

# AHCU CARD MANAGER APP

## Total Card Management for both Debit and Credit Cards



- View Balance and Transaction History
  - Make a Payment
- Freeze / Unfreeze your card
  - Set Travel Notes
- Set Alerts and Controls for Spending
  - Report Lost / Stolen
  - Dispute a Charge
- View Visa Platinum rewards Point Balance

## **More Convenience. More Security. One Mobile App.**

### **Simplified Card Management with Superior Functionality**

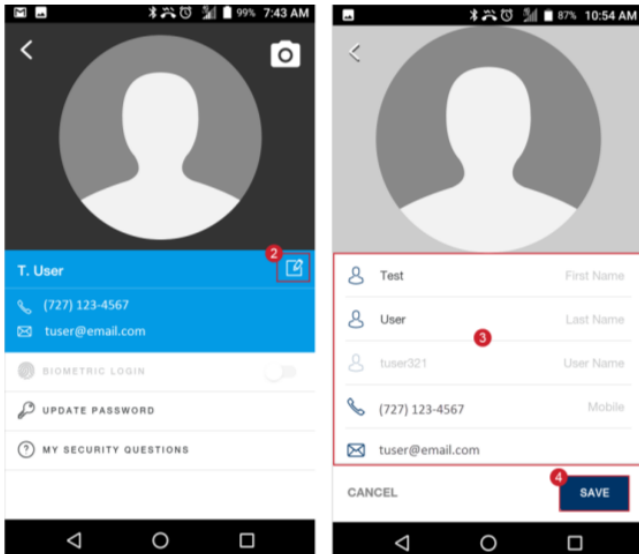
In the digital age, we frequently have to sacrifice convenience for security. Our new, easy-to-use mobile management app give you more of both. With popular functions and added security features at your fingertips, you can take care of important matters in mere seconds, from anywhere at any time.

## **Getting Started**

On the AHCU Card Manager home page cardholders can:

1. Review an FAQ to learn more about the app's functionality.
2. Locate the financial institution's Contact Information.
3. Review the financial institution's Terms and Conditions and Privacy Policy.
4. Login to the app.
5. Enroll in the app.





## User Settings

Options to change the following user settings:

- Add or change a profile image.
- Change the email address.
- Change the password.
- Change the security questions.

## Edit User Settings

To edit the user settings:

1. Tap the photo/silhouette on the **Account** summary.
2. Tap the **Edit** icon.
3. Make the necessary changes to the profile.
4. Tap **SAVE**.

## Account Summary Screen

### Top - User Profile

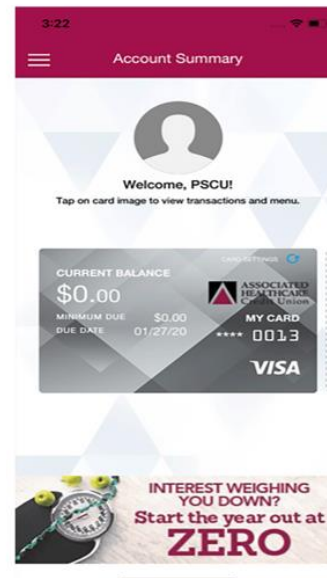
- Update profile pic, phone number, email address, password, security questions and enable Biometric login

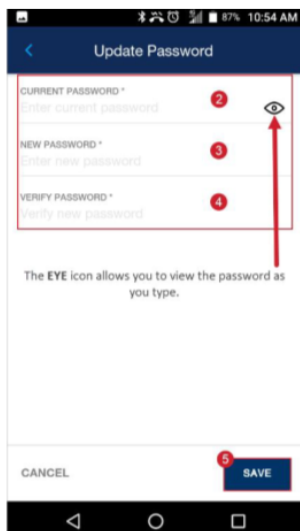
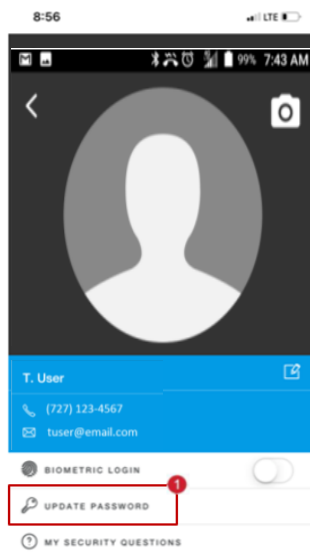
### Middle – Card Image

- Swipe left/right to view or add new card
- View basic card info
- Set a nickname in card settings

### Bottom – Marketing space

- Current promotion – tap on image to link out to AHCUC website



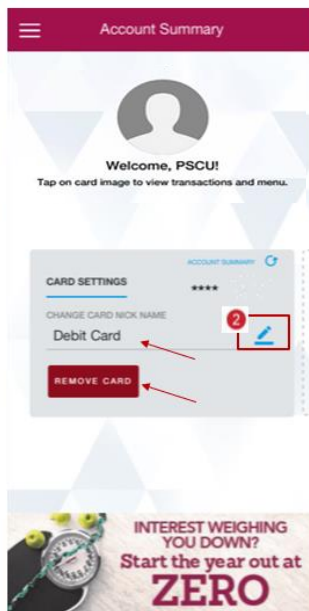
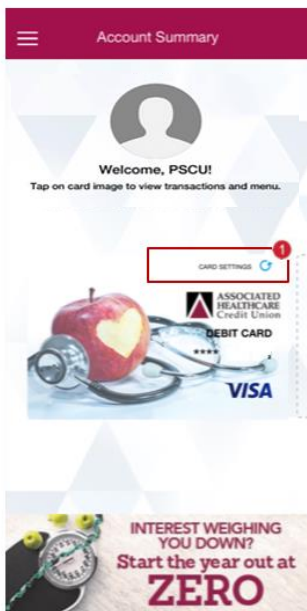


## Update Password

To update the password:

1. Tap **UPDATE PASSWORD**.
2. Enter the **CURRENT PASSWORD**.
3. Enter the **NEW PASSWORD**.
4. Re-enter the new password in the **VERIFY PASSWORD** field.
5. Tap **SAVE**.

Security questions and Biometric Login option can also be maintained on this screen.



## Card Settings

DX Mobile allows cardholders to assign their cards a nickname to easily identify which card the number refers to. To set a nickname on a card:

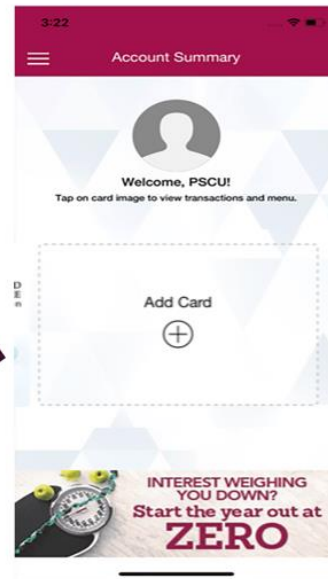
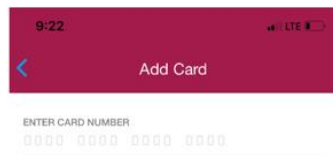
1. Tap **CARD SETTINGS**.
2. Tap the **Edit** icon.
3. Type the nickname in the **CHANGE CARD NICKNAME** field.

Cardholders are also able to remove a card from the app by tapping **REMOVE CARD**.

## Add a Card

To add another card to AHCU Card Manager:

1. Swipe to the left until you see the **Add Card** screen or tap **MY ACCOUNTS** from the menu.
2. Tap the **+** icon.
3. Enter the card number and tap **NEXT**.
4. Enter the primary cardholders SSN.
5. Enter the primary cardholders DOB in YYYY-MM-DD format and tap **NEXT**.
6. Tap **YES** to designate the new card as the default card in the app or tap **NO** to leave the current card as primary.
7. Tap **OK** to return to the **Account Summary** screen.

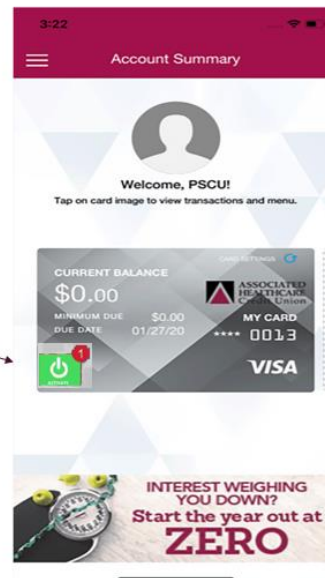


## Card Activation

A new card will display the **ACTIVATE** button in the lower left corner of the card image if your card is in an inactivated state.

To activate a credit or debit card:

1. Tap the **ACTIVATE** button.
2. Enter the **Card Expiration Date** in **MM/YY** format.
3. Enter the **3 Digit Security Code**.
4. Tap the **DONE** button.



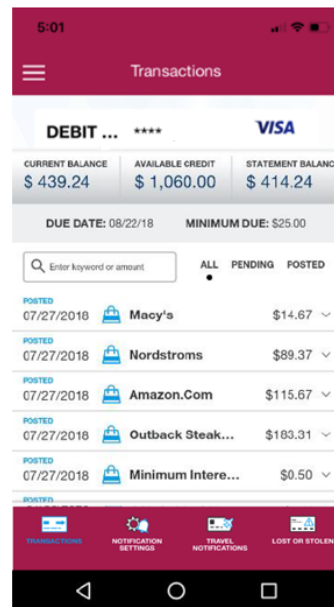
## Transactions

To access the **Transactions** screen, tap the **Card Image** on the **Account Summary**. By default, the **Transactions** screen displays all pending and posted transactions in order from newest to oldest. The transaction history displays as follows:

- 90 days for credit cards.
- 31 days for debit cards.
- Debit transactions reflect purchases made from the card only and do not include other activity like drafts, ACH, or over-the-counter transactions.
- Can be filtered by All, Pending, or Posted and searchable by keyword or amount

Tap any transaction on the **Transactions Screen** to view additional transaction details such as:

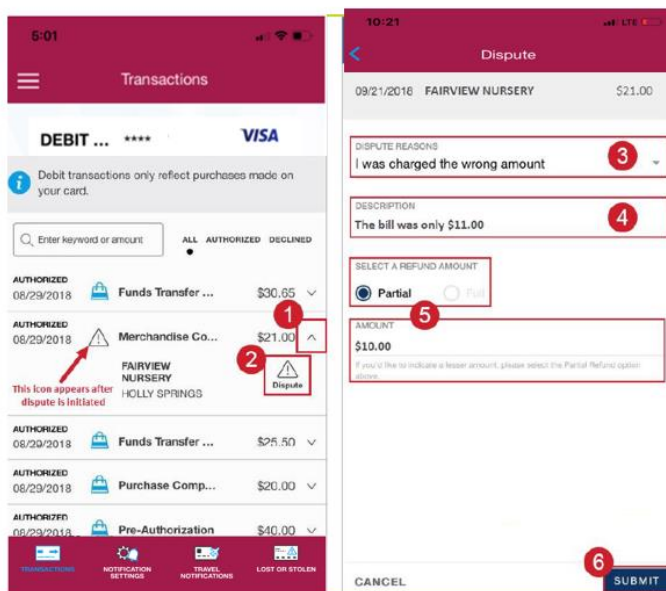
- The full merchant name.
- The transaction date.
- The amount.



## Disputes

AHCUCard Manager allows cardholders to dispute credit and debit card transactions directly within the application. The cardholder has the option to dispute a full or partial transaction amount. This is not intended for fraud disputing. If you have fraud on your card, report using the Lost/Stolen function and dispute the transactions from there.

1. Tap a transaction to view the transaction details.
2. Tap the **Dispute** icon.
3. Select an option from the **DISPUTE REASON** drop-down menu.
4. Enter an explanation for the dispute in the **DESCRIPTION** field.
5. Indicate whether you want a **Partial** or **Full** refund in the **SELECT A REFUND AMOUNT** field.
  - a. For a **PARTIAL** refund, enter the amount you want refunded in the **AMOUNT** field.
6. Tap the **SUBMIT** button.



## Visa Credit Card Payments

To make a payment on a card, tap **MAKE PAYMENT** at the bottom of the **Transactions** screen. The **Make Payment** screen displays the minimum payment due and the due date.

1. Tap **ADD NEW ACCOUNT** next to **Payment Source**. If you have made a previous payment in AHCUCard Manager or the card website, you can select the existing payment source.
2. Choose an option in **SELECT DATE**. Cardholders can tap:
  - a. **Today** to use the current date.
  - b. **Due Date** to make the payment on the due date.
  - c. **Custom** to schedule the payment for another date, for example, on their payday.
3. Choose an option in **PAYMENT AMOUNT**. Cardholders can tap:
  - a. **Current** to pay the current card balance.
  - b. **Statement** to pay the statement balance.
  - c. **Min Due** to make the minimum payment.
  - d. **Custom** to designate the amount they wish to pay.
4. Tap **MAKE PAYMENT** to process the payment request.

\*The cutoff time for same day mobile payments is **5pm Central time**. Additionally, the cardholder can only schedule one same-day payment per day.

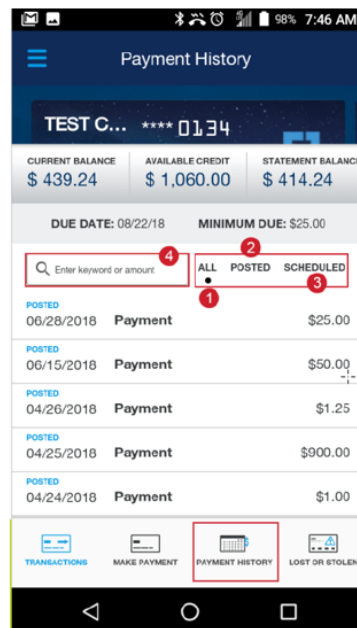
## Payment History

AHCU Card Manager allows cardholders to view their previous card payments. Tap

**PAYMENT HISTORY** to open the **Payment History** screen and view the payments. You can also filter the **Payment History** screen to display the payments you wish to see.

To filter the payment history:

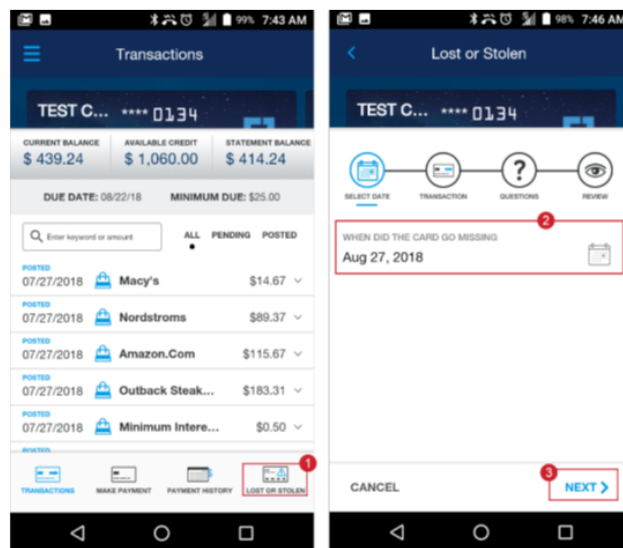
1. Tap **POSTED** to view only completed payments.
2. Tap **SCHEDULED** to view only pending payments.
  - a. Tap a scheduled payment to **CANCEL** it prior to it processing.
3. Tap **ALL** to view both posted and scheduled payments.
4. Type a keyword or amount in the **Search** field to look for a specific payment.



## Lost / Stolen

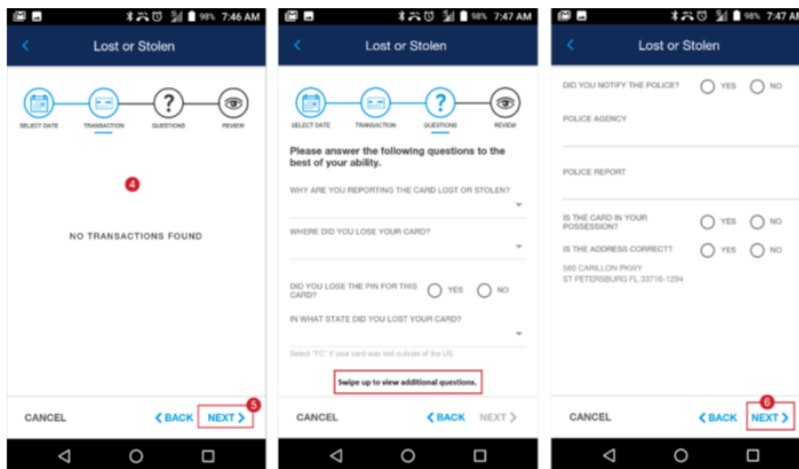
AHCU Card Manager allows cardholders to report their card as lost or stolen without making a phone call to the credit union or call center. To report a card as lost or stolen:

1. Tap the **LOST OR STOLEN** icon at the bottom of the **Transactions** screen.
2. Enter a date in the **WHEN DID CARD GO MISSING** field.
3. Tap **NEXT**.





4. View any transactions that occurred since the date entered to determine if they are fraudulent.
5. Tap **NEXT**.
6. Answer all the questions on the screen to the best of your ability then tap **NEXT**.

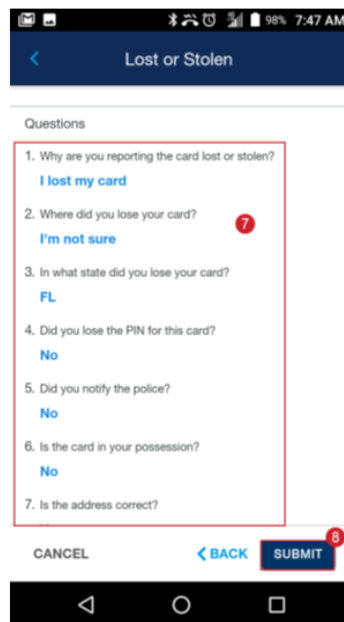


7. Review the answers to all of the questions. Tap **BACK** if to make changes if needed.

8. Tap **SUBMIT** to complete the report.

After the cardholder taps **SUBMIT**, their card is placed into a Lost or Stolen status and a new plastic with a new account number are reissued and mailed to them.

**IMPORTANT:** If the address is incorrect in the App, contact the credit union to update the address before reporting the card as lost or stolen. This prevents the replacement card from being mailed to the wrong address.





# ALERTS AND CONTROLS

## Alerts and Controls

The alerts and controls feature offers cardholders a number of alert and control options to help them monitor card activity and block specified transactions.

### Definition

An **Alert** is a notification sent to the cardholder to let them know that a transaction occurred against their credit or debit card based on their alert preferences. Alerts are sent via SMS text message to the mobile phone number on file.

A **Control** declines transactions on a credit or debit card based on the cardholders control preferences.

### Set Alert or Control

To set an alert

1. Tap the **NOTIFICATION SETTINGS** icon on bottom of the **Transaction Screen**.

### Alert and Control Types

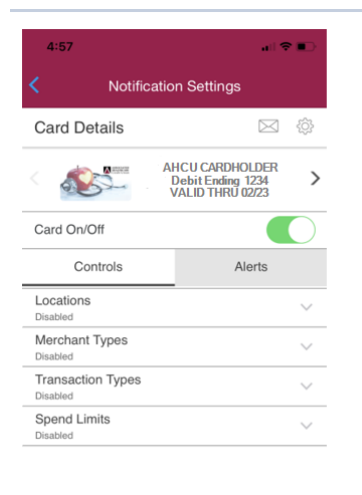
There are four types of alerts and controls available:

1. **Locations:** Receive notification when a card is used outside of selected locations or block transactions that occur outside of selected locations

2. **Merchant Types:** Receive notification when a card is used at selected merchant types or block transactions for selected merchant types.

3. **Transaction Types:** Receive notification when selected transaction types occur or block selected transaction types.

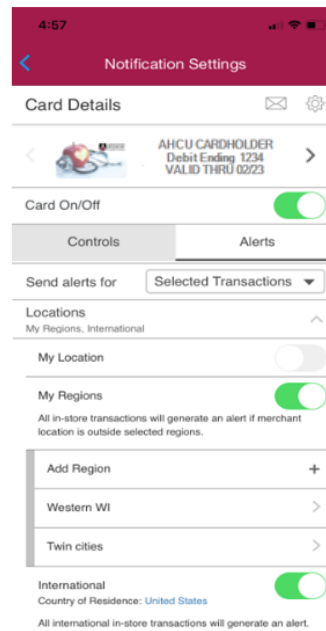
4. **Spend Limits:** Receive notification when transactions exceed set spend limits or block transactions that exceed set spend limits.



## Location Alerts and Controls

To activate location alerts and controls:

- I. For alerts only, click **Selected Transactions** from the **Send alerts for** drop-down menu. Menu options include:
  - a. **All Transactions** – sends alerts for all transactions.
  - b. **Selected Transactions** – only sends alerts on selected transaction types.
  - c. **None** – does not send any alerts.

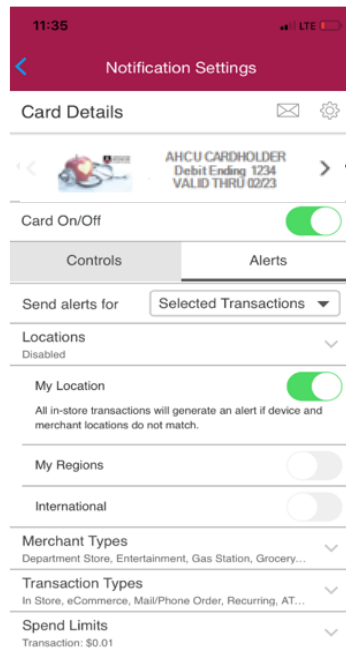


## My Location

The **My Location** control blocks all in-store debit and credit card transactions if the device and merchant locations do not match

To set an Alert or Control for **My Location**:

1. Tap the **My Location** toggle to move it to the "on" position.
2. If Location Services are disabled on the device, an **Information** pop-up notifies the cardholder that they need to enable that feature. Click **Take Me to Settings**, to activate the devices Location Services. (In the iPhone this is in Settings > Privacy > Location Services)
3. Return to **Notification Settings** and tap the **My Location** toggle to enable the **My Location** control.

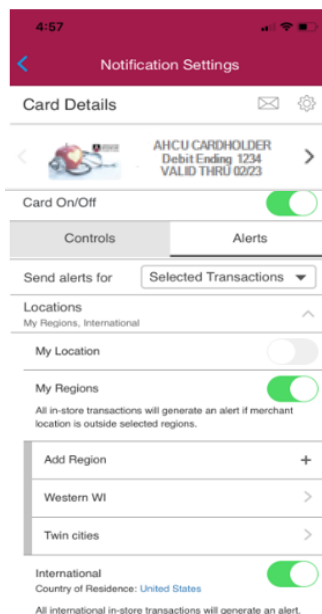


## My Regions

For alerts, the **My Regions** option sends an alert when a credit or debit card transaction takes place at an in-store merchant outside of the regions selected by the cardholder. For controls, the **My Regions** option blocks credit or debit card transactions that occur at an instore merchant outside of the regions selected by the cardholder.

To set an alert or control for **My Regions**:

1. On the **Alerts** or **Controls** tab, slide the **My Regions** slider to the right to activate it.
2. Tap the + icon next to **Add Region**.
3. Type the desired region in the **Search** field. Cardholders can search by country, state, city, county, zip.
4. Enter a name for the region, for example, Home or Work.
5. Tap the **Save** button.

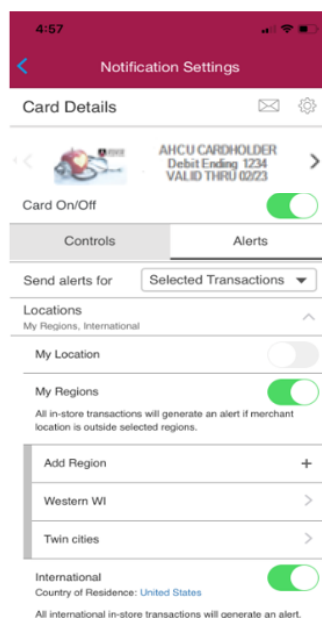


## International

For alerts, the **International** option sends an alert when a credit or debit card transaction takes place at an in-store location outside the cardholder's country of residence. For controls, the **International** option blocks transactions that occur at an instore merchant outside the cardholder's country of residence.

To set an **International** alert or control:

1. On the **Alerts** or **Controls** tab, slide the **International** slider to the right to activate it.
2. Tap the + icon next to **Add Country**.
3. Enter the approved country in the **Country** field.
4. Tap the **Save** button.

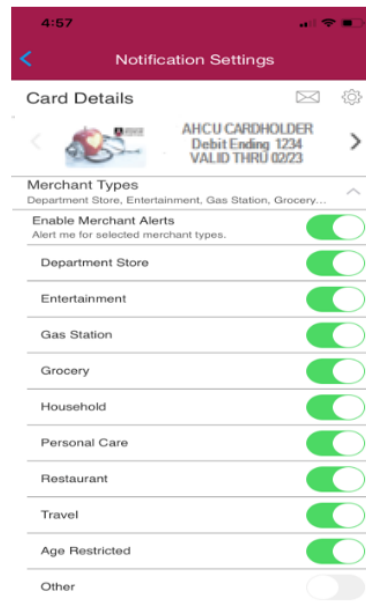


## Merchant Types Alerts and Controls

The cardholder sets **Merchant Type** alerts to receive notification when their credit or debit card is used at selected merchant types. The cardholder sets **Merchant Type** controls to block transactions that occur at merchant types that are not selected in the app.

Select the preferred merchant alerts or controls as follows:

1. On the **Alerts** or **Controls** tab, tap **Merchant Types**.
2. Move the **Enable Merchant Alerts** and/or **Enable Merchant Controls** slider to the right.
3. Move the slider to the right next to each merchant type that you wish to set an alert or control for.
4. Tap the **Save** button.



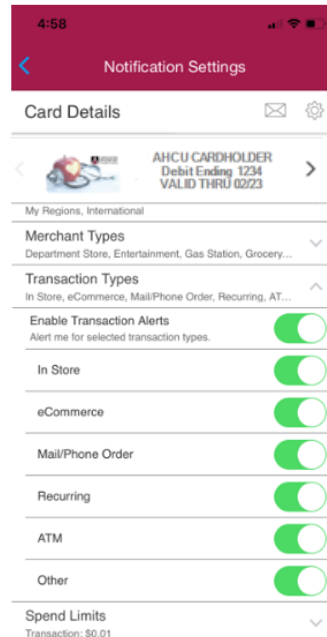
Alert/Control Type	Description
Department Store	Includes clothing, accessories, office supplies, electronics, etc.
Entertainment	Includes amusement parks, movie theaters, arcades, etc.
Gas Station	Includes fuel dispensers, warehouse club gas, etc.
Grocery	Includes supermarkets, bakeries, butchers, etc.
Household	Includes utilities, contracted services like electricians, plumbers, A/C repair, etc.
Personal Care	Includes drug stores, pharmacies, health professionals, etc.
Restaurant	Includes diners, fast-food, cafeterias, etc.
Travel	Includes airlines, car rental, hotels, etc.
Age Restricted	Includes liquor stores, smoke shops, casinos, adult stores, etc.
Other	Purchases at other merchants.

## Transaction Types Alerts and Controls

The cardholder sets **Transaction Type** alerts to receive notification when their credit or debit card is used for selected transaction types. The cardholder sets **Transaction Type** controls to block transactions that differ from the selected types.

Select the preferred **Transaction Type** alerts or controls as follows:

1. On the **Alerts** and/or **Controls** tab, tap **Transaction Types**.
2. Move the **Enable Transaction Alerts** slider to the right.
3. Move the slider to the right next to the desired transaction alerts / controls.
4. Tap the **Save** button.



### Transaction Types Available for Alerts & Controls

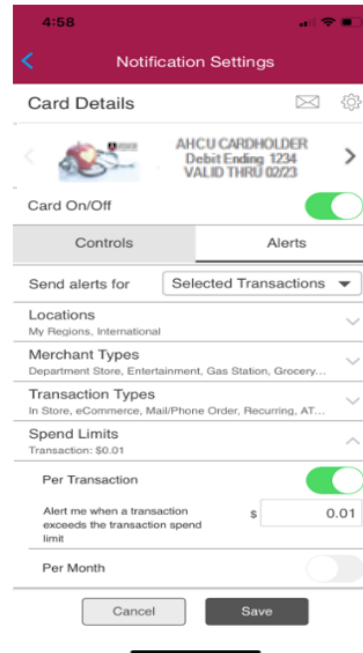
Alert/Control Type	Description
In-Store	Includes department stores, pharmacies, other retail stores, etc.
eCommerce	Includes online bill payment, online shopping, etc.
Mail/Phone Order	Includes catalog shopping, travel agents payments, etc.
Auto Pay	Includes automated bill payment, monthly suspense payments, etc.
ATM	Includes bank ATMs, vendor ATMS, cash advance, etc.
Other	Includes other cases outside of standard types.

## Spend Limits Alerts and Controls

The cardholder sets **Spend Limits** alerts to receive notification when a credit or debit card transaction exceeds specified dollar limits. The cardholder sets **Spend Limits** controls to block debit or credit card transactions that exceed specified dollar limits.

Select the preferred **Spend Limits** alerts or controls as follows:

1. On the **Alerts** and/or **Controls** tab, tap **Spend Limits**.
2. Move the slider(s) to the right to set **Per Transaction** and/or **Per Month** limits.
  - a. **Per Transaction**: Set an amount to receive an alert or decline a transaction that exceeds the set transaction limit.
  - b. **Per Month**: Set an amount to receive an alert when transactions for the month exceed a set limit or decline transactions when the dollar amount for the month exceeds the set limit.
3. Enter the limit amount in the **Amount** field(s).
4. Tap the **Save** button.



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Notification Settings

Card Details

AHCU CARDHOLDER  
Debit Ending 1234  
VALID THRU 02/23

Card On/Off ☒

Controls Alerts

Send alerts for Selected Transactions

Locations  
My Regions, International

Merchant Types  
Department Store, Entertainment, Gas Station, Grocery...

Transaction Types  
In Store, eCommerce, Mail/Phone Order, Recurring, AT...

Spend Limits  
Transaction: \$0.01

Per Transaction ☒  
Alert me when a transaction exceeds the transaction spend limit \$ 0.01

Per Month ☐

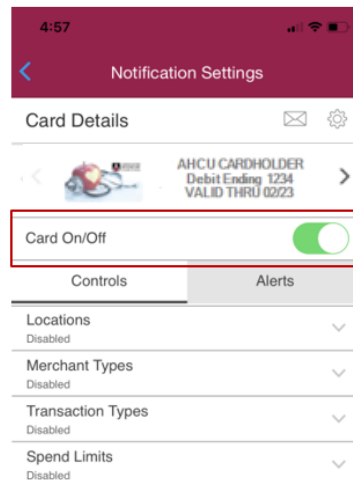
Cancel Save

## Freeze / UnFreeze Card

The cardholder can temporarily freeze their card to prevent all transaction authorizations and instantly restore functionality as needed.

From the **Notifications Settings** screen use the toggle switch for **Card On/Off** to control this setting.

\*Note: If a card is suspending due to invalid PIN attempts or possible fraud this function will not reactivate the card. Contact the credit union in these instances.



4:57

Notification Settings

Card Details

AHCU CARDHOLDER  
Debit Ending 1234  
VALID THRU 02/23

Card On/Off ☒

Controls Alerts

Locations  
Disabled

Merchant Types  
Disabled

Transaction Types  
Disabled

Spend Limits  
Disabled

## Travel Notifications

When planning to travel, AHCUCard Manager allows the cardholder to place a travel notification on their card. The travel notification lets the credit union know when the cardholder will be away, and where the cardholder is traveling so that card transactions in travel destination will not be declined during the designated travel period.

### Set a Travel Notification

To set a travel notification:

1. On the **Transactions** screen, tap **MORE** on the bottom menu bar and then tap **TRAVEL NOTIFICATIONS**.
2. Tap the **Calendar** icons to select a **DEPARTURE DATE** and a **RETURN DATE**.
3. Tap the appropriate button to select either **Traveling Domestically** or **Traveling Internationally**.
4. Tap **Enter your destination** to type the "travel to" location.
5. Tap the **SUBMIT** button.
6. Tap the **OK** button on the **Success** pop-up window. This displays the travel itinerary.

\*Click delete to remove if your plans change

