

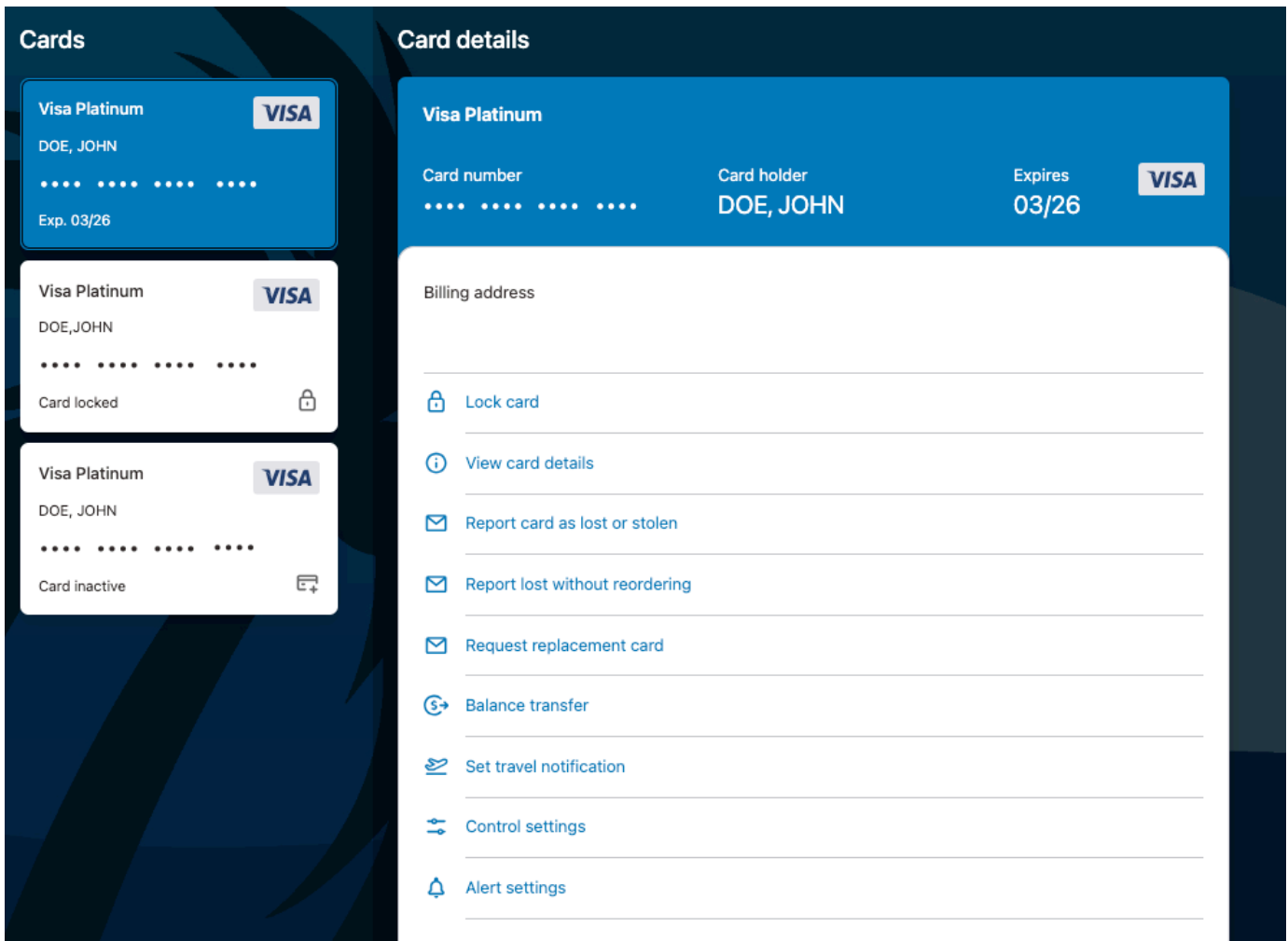
Access Digital: Card Controls

Overview

With Access Digital Card Controls, members have total control over their debit and credit cards. Members can use Card Controls to perform the card functions below, depending on your banking core and card processing vendor:

- View a list of credit and debit cards
- Lock and unlock a card
- View daily limits
- Report a card as lost/stolen and request a replacement
- Replace a damaged card
- Change card PIN
- Set travel notifications
- Set transaction controls
- Configure and receive transaction alerts
- View card details (#, Exp, CVV); "Digital Issuance"
- Balance transfer / consolidation for credit cards

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Core-based card controls vs. Advanced API-based card controls vs SSOs

Historically, Access Digital offered card management functionality exclusively through integration with the banking core (**Symitar, Ultradata, Keystone, DataSafe, DNA, etc**). We refer to this as **core-based card controls**. For debit cards, the banking core is the source of truth for most card activity, transaction history, status, etc. For credit cards, your card processor may offer an "in-house credit" model or "full-service credit" model, which determines whether the core or card processor is the source of truth for the credit cards, respectively. In either case, the card processing vendor may offer **advanced card functionality via APIs and SSOs** that is not available through core-only interactions.

Core-based card controls generally includes:

- The ability to lock/unlock a card in the core
- Travel notifications to the core
- Report a card as lost/stolen
- Request a replacement card
- Card activation

In addition to the functions above, API-based card controls may include more advanced card functions:

- Transaction controls
- Transaction alerts
- Digital issuance (real-time card replacement; view full card details: #, Exp, CVV)
- Balance consolidation
- Travel notifications directly to the card processor
- PIN change

Some card processors may also offer SSOs for card management, which may include additional functionality such as:

- eStatements
- Rewards

Temporarily Lock and Unlock Cards

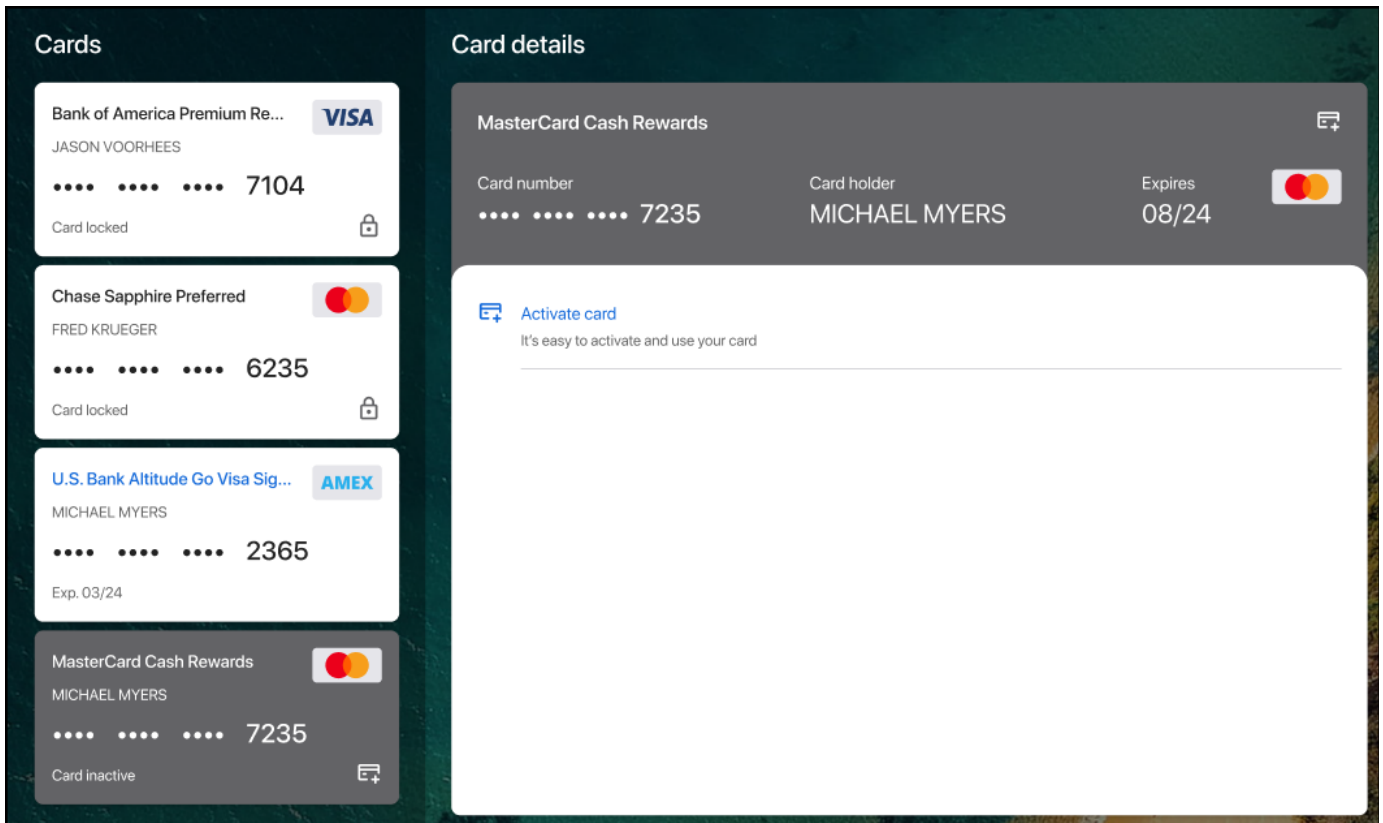
Access Digital offers members peace of mind about the security of their credit and debit cards by giving them several options for controlling them. If a member loses a card but thinks they might find it soon, Card Controls lets them quickly put a temporary lock on the card. If the card is found, the member can easily unlock the card later. Additionally, if a member's card is lost or stolen, members can permanently disable that card through Access Digital and order a replacement.

The screenshot displays the 'Cards' section on the left and the 'Card details' section on the right. The 'Cards' section lists four cards: an AmEx Standard card (4345) which is locked, a Visa Classic card (1112) with an expiration date of 12/31, a Visa Standard card (4444) with an expiration date of 12/27, and another AmEx Standard card (1111) with an expiration date of 12/27. The 'Card details' section for the AmEx Standard card (4345) shows a 'Daily limit' of \$0.00, a 'Billing address' field with an edit icon, and a list of actions: 'Unlock card' (with a lock icon and the note 'This card is locked and cannot be used'), 'Report card as lost or stolen', 'Report lost without reordering', 'Request replacement card', and 'Change PIN'.

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Activate and Request New Cards

Members can activate a new card they've received in the mail inside Access Digital. If a member's card is worn out or otherwise damaged, they can request to receive a new card in the mail.



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Change PIN

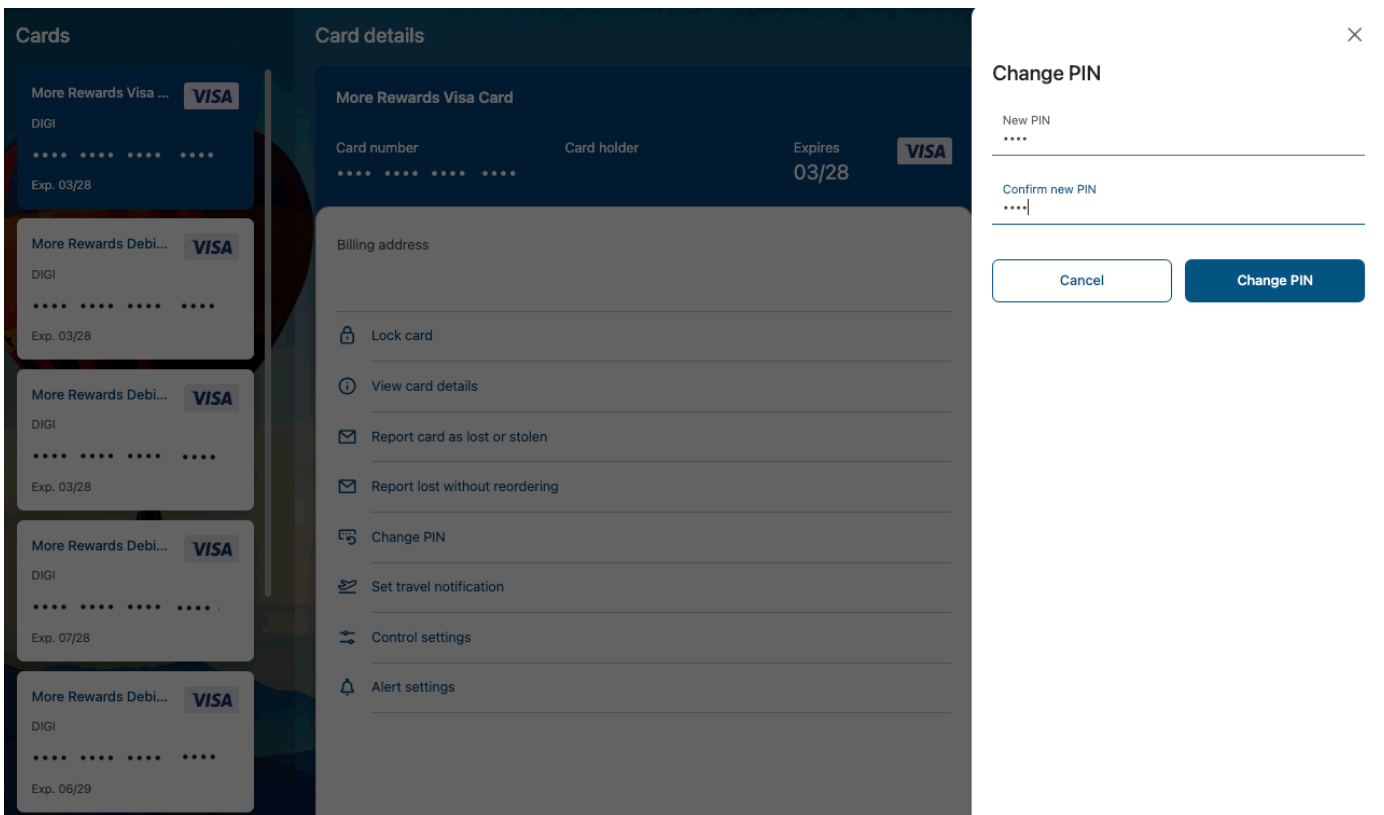
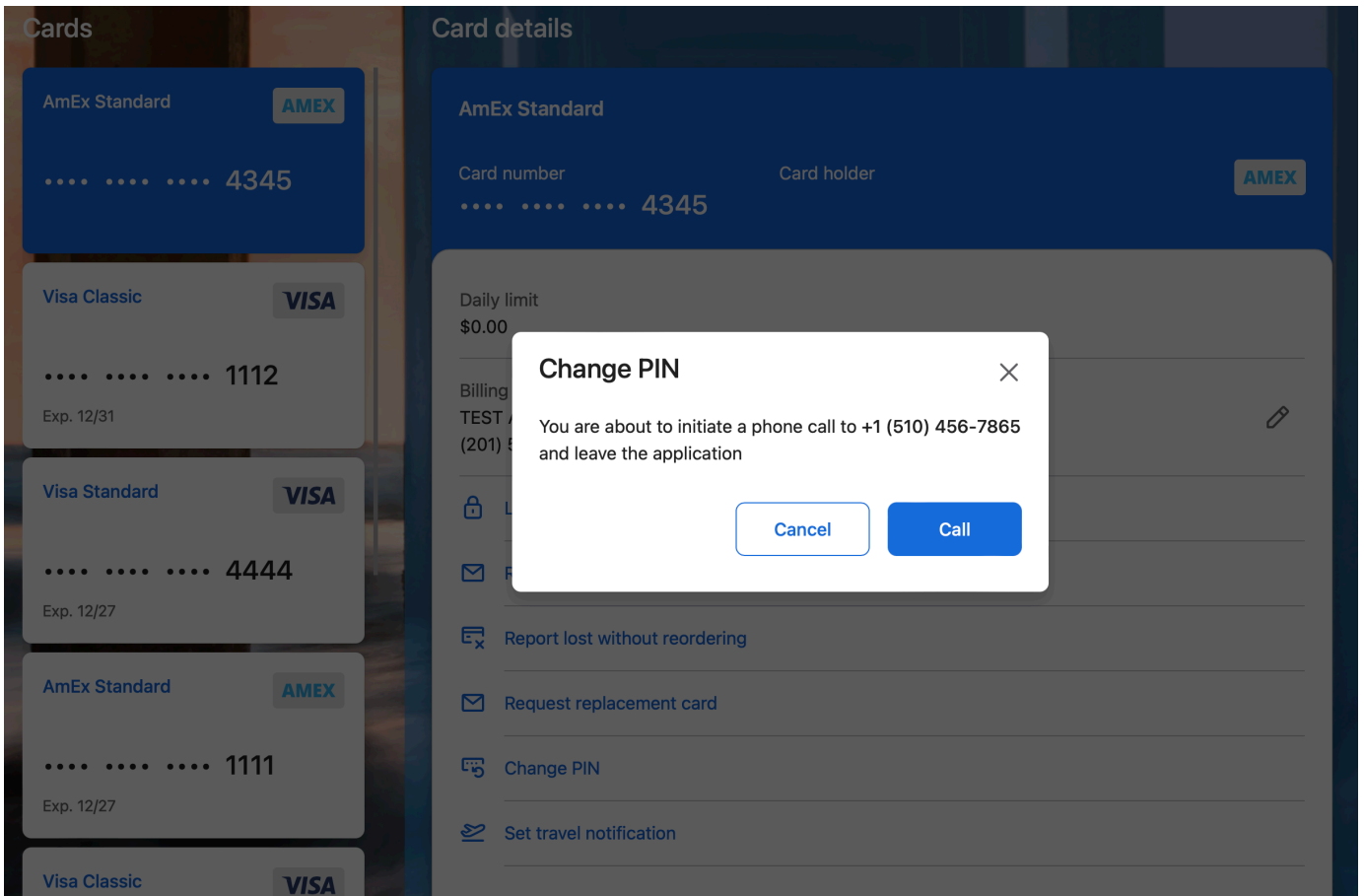
Members can change their PIN in Access Digital by initiating a phone call from Access Digital, or natively inside digital banking depending on your card processing vendor:

Change PIN via phone call:

- On desktop, members will be prompted to choose an application like Skype.
- On mobile, the default phone app will be used.

Change PIN via card processor API:

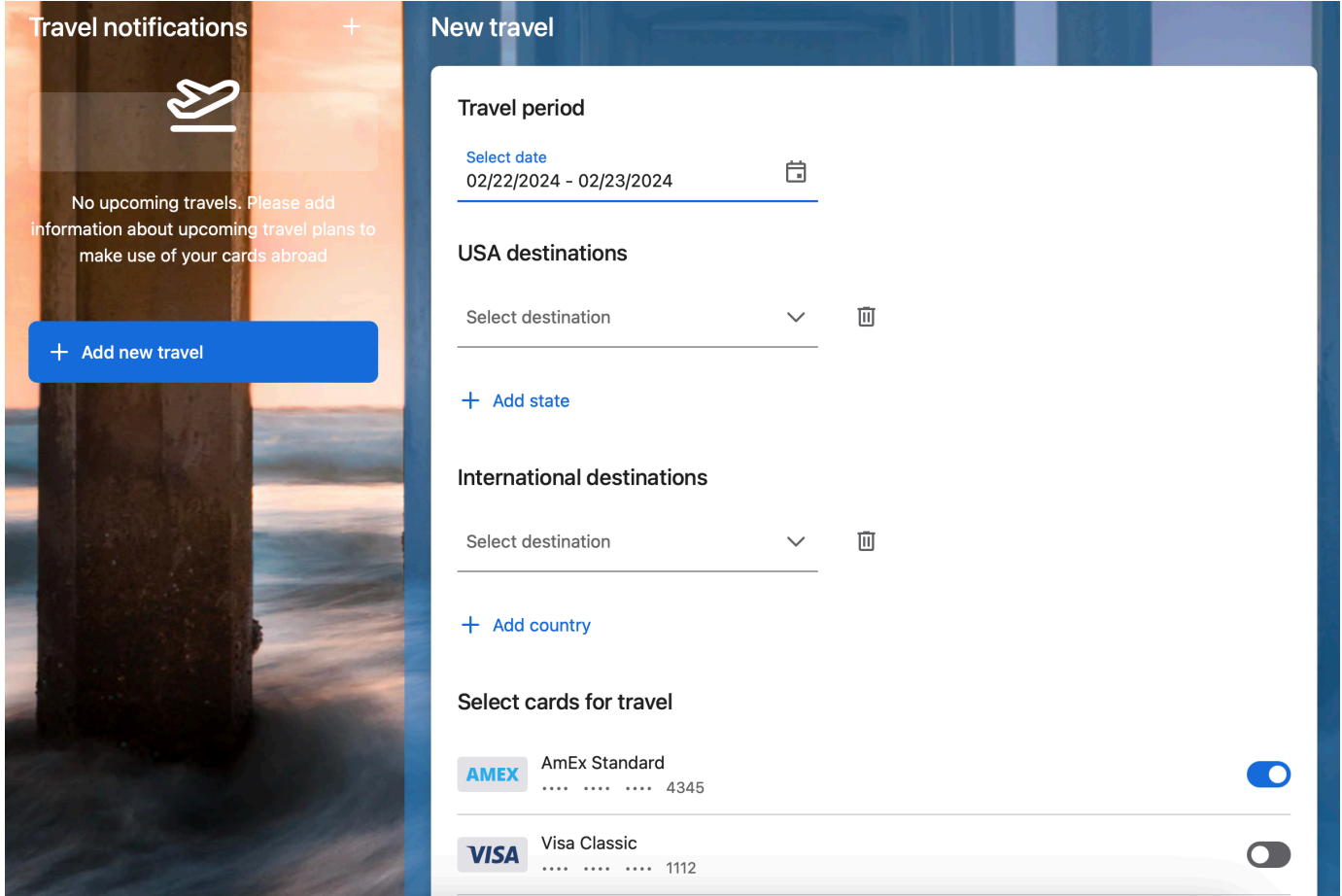
- Depending on your card processing vendor, members may also change their card PINs directly inside Card Controls using an API from your card processor.



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Set a Travel Notification

Members can easily notify their financial institution before they travel to ensure uninterrupted card usage. Travel notifications can be sent to the banking core or directly to the card processing vendor.



Travel notifications +

No upcoming travels. Please add information about upcoming travel plans to make use of your cards abroad

+ Add new travel

New travel

Travel period

Select date
02/22/2024 - 02/23/2024

USA destinations

Select destination

+ Add state

International destinations

Select destination

+ Add country

Select cards for travel

AMEX AmEx Standard
.... .. 4345

VISA Visa Classic
.... .. 1112

To set up a new travel, members must complete these steps:

1. Click **Set travel notification**.
2. Select the date range.
3. Select a local or international destination. Members can add multiple destinations.
4. Select the cards that will be in use during this travel, and click **Save travel**.

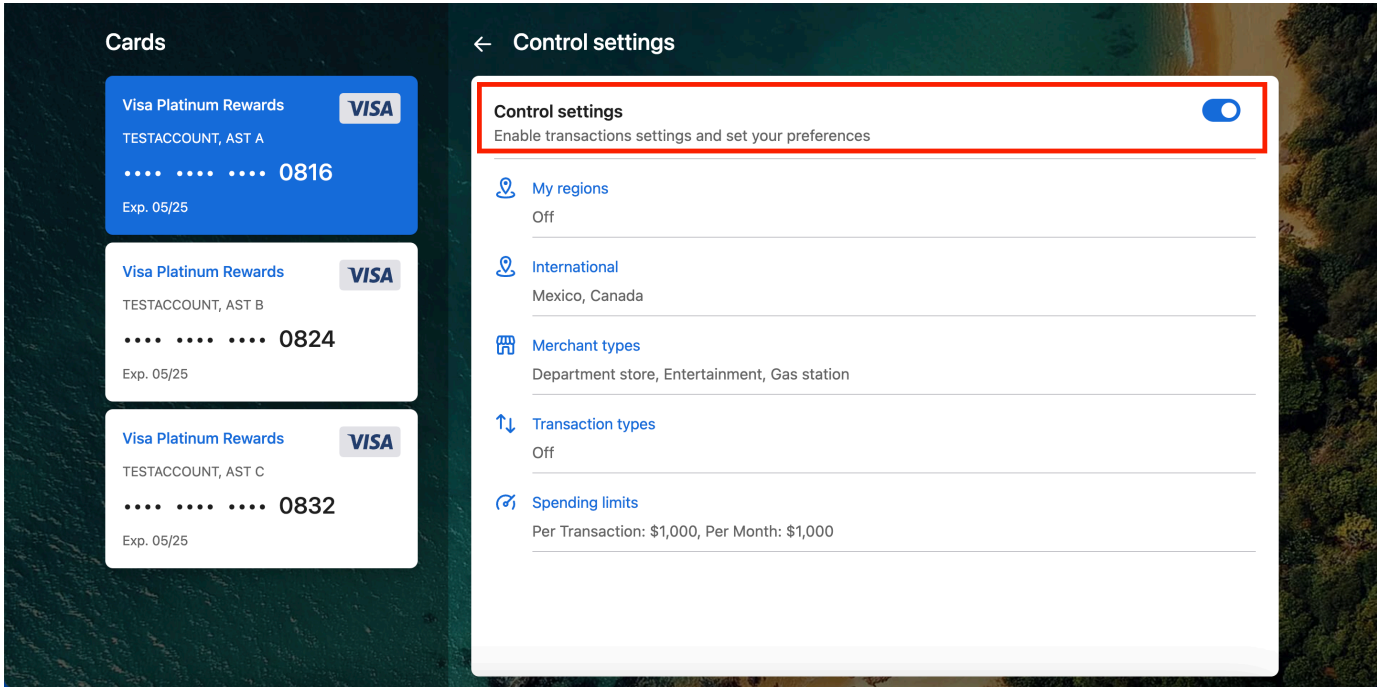
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Transaction Controls and Alerts

Members can set granular controls over where and how their cards and receive notifications when their card is used for a transaction. Controls and alerts can be configured based on location, merchant type, transaction type, as well as spending limits. OnDot is the service that powers this functionality under the hood, and the service is available through Velera (Legacy PSCU, Legacy CoOp CardNav), Jack Henry CPS, and Fiserv CardHub.

For a deeper look at transaction controls and alerts, please visit this page:

- [Card Transaction Controls and Alerts - PSCU, MyCardRules, CardNav - OnDot](#)



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Digital Card Issuance

For a deeper look at Digital Card Issuance with Access Softek, please visit this page:

- [Digital Card Issuance \(DCI\) Status](#)

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