

Personal Mobile Banking Debit Card Controls FAQ

INTRODUCTION

What is Debit Card Controls?

Debit Card Controls is a feature in Personal Mobile Banking that enables users to manage all aspects of their debit card transactions, from pre-authorization controls and location-based approval preferences to merchant and amount type controls. Through the use of this feature, users can proactively control their debit cards and finances for everyday purchases.

What is required to use it?

You must be enrolled in Personal eBanking and Personal Mobile Banking and have an Allegiance Bank debit card issued in your name. You will also need an Apple or Android smartphone.

Is there a fee to use Card Controls within Personal Mobile Banking?

No. It is provided to you at no cost so you can have more control over your debit card.

CONTROLS & ALERTS

How do I begin managing my debit card payment activity?

Card Controls are accessible in the Personal Allegiance Bank Mobile App: Select the “Wallet” icon located on the top of the screen next to the Allegiance Bank Logo. Choose “Card Controls” and select your debit card.

What features are available using Card Controls?

Card Controls enable you to manage and monitor the following activity:

- Lock or unlock your debit card
- Location Controls enables you to designate areas where your card can be used; or block international transactions made with a present card in a foreign country
- Transaction Types enables you to block certain transaction types like ATM or online transactions
- Merchant Types enables you to block certain types of merchants
- Threshold Amounts allows you to set a specific limit for transactions; any transactions over this threshold will be declined

By turning my card off am I closing my account?

No. Using Card Controls does not change the status of your account. Most transactions will be declined while your card is turned OFF.

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

Your debit card settings will be updated immediately.

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

Yes. Recurring debit card transactions (Auto Pay) that you establish will be approved while your card is turned OFF, unless Auto Pay was previously turned OFF within the card control settings under Transaction Types.

Can I use My Regions and International at the same time?

No. My Regions, and the International card control cannot be used in conjunction with one another.

Which Alerts should I set up?

Alerts let you know every time a card transaction is attempted. You can choose to be alerted for all, or individually selected transactions. We suggest enabling the alerts for All Transactions. Selected alerts are also available by location, transaction type, merchant type, and threshold amount.

My alerts are supposed to notify me of every transaction, but I am not receiving them.

Review your notification settings on your mobile device and in the Allegiance Bank Mobile App. If the settings are not enabled in both sections, the push notification will not be delivered. Delayed notification could be a result of poor data connection. Your mobile device relies on a data connection to pick up new messages and then notify you about them. If you don't have a strong connection, your notifications will be delayed as a result. This problem can occur if your mobile device is set to turn off when it is locked or in sleep mode.

What if I need help with the app?

Select "More" at the bottom right hand side of the page and select "Help" or refer to the Personal Mobile Banking Debit Card Controls User Guide. There is a "Contact Us" section where you can call/email our Customer Service Center. Customer Service is available Monday through Friday from 8:00am - 5:00pm CST.

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

A "Help" icon can be found at the bottom of the login page and listed in the menu. On specific pages such as the 'My Location' page, tapping the "i" will open a window with detailed information on how the control works.

Can I update a joint account owners Debit Card Controls?

No, you will only have access to update controls for your own debit card.