Card Control FAQ

What is Card Control?
Card Control is a convenient, easy to use security tool that allows you to control your debit and/or credit card(s). The card control app allows you to set alerts, receive real time notifications and suspend/un-suspend your debit and/or credit card(s) to help prevent unauthorized transactions.

How can I enroll in Card Control?
To enroll, download the AlaTrust Card Control app from your mobile app store> register the mobile device and create a user ID and password.

Can I access Card Control on my desktop?
No. You must use a mobile device to access the AlaTrust Card Control app.

How much does this service cost?
We offer this service free of charge.

Is this app secure?
Yes, this app is secure.

Does AlaTrust have two mobile apps?
Yes. There is the:

1. AlaTrust Mobile Banking app which is used for checking account balances, transfers, depositing checks and other electronic banking via an Android or iPhone mobile device.

2. AlaTrust Card Control app which is used to control your card by setting real time alerts, suspend/un-suspend your debit and/or credit card(s) if lost or stolen and identify potential fraudulent transactions.

What are the features of Card Control?
The Card Control app allows you to set allowed transactions types, amount limits, receive instant transaction alerts via email and/or push notifications, suspend/un-suspend your debit and/or credit(s) instantly if it is lost or stolen, and restrict transactions to certain locations.

What is a real time alert?
A real time alert is an instant notification used to alert you of transactions made with your debit and/or credit card(s). Alert preferences are selected based on amount, transaction type and location.

How long does it take for a control or alert setting to take effect?
Controls and alert changes occur in real time and will take effect immediately after changes have been made and saved within your card control mobile app.

How do I set up to receive text notifications?
Login to the AlaTrust Card Control app, click the menu button in the top left corner, click Settings> User Profile > Manage Mobile and click the + symbol to add your mobile number. Once your mobile number has been confirmed, click the alerts icon and check alert preferences and save.

How can I turn off alerts if I don't want to receive them any longer?
Login to the AlaTrust Card Control app, click the alerts icon and uncheck alert preferences and save.

If I suspend my card am I closing my account?
No, using the Card Control app does not change the status of your account.

Can I add multiple cards?
Yes. You may add as many AlaTrust debit and/or credit card(s) that you are an authorized user on.

I am a joint owner and/or authorized user, can I set up an account in the Card Control app?
Yes. All joint owners or authorized users can set up controls on their debit and/or credit(s) with AlaTrust.

I have downloaded the Card Control app. Will Visa still contact me to verify potential fraudulent purchases?
Yes. The Visa fraud department will still contact you to verify potential fraudulent purchases. Please save the Visa fraud prevention number in your contacts 1.866.272.4482.

Is the AlaTrust Card Control app for all my debit and/or credit(s)?
The AlaTrust Card Control app is for your AlaTrust debit and/or credit card(s) only.

If I suspend my debit and/or credit card(s) will my recurring transactions go through?
Yes, any recurring transactions that you have set up will still clear your account if your card is suspended.

I received a new card. Will my alert preferences from my old card be transferred to my new card?
No. You will need to set up new preferences for your new card.

Can I stop a transaction once it has been authorized?
No. Once the authorization has been made, the transaction will post to your account as normal. To report fraudulent or unauthorized purchases please contact our Member Services Department 1.800.264.8031 during normal business hours.

I need help setting up Card Control. Who do I need to contact?
For additional assistance setting up your Card Control profile please contact our Member Services Department 1.800.264.8031 during normal business hours.

Benefits of using the Card Control app:
1. **Scenario 1**- You use your card at a restaurant (fast food, sit down, etc.) or department store to pay your bill or make a purchase. After you have paid and leave the store or restaurant, you notice you left your card there. Login to the Card Control app and suspend your card. Once you retrieve your card from the restaurant or department store you can then un-suspend your card if you are certain no one has obtained your card information. If you cannot retrieve your card please contact our Member Service Department at 1.800.264.8031 during normal business hours to permanently suspend your card and order a new card.

2. **Scenario 2**- You have added your college student and/or teenager as a joint owner or authorized user on your debit and/or credit card(s) and they have exceeded their spending limit. Login to the Card Control app and suspend their debit and/or credit card(s) so that no additional purchases can be made using that particular debit and/or credit card.

3. **Scenario 3**- You receive a real time alert about a recent purchase that was made using your debit and/or credit card that you did not authorize. You can instantly suspend your debit and/or credit card to avoid any additional fraudulent purchases from occurring. Once you have suspended your debit and/or credit card, please contact our Member Services Department 1.800.264.8031 during normal business hours to report the fraudulent activity.

4. **Scenario 4**- If you only use your debit and/or credit card(s) to make purchases and not ATM withdrawals, you can login to the Card Control app and decline all ATM transactions. If you decide that you need to use your debit and/or credit card at the ATM, you can turn off the setting to disable all ATM transactions and make the necessary withdrawal.

5. **Scenario 5**- You have a certain spending limit for your debit and/or credit card(s) and you do not want purchases to clear over that spending limit (ex. more than $100). Login to the Card Control app and choose decline all transactions over your spending limit.

6. **Scenario 6**- You do not want your debit and/or credit card to be used for online and/or international transactions, login to the Card Control app and choose to decline all online and/or international transactions.

7. **Scenario 7**- You want to be notified anytime a transaction occurs at a gas station, login to the Card Control app and turn on the alert to be notified of gas station transactions.

8. **Scenario 8**- You want to receive an alert for every transaction on your debit and/or credit card(s). Login to the Card Control app, click the alerts icon and turn on email and push notifications for each transaction you want to receive alerts on.

What is Location Match and what does it do?
Location Match is used to send the app manufacture regular location updates to help approve purchases that are made at nearby merchants.

What is Locator used for and how can I access it ?
To access the locator map, click the menu button in the top left corner and click Locator. Locator is used to show all AlaTrust branch locations and Visa ATM locations.