# ECU Cards – Frequently Asked Questions

The ECU Cards app is a companion app to the ECU Online app. Using the ECU Cards app allows you to place card transaction alerts or controls, view your available credit and other things. Lost your card? Temporarily suspend your card. Traveling? Add a travel notification to your card.

Contents

Application Access and Configuration:

From your mobile app store, download the ECU Cards app:

ECU Cards
Eastman Credit Union
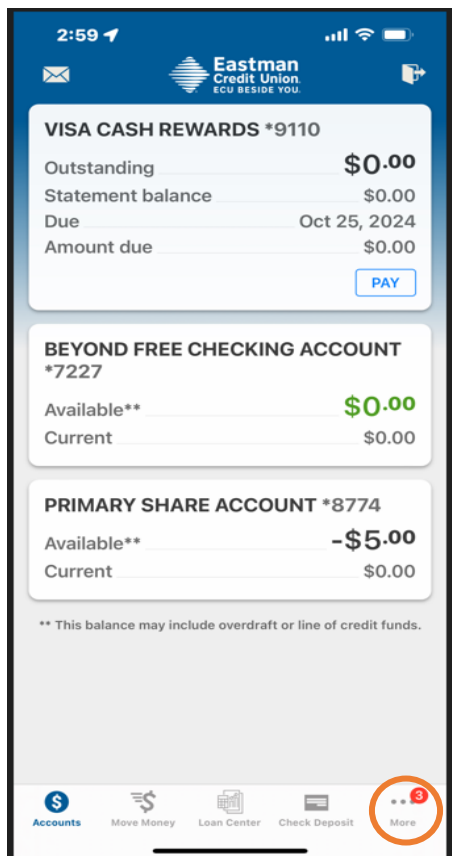
★★★★★ 1.9K   Eastman Credit Union   Finance
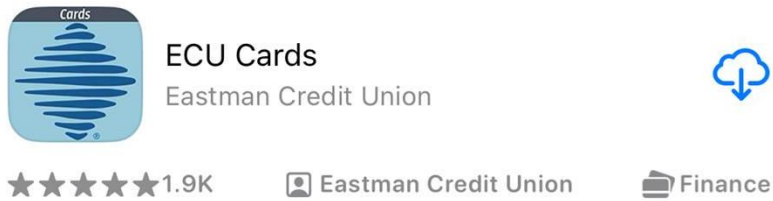
Once downloaded, you may then access the app either of two ways:
- Selecting the ECU Cards app on your device
- Via ECU Online

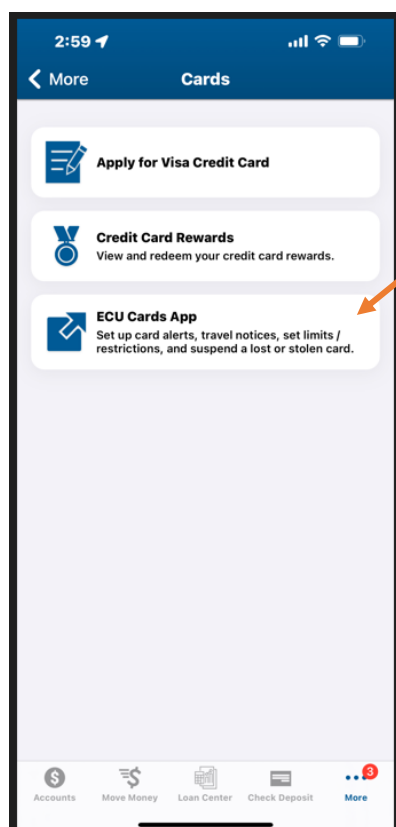## If you choose to access ECU Cards via ECU Online (iPhone or iPad):

1. Login to ECU mobile application

2. Click on More button in the bottom right of the screen after completing login.

3. This screen displays various options with Cards being one of them. To access the ECU Cards App, click on Cards in the upper section.
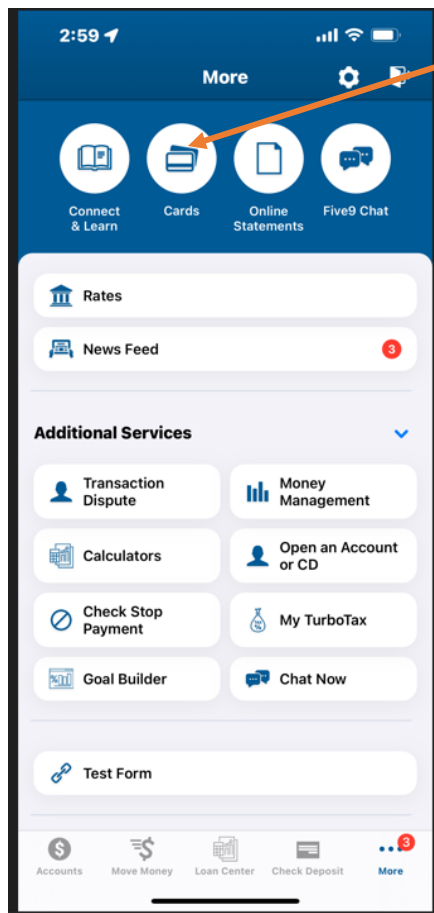
4. Select the link to the ECU Cards App:

5. If it is your first-time using ECU Cards, you will need to register. Click on the link "Sign up".

6. Choose a username and password to use for ECU Cards.
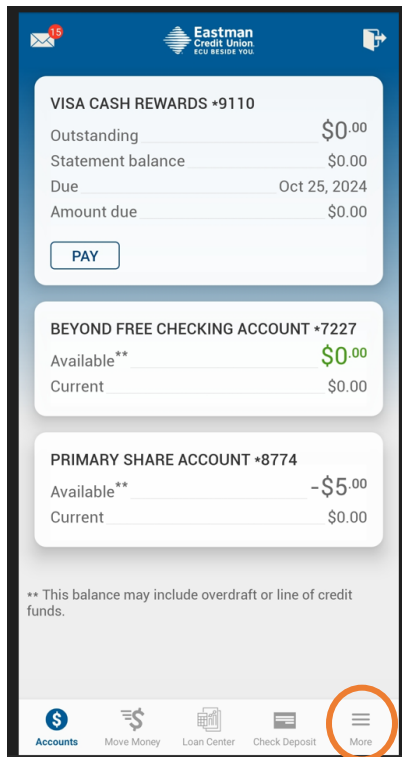   ***This will not automatically be the same username and password used for the ECU Mobile application; however, you may use the same ones at set-up.***

   - First and Last Name Guidelines:
     - Max 50 alphanumeric characters
     - Special characters allowed: space, period, dash, back tick, tilde, single quote . - ' ~ `
   - Username Guidelines:
     - Minimum of 7 characters
     - Must include 1 alpha character
     - May not be same as password
     - Special characters allowed: dash, at symbol, period - @ .
     - Not case sensitive
     - May be an email address
   - Password Guidelines:
     - Min 7 Max 32 characters
     - Case sensitive
     - Must include 1 numeric and 1 alpha character
     - Special characters allowed: ! @ # $ % + / = ~ ?
     - May not use previous 4 passwords
     - May not be same as username
     - May not be 3 sequential numbers or letters (123 or ABC)
   - May not be "password"

After your initial sign-in, you may choose **Log in with Face ID** or **biometric** for future access. Please note that you may occasionally need to enter your password for security purposes.

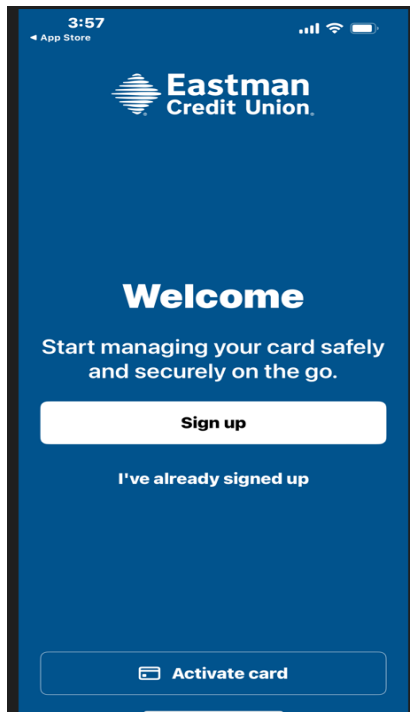# How to access ECU Cards application (Android devices):

1. Login to ECU mobile application

2. Click on the menu button in the lower right of the screen after completing login. (Screen may be slightly different depending on model of mobile phone.)

3. This will show various options with Cards being one of them. Click on Cards then ECU Cards App.
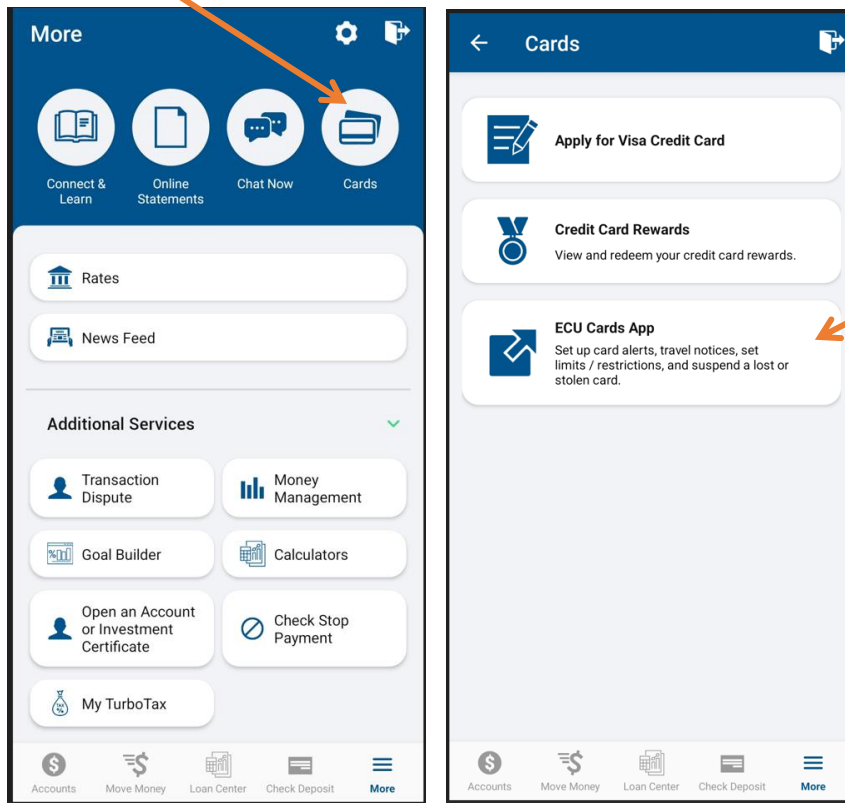
4. If it is your first-time using ECU Cards you will need to register. Click on the link "Sign Up".

5. Choose a username and password to use for ECU Cards.
    This will not automatically be the same username and password used for the ECU Mobile application; however, you may use the same ones at set-up.

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        - May not use previous 4 passwords
        - May not be same as username
        - May not be 3 sequential numbers or letters (123 or ABC)
        - May not be "password"

For Any Device:

How to Add Card:

1. Once logged into the ECU Cards application. Click the **Add Card** button, which will take you to Add Card feature.

2. Enter all the information required to add the card to the ECU Cards application including card number, expiration date, security code, address, city, state, and zip code. After all information is entered, click on **Continue**.

3. The ECU Cards application will then display **Set Alerts**. You can choose to do this now by clicking on **Continue**. If you select **Maybe Later**, alerts setup steps will be skipped.

How to Set Alerts & Card Controls:

1. If you selected Continue on the previous screen, you will have another **Set Alerts** screen. Select the method you wish to receive alerts. You can have alerts sent via *Text Message*, *Email* or *Push Notifications*. Click **Continue** when you have made your selection.

2. The main **Cards** home screen will now display the options available to you.

3. **Card Controls** will allow you to suspend your card, set transaction limits or restrict transactions. Be sure to **Save** your selections!

4. **Alerts** allows you to choose what card transaction alerts you would like to receive. As you make your choices, you will then set up the details of each alert.   Be sure to **Save** your selections!

How to Link to Mobile Wallet:

1. **Link Card** will allow you to link your card to your mobile wallet.
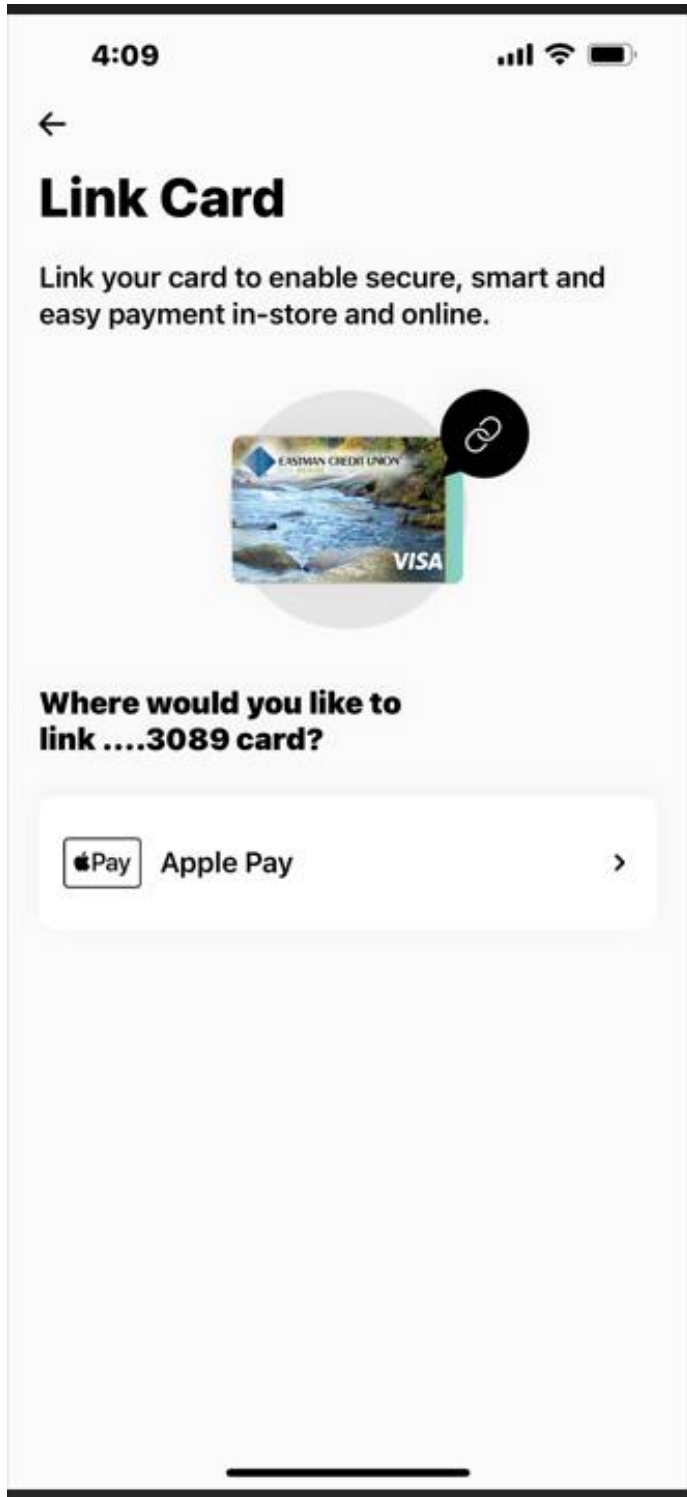
How to Set Travel Notices:

1. **Travel Notices** allows you to put your card in travel status to avoid possible issues when traveling. To add a trip, select the **+** sign in the upper right-hand corner of your screen to access the New Trip screen.
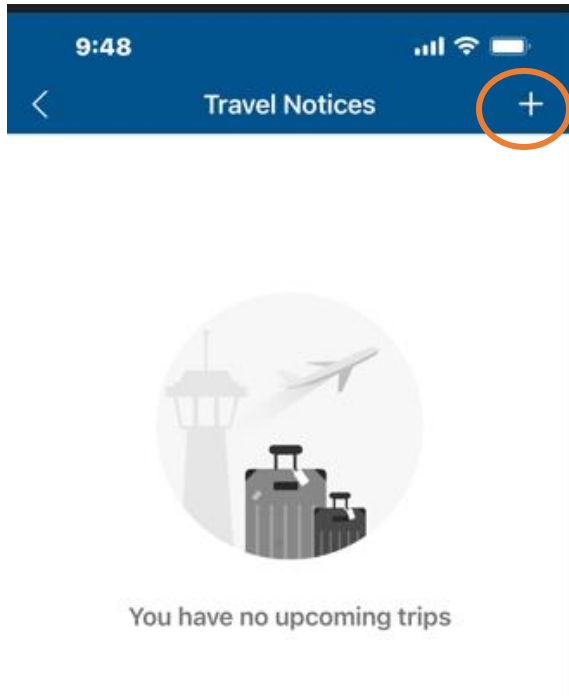
2. Once you have your New Trip details entered, be certain to **Save Trip**.

How to View Credit Card Rewards:

1. If you have added an ECU Rewards Credit Card to the ECU Cards App, you will see **Rewards** as an option. Selecting this will launch you to ECU's rewards website where you can review your points balances select gifts and travel (if applicable) and make redemptions.

How to Manage Card:

1. **Manage Card** allows you to Review Card Details associated with your card. You may also Delete a card from your cards app.
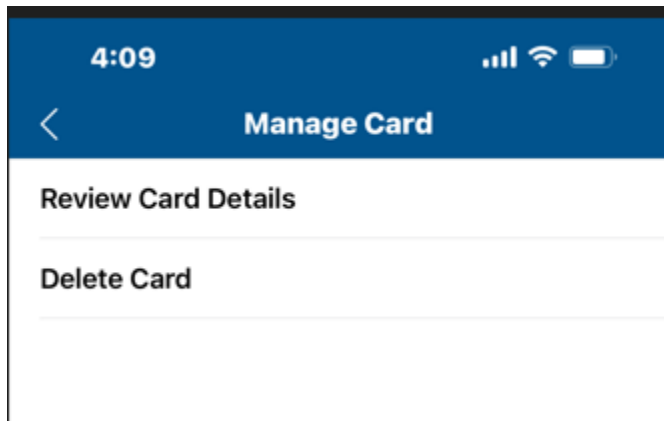
Additional Options:

1. From the main screen, you may also select additional menu options by choosing the menu button in the upper left corner of your screen.
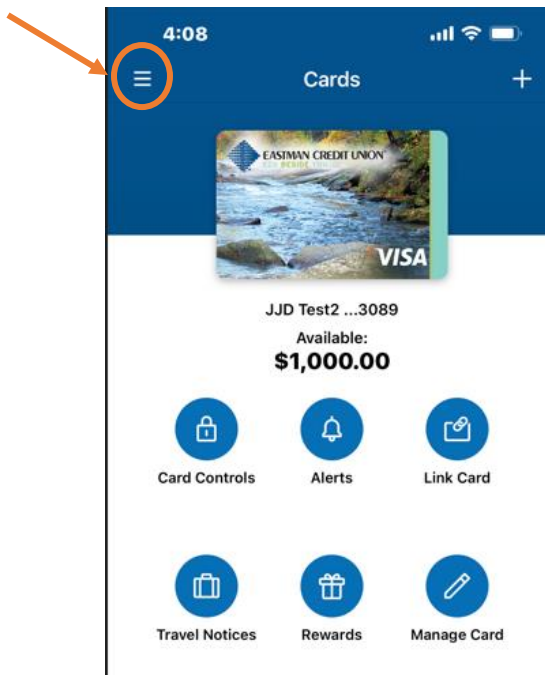
2. There are several options available including **Activate Card** and **Log Out** when you have completed your ECU Cards App session.
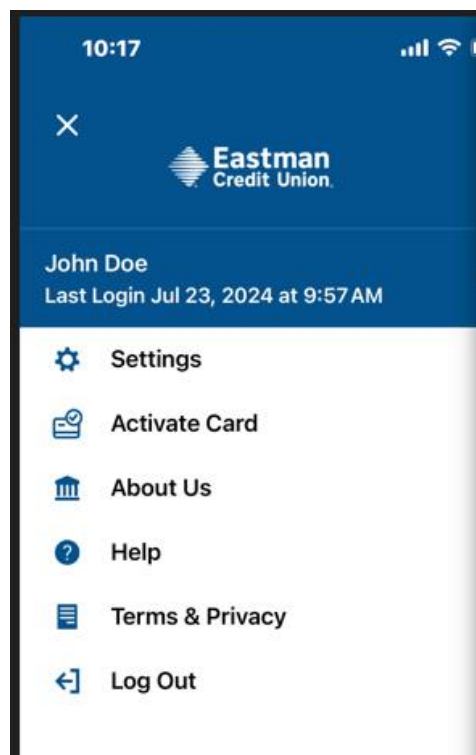
Frequently Asked Questions:

What is ECU Cards?
- ECU Cards is a service that will allow you to control your ECU credit or debit cards! You may choose to suspend your card, setup transaction limits or restrict certain transaction types. You can also set up alerts to be notified when transactions occur on various transaction criteria.

Will my control and alert preferences impact all my ECU cards?
- Each card is separately set up by you according to your preferences. Therefore, you may have your credit card "OFF" while your debit card is still "ON", etc.

How many cards can be added to ECU Cards?
- All cards issued to you by ECU can be enrolled in ECU Cards.

How will I receive alerts that I have setup within the ECU Cards app?
- You have three options for how to receive alerts. You may elect to receive alerts via email, text message, or push notification.

Why am I receiving an alert when I have no alerts preferences but only have controls set up?
- You will receive an alert for any transaction that is denied due to controls setup in ECU Cards such as spend limits, card OFF, etc.

What happens if ECU Cards is offline or malfunctioning?
- If ECU Cards is offline or malfunctioning, the default will be for transactions to process. In these instances, no alert or monitoring message will be generated.

Why can't I see a new card I just had printed at a branch?
- ECU Cards requires you to enroll a card. You use the **How to Add Card** section of this document to enroll the card.

Why can I still see a card that was blocked due to fraud, loss, etc.?
- Cards are not removed from the application automatically. Instead, you need to remove the card from the application following the **Manage Card** section.

My Debit card design is different than the one displayed in ECU Cards. Why?
- The image used for ECU Cards is ECU's standard BIN image.

Does ECU Cards work instantly?
- Yes, the controls take effect immediately upon setting your alert and control preferences. An example would be turning your card "OFF" or "ON".

When will I receive an alert?
- Alerts are generated immediately when a merchant attempts an authorization for the transaction. Therefore, you may receive some alerts for authorizations although the transaction will not actually post to your account.

When would I use the card ON/OFF feature?

- If you should ever misplace your card, turning it OFF will protect you by denying any transaction attempts. If you later locate your card, you can unlock it for use. Please note that if your card is truly lost or stolen, you still need to report it to ECU by calling 800-999-2328 ASAP.

- Having the ability to turn your card OFF or ON allows you to control when transactions are possibly approved. This is a great option when you are traveling.

What happens when I turn my card OFF?

- When a card is turned OFF, ECU will not allow any new purchases. However, transactions coded as "recurring" by the merchant (ex. cable bill, phone bill, etc.) will still be paid. Any credits or payments will also still be processed as normal.

Will I still have transactions blocked if my card is "ON"?

- Fraud monitoring will still occur on your card activity so it is possible that if a suspected fraud pattern is identified, your card may be temporarily blocked by ECU. If this occurs, you may reply at the number indicated on the voice mail, text message or email, or you may contact ECU at 800-999-2328 for assistance.

How long will my card preferences be in place?

- Anything you select whether it is "OFF", "ON", spend limits, transaction type restrictions, etc. will remain in place until you update your preference.

What alerts and controls are available?

- You may elect to setup Alert and Control Preferences based on Transaction Types and/or Spend Limit.

What does the "International" setting mean?

- For Card Controls preferences, setting "International" means that all transactions initiated by an international merchant will be denied.

I set a spending limit – what impact will it have?

- The spending limit is the highest authorization limit for a single transaction; therefore, authorizations exceeding this amount will be denied.

I set a spending limit of $50 but cannot fill my tank at some gas stations while I can fill my tank at other gas stations. Why?

- There are some merchant types identified by Visa that allow a merchant to pre-authorize the card for an amount that may be larger than the actual transaction amount. Examples include Gas Stations, Hotels, Car Rentals, Equipment Rentals, etc. While these are not actual transactions to your account and only place a hold for the funds, they are *authorization* requests. Therefore, ECU Cards may deny the request if it exceeds the control limit you have selected.

- ECU Cards uses authorization requests for alerts and controls. In some cases, such as Gas Stations, a card may be tested for validity by doing a $1 pre-authorization with the actual transaction charged to the card afterwards. In this case, the actual transaction amount posting to your account may exceed the control limit.

- Please note that many merchants post a sign to notify cardholders of the authorization amount if it will be different than the actual transaction amount.

Will I receive an alert for every single transaction?

- You can choose to receive alerts for all transactions or only specific transactions. If you would like to receive an alert for every transaction, then it is recommended to setup Transaction Amount alert with a low amount. If you would like to receive alerts for only specific types of transactions such as Gas Station or Declined, then you will need to customize your alert preference settings.

If I make a transaction that meets both my Transaction Amount and Gas Stations policies, how many alerts would I receive?

- For a transaction that meets multiple Alert policies, you would receive only one alert.

If I set the "Alerts" setting to OFF, then turn it to ON later, will I receive all the alerts that were generated while it was OFF?

- No, alerts are not generated when this feature is turned OFF.

How often can I change the Card Controls and Alerts settings?

- You may change the Card Controls and Alerts settings as often as you wish. Your latest preferences will always be automatically uploaded to the system.

Can I stop receiving notifications at any time?

- You can disable receiving the notifications by going to Alerts controls and turning all alert options off for any card for which you do not want to receive alerts.

How will I know which card generated the alert?

- The alert should contain last four of the card number for which it was generated. It will also include the card nickname if that is setup for the card.

What happens if my phone battery dies or if my phone is turned off?

- ECU Cards will continue to monitor all activity and will apply your latest preferences on future transactions. Any alerts generated while your phone was turned off will be available for you to view after the device has been reactivated.

If I set a transaction limit amount, when are alerts generated?

- Transaction limit amount alerts will be generated for any transaction that exceeds the limit amount. Transactions below or at the threshold setting will not generate any alerts.

On the threshold transaction amount, is there a limit (minimum – maximum)?

- The minimum amount is $0 and there is no maximum amount. However, threshold limits must be set up in $1 increments.

Is there a charge for using ECU Cards?

- ECU does not charge for this service. However, standard text messages and data rates assessed by your mobile carrier may apply and ECU does not cover this cost. Please check with your mobile carrier to ensure that you have "text messaging" on your monthly mobile phone plan.

Why is the time wrong on my alert versus my receipt?

- The merchant reports the time in their authorization request; therefore, it may be displayed in a different time zone than the receipt.