delete it for any other card users.

How to share a card

From the Card Details page, click **Manage**. The Card Management page will be displayed. Click **Card Sharing**. Click **+Add Member**. The Share Your Card page will be displayed.



Allow Card Suite to access your contacts and then choose the contact you would like to share the card with.

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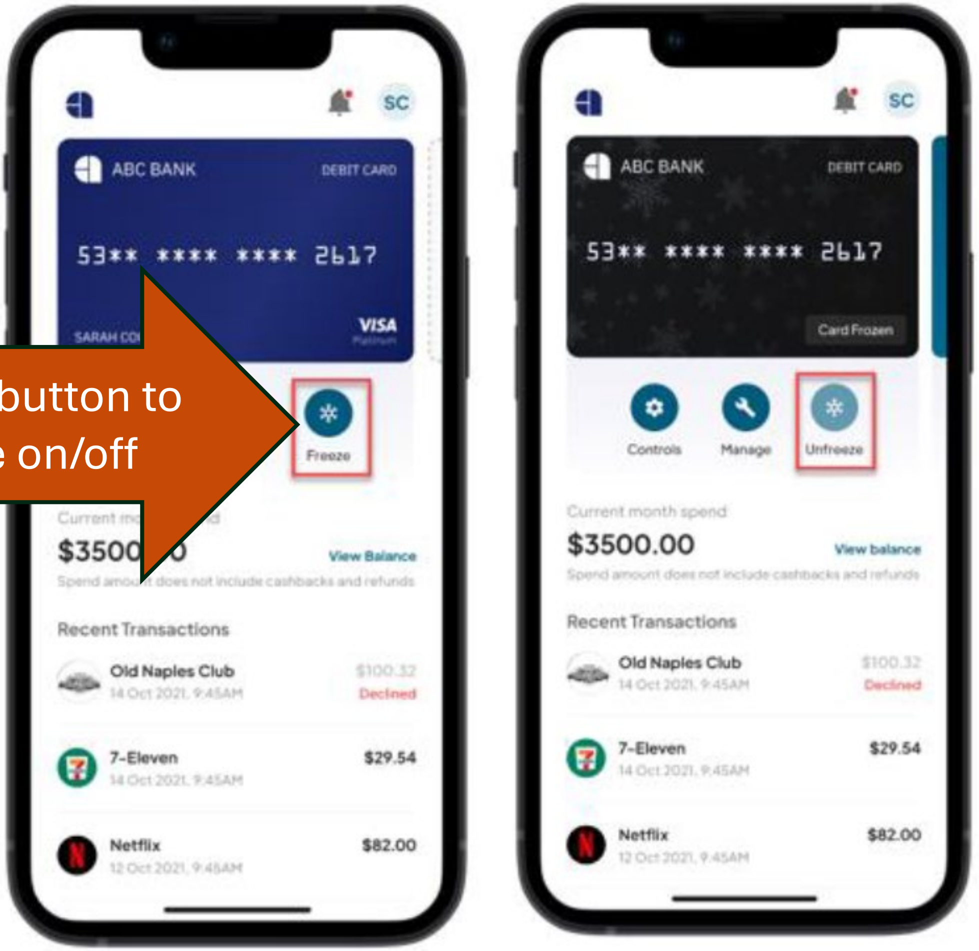
Freeze/Unfreeze a card

This button is on the card home screen underneath the card image.

NOTE:
When you freeze a card, all transactions for that card will be blocked **immediately** except for recurring/auto payments.

Tap the button to toggle on/off



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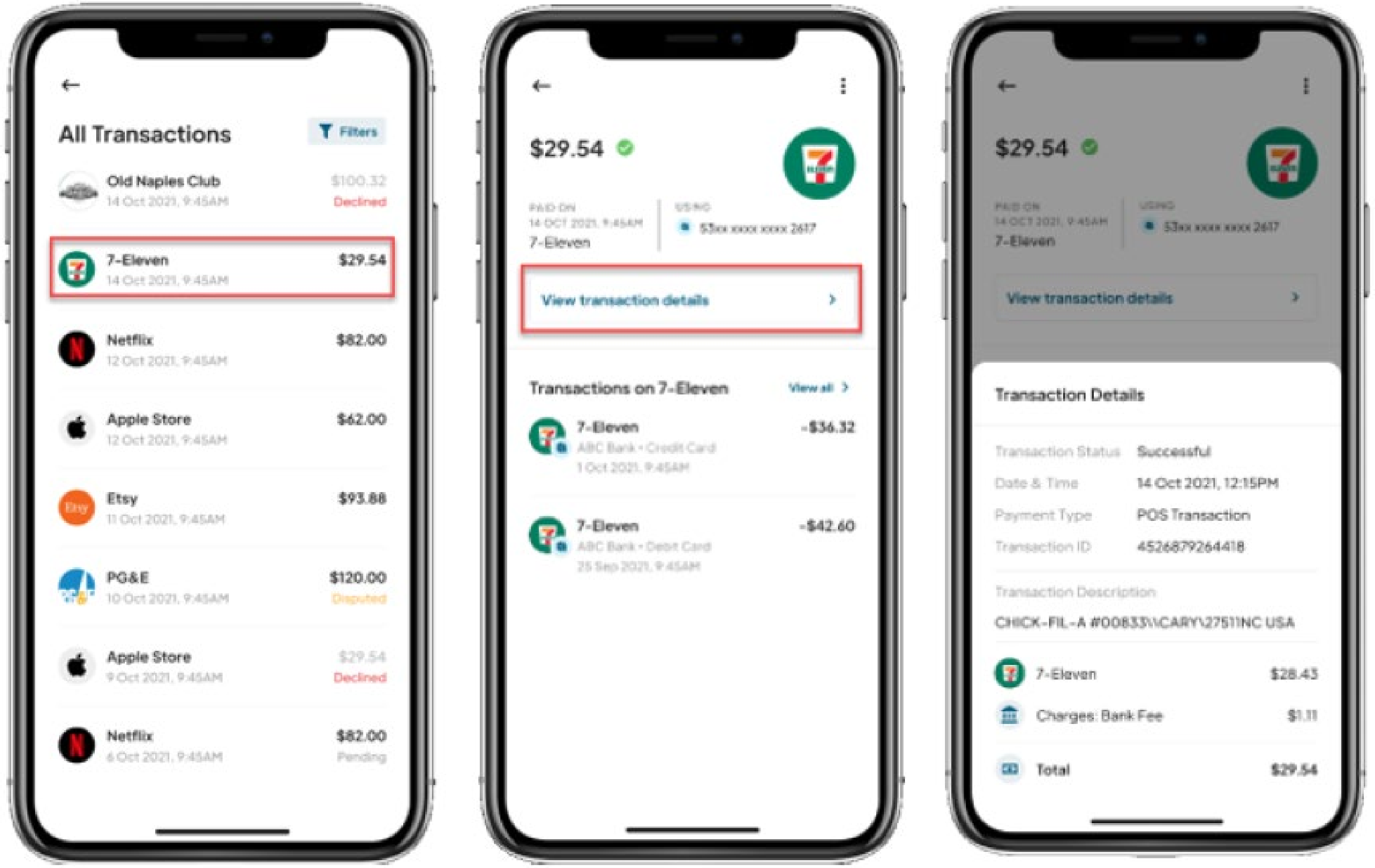
Viewing Transactions

- To see the details for a transaction, click on the transaction.
- All transactions for that merchant within the last 60 days will be displayed.
- Click **View transaction details** to see additional information about the transaction.



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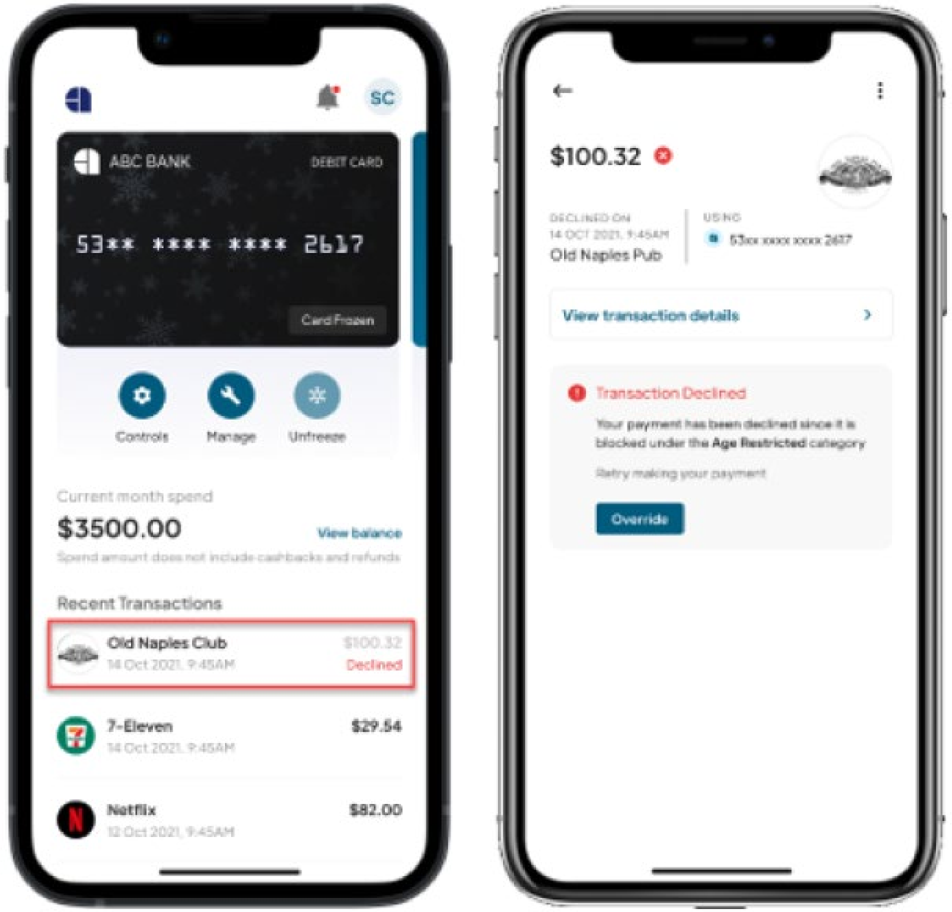
Declined Transactions

- When a transaction is declined due to a control that was setup in the Card Suite Lite app, a push notification is sent.
- The transaction will also show as declined in transaction history.
- To **view** the reason for the decline, click on that transaction.



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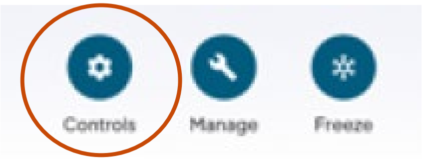
Types of Controls



Transaction

allows you to set controls on types of transactions that can be made and set overall spend limits per transaction, daily and/or monthly.

Location

allows you to set location based controls, setting where transactions can happen by region or country.

Merchant

allows you to restrict merchants by category or spend limits. You can even block certain types of merchants.

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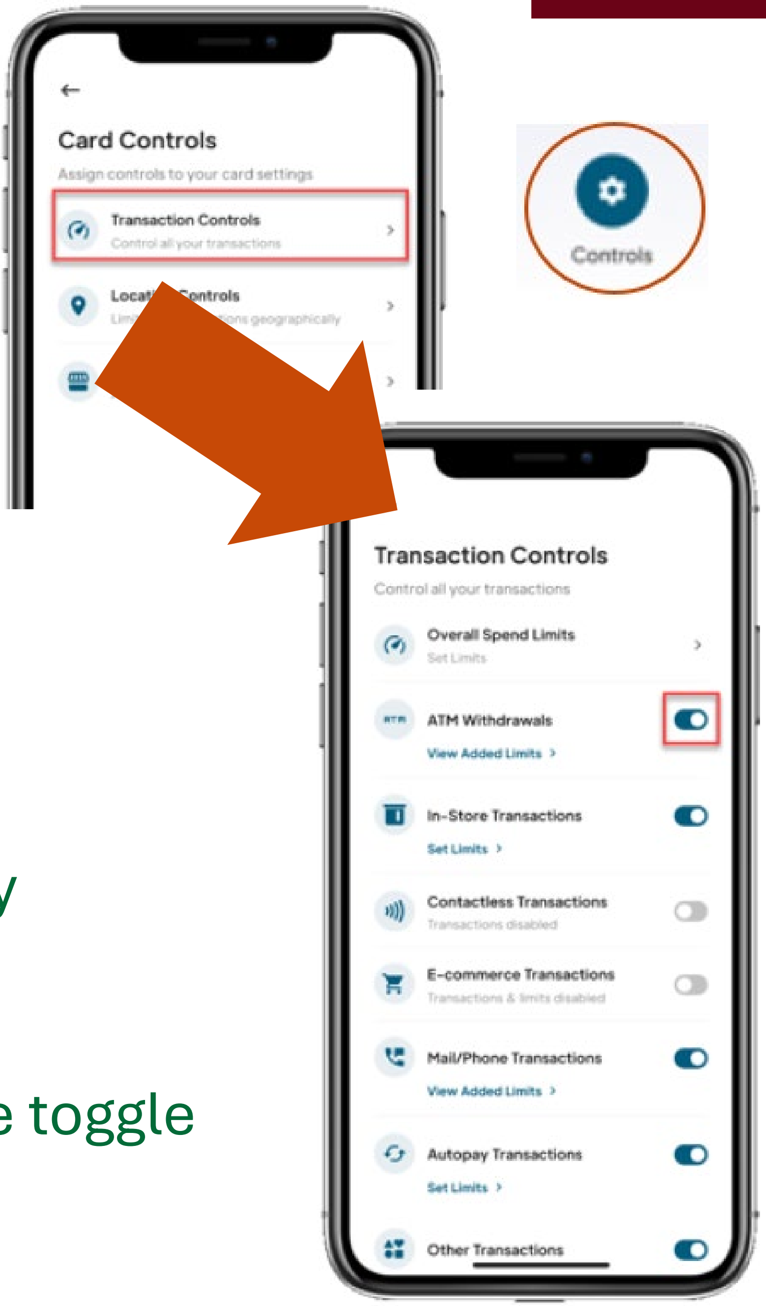
Transaction Controls

Transaction Controls allows you to set controls on the types of transactions that can be made as well as set overall spend limits per transaction, daily and/or monthly. Transaction types are:

- ATM Withdrawals
- In-Store
- Contactless
- E-Commerce
- Mail / Phone: transactions done via telephone or mail
- Autopay: transactions related to automated bill pay, monthly subscriptions and other scheduled payments.

To turn a transaction type on/off, click **the toggle button.** If the toggle is gray, that item is turned off.



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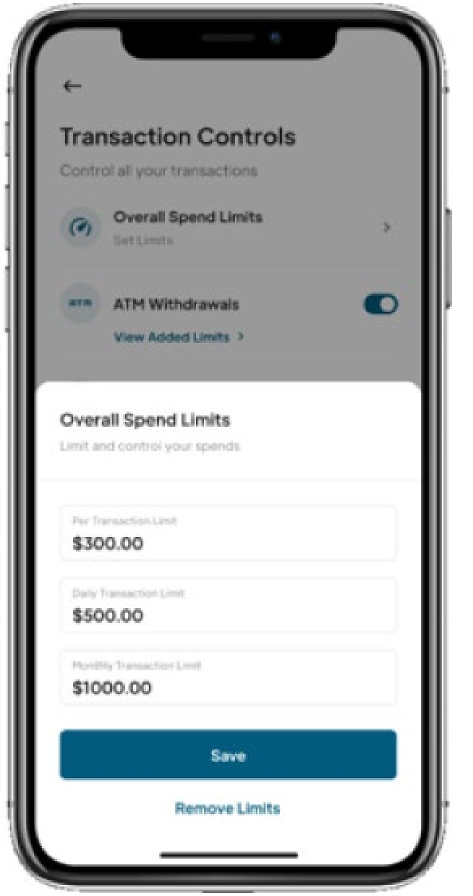
Transaction Limits

Spend limits can be set per transaction, daily and/or monthly, at two levels:

1. **Overall spend limits** (combined total of all transactions)
2. **Transaction spend limits** (set for each transaction type)

Note: If you set a transaction spend limit higher than the overall spend limit, the transaction will be declined for any amount over the spend limit amount. For example:

- If overall spend limit is $50 per transaction and in-store transaction is set to $100, any purchase of more than $50 would be declined for overall spend limits.
- If overall spend limit is $100 per day, once the combined total of transactions reaches $100 for that day, remaining transactions will be declined.



Setting Overall Spend Limits

Click **Overall Spend Limits** on the Transaction Controls page. The Overall Spend Limits page will be displayed. Once you enter the per transaction, daily and/or monthly spend limits click **Save**. To remove spend limits, click the **Remove Limits** link under the Save button.

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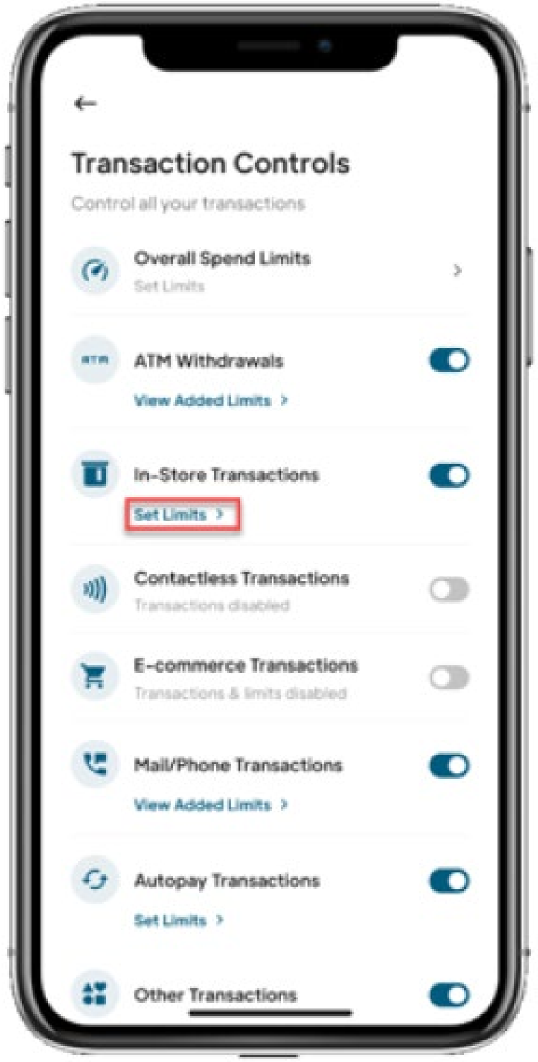
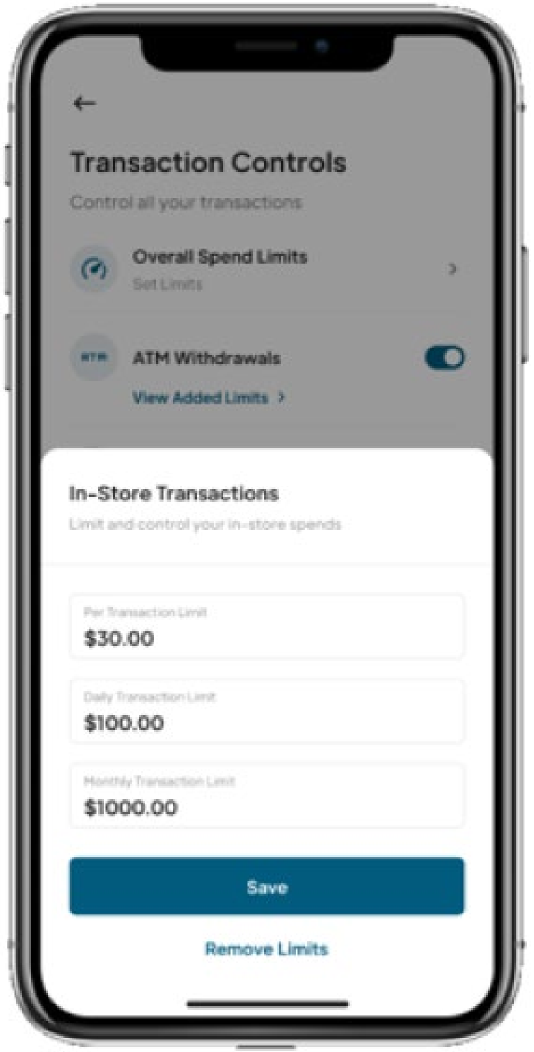
Transaction Spend Limits

- To set spend limits for a certain transaction type, click **Set Limits** under that transaction type. The Spend Limits page will be displayed.
- Once you enter the per transaction, daily and/or monthly spend limits click **Save**.
- To remove spend limits, click the **Remove Limits** link under the Save button.





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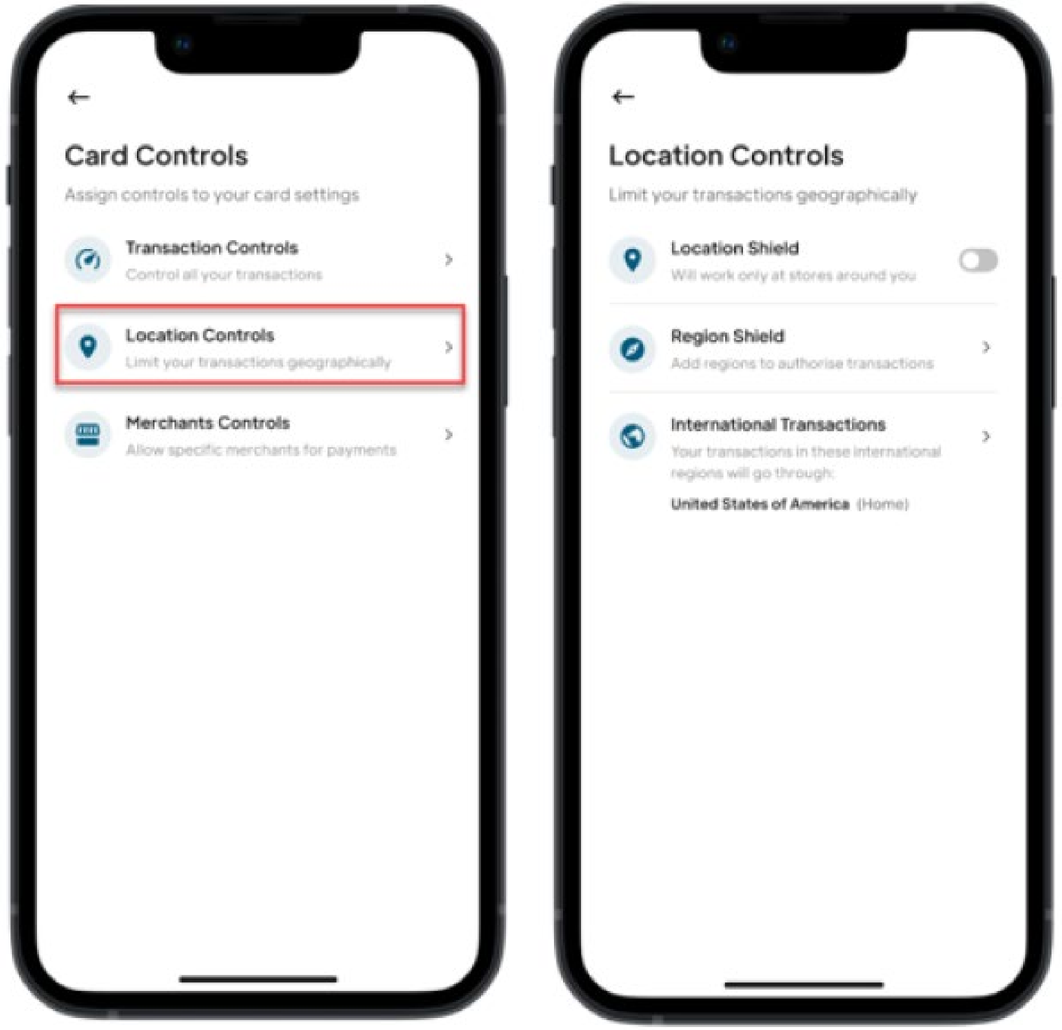
Types of Location Controls

There are three types of location controls:

- **Location Shield** requires that the phone be within 8 miles of the merchant for the transaction to be approved.
- **Region Shield** allows you to select a zip code, city, or state in your home country where purchases can be made.
- **International Transactions** allows you to select countries where purchases can be made.



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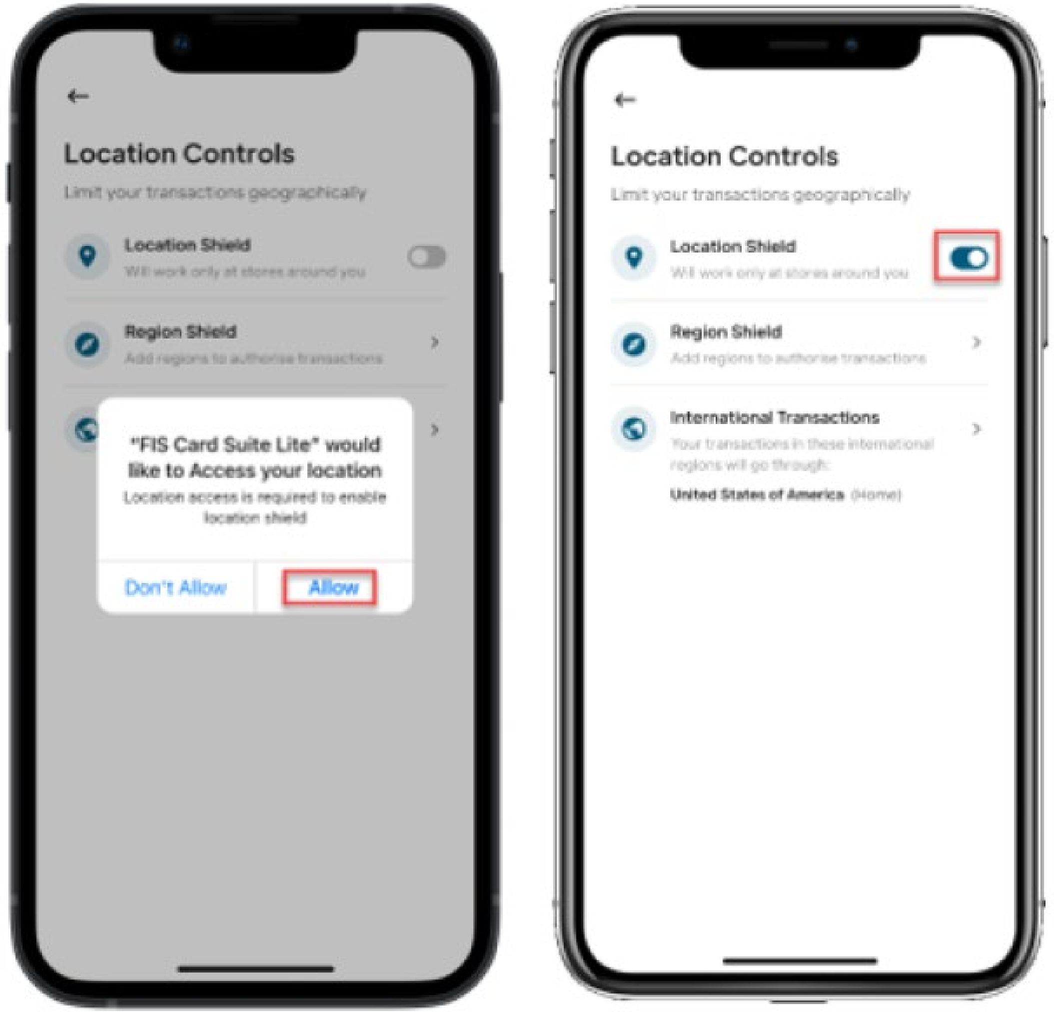
Location Shield

- When Location Shield is turned on, in-store, contactless and ATM transactions will be authorized **within an 8-mile radius** of the last known phone location. If a card is shared with other users, location of at least one enabled user must be within 8 miles for a transaction to be authorized.
- **Note:** For this capability to work, you must enable location tracking on your cell phone for Card Suite Lite to **Always On**.



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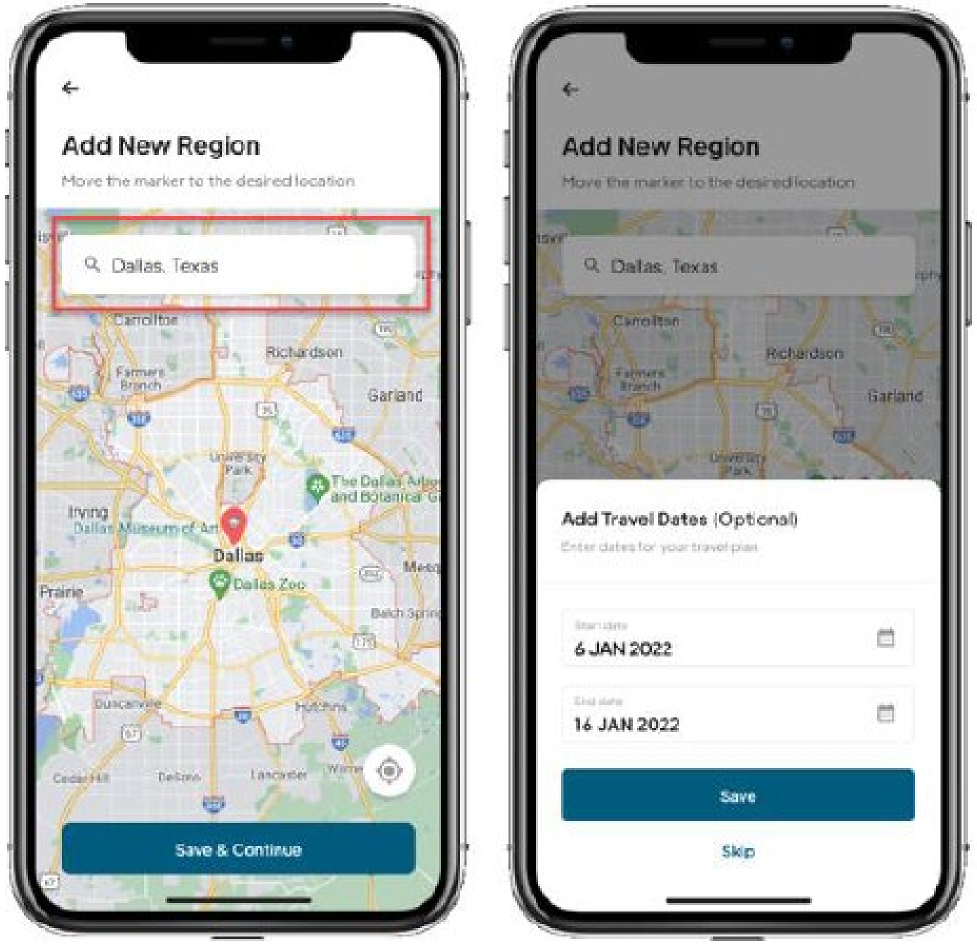
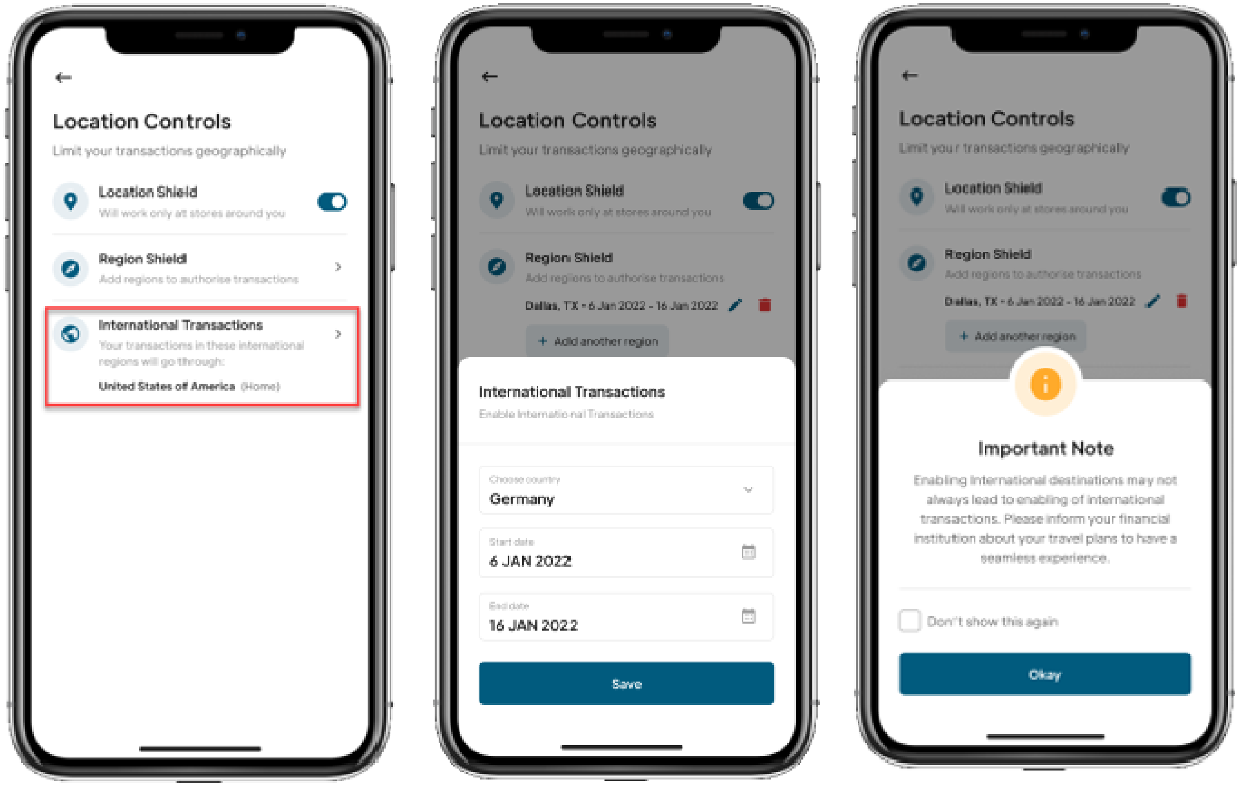
Region Shield

- Region Shield allows you to select a zip code, city and/or state where purchases can be made. **Up to 50 regions can be added.**
- Travel dates can be added to regions in location controls. However, this only adds the days to the Card Suite Lite application. Customers may still need to contact their financial institution and notify them of travel dates to ensure transactions are not declined.
- **Note:** If you enable Region Shield, **purchases can only be made in the regions selected.** If Region Shield is not enabled, purchases can be made anywhere in your home country.



International Transactions

- International Transactions defaults to the country that your financial institution set up your card in.
- Travel dates can be added to international transactions however, this only adds the days to the Card Suite Lite application.
- **Note:** Customers may still need to contact their financial institution and notify them of travel dates to ensure transactions are not declined.



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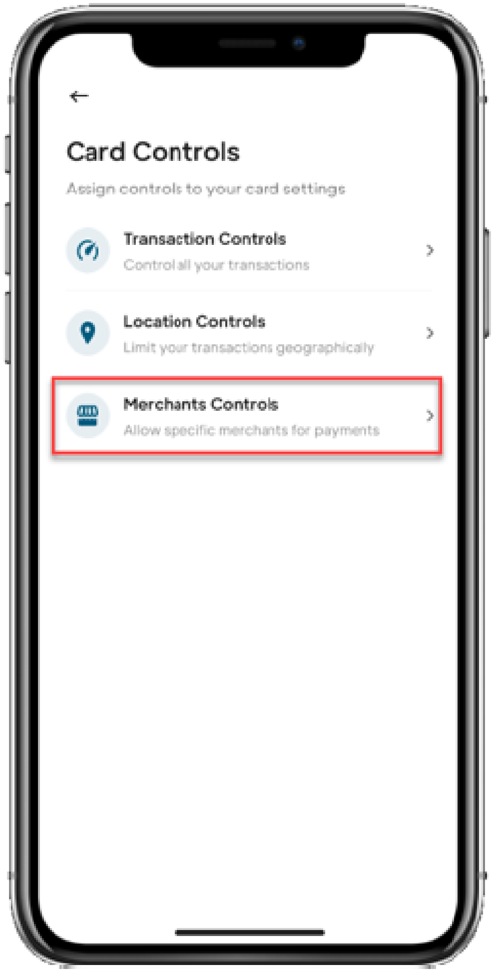
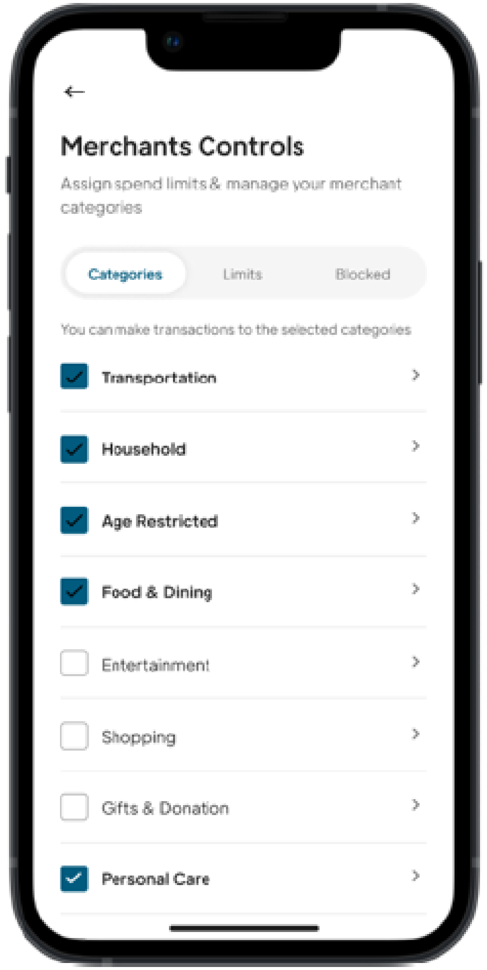
Merchant Controls

Merchant Controls allows you to restrict merchants by:

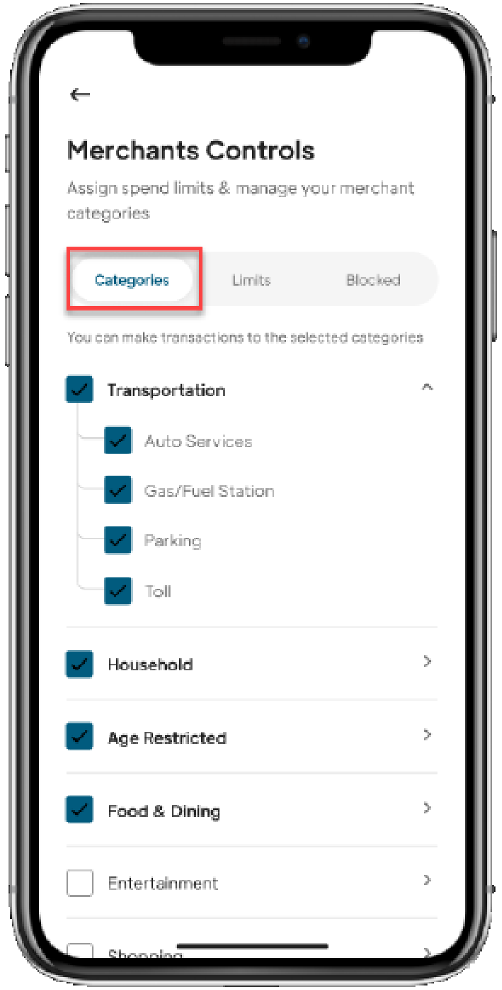
- **Categories:** Enable card transactions for certain types of merchants
- **Limits:** Spend limits can be set for specific merchants
- **Blocked:** Block certain merchants





Setting by Category/Sub-category

- Merchant controls can be set at the category and sub-category level.
- To enable/disable transactions for certain merchant categories and/or sub-categories, click **Categories** and then click the box next to the category/sub-category.
- Transactions will be declined for the merchant categories/sub-categories that are selected.



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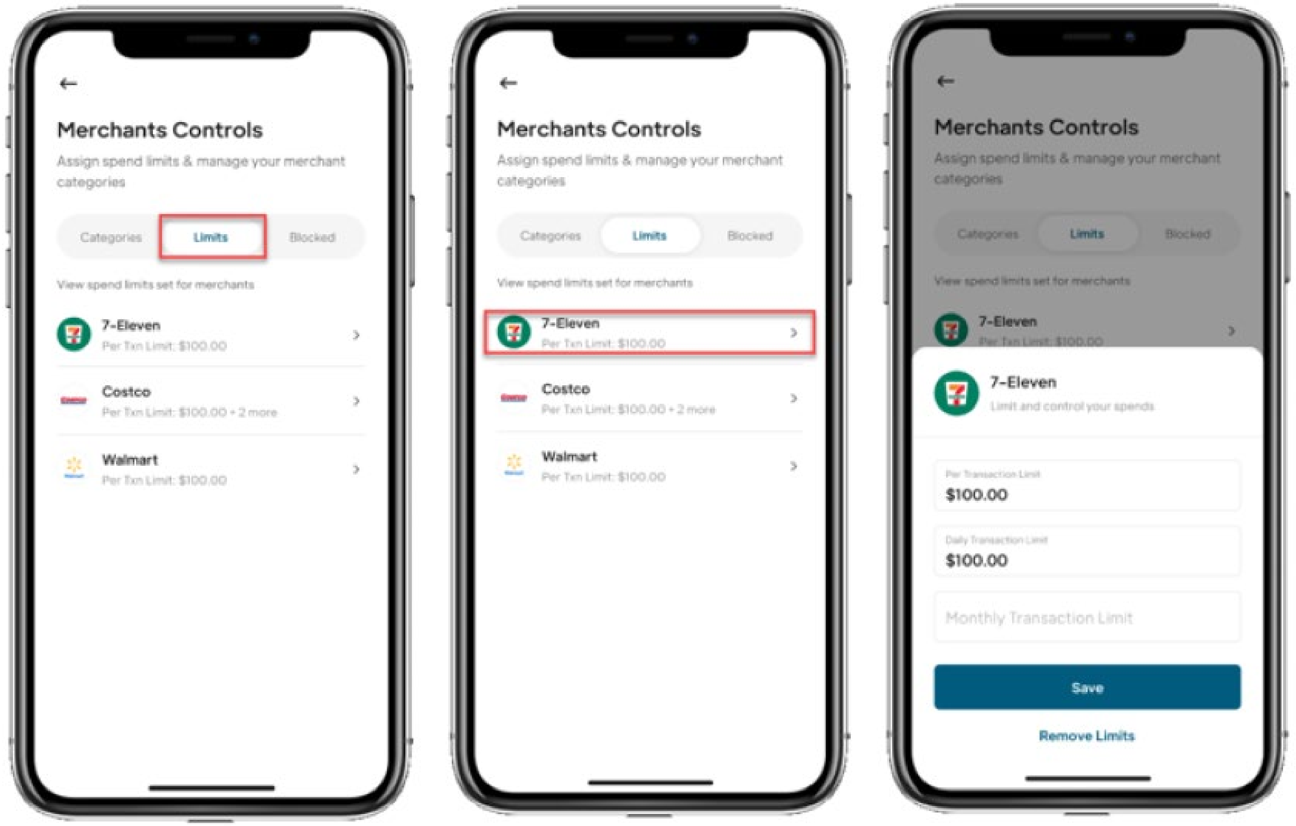
Categories and Sub Categories:

Category	Sub-categories
Transportation	Auto Services, Gas/Fuel Station, Parking, Toll
Household	Maintenance/Repair, Communication Utilities, Cable Utilities, Chemical Utilities, Other Utilities, Decor/Improvement, Housekeeping, Security, Rental Services, Laundry
Age Restricted	Liquor & Cigar Stores, Drinking Places, Gambling, Dating
Food & Dining	Grocery Stores, Restaurants
Entertainment	Games, Music & Movies, Recreational Activities, Parks, Other Activities
Shopping	Clothing, Electronics, Accessories, Other Stores
Gifts & Donations	Gifts, Donations
Personal Care	Doctor, Pharmacy, Sports, Beauty Products, Wellness, Children Services
Education	Books, Tuition Fee
Travel	Lodging, Airline, Auto Rentals, Train, Other Services
Insurance	Insurance
Miscellaneous	Miscellaneous

Merchant Spend Limits

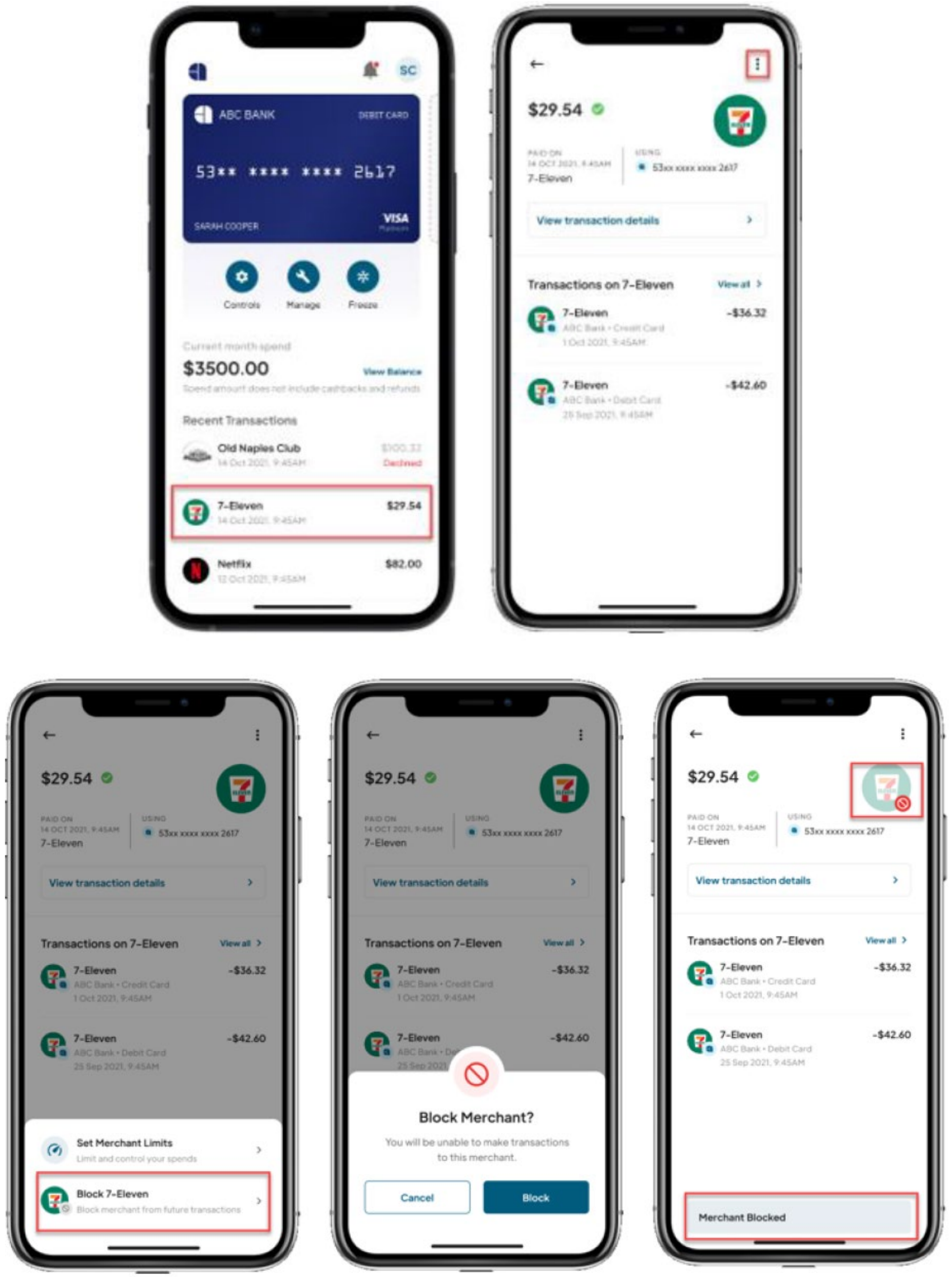
- You can set transaction, daily and/or monthly spend limits for a specific merchant by clicking on **Limits** from the Merchants Controls page and selecting the merchant from the list.
- The **Spend Limits** page will be displayed.
- Enter the spend limits. Click **Save**.



Note: Merchants will only appear in the list once a transaction has been made at that merchant.
You can also set merchant spend limits by clicking on the
merchant in the Recent Transaction list on the Card Details page.

Blocking a Merchant

- From the Card Details page, click on the **merchant name**. The merchant page will be displayed with the transactions made at that merchant. Click the **3 dots** in the top right corner.
- Click **Block** and a **Block Merchant** message will be displayed for you to confirm that you want to block that merchant. Click **Block**.
- A Merchant Blocked message will appear and a blocked symbol will appear over the merchant's name.



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Viewing/Unblocking Merchants

- You can view the merchants that have been blocked by clicking on **Blocked** from the **Merchants Controls** page.
- A list of the blocked merchants will appear. You can unblock merchants by clicking **Unblock**.
- You can also unblock a merchant by clicking on it in Transaction Details and clicking the 3 dots in the top right corner.
- A message will appear to Unblock the merchant.