Card Controls FAQs

The Card Controls feature is available the FTWCCU App and Home Banking. This feature allows you to control or "block" your entire card or specific transaction types on your card.

Q: Why/When should I use Card Controls?

A: Card Controls is a tool for you to use to help reduce the risk of unauthorized transactions. It allows you to set parameters that you know you would never make, such as foreign transactions. If you know you will not be making any foreign transactions, you can set this control/block and any attempts would be denied. If you have misplaced your card, Card Controls allows you to turn off your card which will prevent any transactions from posting until you locate your card.

Q: How do I access the Card Controls on the mobile app?

A: You can access the Card Controls by logging into the FTWCCU App and click on More in the bottom right corner. You should see Card Controls in the options listed.

Q: How do I access Card Controls in Home Banking?

A: Once logged into your account via Home Banking, hover over the Credit Cards tab from the blue navigation bar and select Card Management, then Card Controls.

Q: What types of controls are there?

A: You can block or "turn off" your entire card from ALL activity or you can set specific controls/blocks according to multiple categories. See Chart below.

Block Category	Description
Turn off	Will deny ALL activity *Turning off cards will not block reoccurring transactions.
Merchant Type **(can be set to deny or alert)**	- Personal Care merchants - Household merchants - Restaurants - Travel - Entertainment - Age Restricted - Department Store - Gas Station - Groceries
Transaction Type **(can be set to deny or alert)**	- ATM transactions - Online transactions - Mobile Wallet - In-Store - Mail/Phone Order

Location Type (can be set to deny or alert)	Foreign Transactions
Spend Limits (can be set to deny or alert)	Decline based on certain amount

Q: How long does it take for my selections to go into effect?

A: The selections are immediate, whether you are turning off/creating a block or turning on/removing a block. These are made in real time.

Q: If I turn off my card, will this impact my recurring payments/transactions that I have set up?

A: Turning off the card in Card Controls will NOT block any recurring payments/transactions. Turning off the card in Card Controls will impact only new authorizations that are attempted.

Q: Can I be alerted when a block occurs?

A: Yes, you can set the delivery options up in Card Controls. You can choose between text and/or email alerts. You can also set up alerts for All Transactions, Preferred Transactions or Blocked Transactions Only.

Phone numbers and Email Address are pulled from the Alerts and Notifications setup in Home Banking. If you do not have Phone Number enrolled for Text Banking, you will need to enroll in order to receive your card alerts via SMS Text Messages.

Q: Can I make changes to my selections in the FTWCCU App and Home Banking?

A: Yes. No matter which method you use to either set a control or remove a control, they are effective immediately in both the FTWCCU App and Home Banking. Both methods always reflect the same settings.

Q: How do I turn off my email/text notifications?

A: Once in the Card Controls within either the FTWCCU App or Home Banking, select Alert Delivery Options and from there you can turn off your email/text notifications.

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