Credit Card Frequently Asked Questions

Credit Card Control

How do I enroll in Credit Card Control?
1. Login to RFCU online banking or mobile app
2. Select **Credit Card Info**
3. Select an account (if you have multiple cards)
4. Go to **Account Services** and select **Credit Card Control**
5. Select **Create Profile***
   - Step 1 – Profile Name
   - Step 2 – Contact Information (mobile and email available)
   - Step 3 – Profile Build
6. Save Profile

*You will be prompted to accept the terms and conditions for 'mobile use'. Mobile use is for text message notification. You must accept to continue creating your profile.

How do I enroll my Business in Credit Card Control?
Business members with a RFCU Business credit card account, can customize alerts for each individual card account. Business members should not enroll for alerts under the Corporate Billing Account.

1. Login to RFCU business online banking
2. Select **Additional Services**
3. Select **Credit Card Info**
4. Select an account (if you have multiple cards)
5. Go to **Account Services** and select **Credit Card Control**
6. Select **Create Profile***
   - Step 1 – Profile Name
   - Step 2 – Contact Information (mobile and email available)
   - Step 3 – Profile Build
7. Save Profile

*You will be prompted to accept the terms and conditions for 'mobile use'. Mobile use is for text message notification. You must accept to continue creating your profile.

Why am I prompted to accept mobile use Terms and Conditions?
The mobile use Terms and Conditions apply to text message notification. Prior express consent for non-marketing related text messages is required by law. Therefore, you must accept the mobile use Terms and Conditions to continue creating your profile. When you accept the Terms and Conditions, you are agreeing to receive text message alerts. See FAQ **"How do I stop receiving Credit Card Control text messages?" to revoke text messages.**

If there are multiple users on the account, can each cardholder set-up their own profile?
Yes, there can be multiple users set up with multiple destinations and alerts, however, there is truly only one set of controls linked to the account. Each of the cardholders enrolled will see the controls established for the account. If one cardholder makes a change to a control (i.e. turning Card Stop ON), the control setting is effective for all users.

What types of alerts and controls are available?

There are a variety of options available from spend limits, merchant types, transaction types and even locations.

Cardholder Alerts	
Alert	**When turned 'On'**
Additional User Added	Alert that an authorized user has been added
Approaching Credit Line	Alert that the cardholder is approaching the credit line
Authorization Amount	Alert on transactions over an amount specified
Authorization Decline	Alert that a transaction has been declined
Card Not Present	Alert that a CNP transaction occurred
Cash Advance	Alert that a cash advance transaction occurred
Declined Due to Customer Activated Control	Alert that a transaction was declined due to restrictions set on account by consumer selected control
Everyday Purchases	Alert that a purchase was made outside the following merchants: grocery, drug stores, office supply, gas station
International Transaction	Alert on any transactions outside of the US
Online Activity	Alert that a transaction has occurred online
Overlimit	Alert that the account is currently overlimit
Payment Past Due	Alert that the account is currently past due
PIN Number Change	Alert that the pin number had been changed
Sub-Account Approaching Credit Line (Business credit cards only)	Alert that the sub-account is approaching the credit line of the account
Time of Day	Alert for a purchase made outside the specified time
Cardholder Controls	
Control	**When turned 'On'**
Card Stop	All transactions declined
International Transaction	Does not allow international transactions
Internet Transactions	Does not allow transactions to occur online
Merchant State	Does not allow transactions outside of a list of states
Set Transaction Dollar Limit	Amount at or over which an authorization request is to be referred or declined
Travel Related	Does not allow travel purchases such as hotels, air fare, etc
Vice-Related Transactions	Does not allow transactions at bars and casinos.

How much does it cost to use this service?
If you elect to receive email consumer-selected alerts, there is no cost to you. If you elect to receive SMS consumer-selected alerts, alerts will be sent to your mobile phone via text message and standard text message and data rates assessed by your mobile carrier may apply. Please check with your mobile carrier to ensure that you own an SMS capable mobile handset that is registered on a carrier network and elected for a data plan that includes use of the mobile handset's SMS capabilities.

When will I receive text messages?
You will receive text messages, when an alert is turned 'ON', or when you make a change to your profile.

What if I do not have text messaging on my mobile phone?
Text messaging capabilities on your mobile phone is required to receive SMS consumer-selected alerts. If your mobile phone is able to send and receive text messages, but you do not subscribe to this service, you will need to contact your mobile phone provider to add a text messaging feature to your phone plan. The program can be set up to receive alerts via email.

What carriers currently participate in this service?
T-Mobile, Verizon Wireless, AT&T, Sprint, Interop - Appalachian Wireless, US Cellular Corp®, Cincinnati Bell, Boost Mobile, Cricket Communications, Virgin Mobile USA, ALLTEL Communications Inc.

How do I confirm that I've activated alerts and controls?
If the alert/control button shows ON, then the alert/control has been activated. You choose which alerts/controls to turn ON and OFF and you may edit your preferences at any time.

I enrolled in the service online and am not receiving any alerts?
Your mobile phone may be blocked from receiving third-party text messages. Check with your carrier and ask them to remove the block from your phone.

How long should it take to receive an alert?
Typically, responses arrive within one minute, but timing may vary. You may experience delays or failures in delivery of an alert because of any of the following circumstances: (1) merchant delay in processing a transaction; (2) delays and/or failures attributable to network operators and telecommunications providers; (3) if your mobile device is off or out of operating range of a carrier with an appropriate signal for SMS and/or data services; (4) a variety of other wireless service and coverage conditions; (5) active or passive filtering of e-mail messages; and (6) insufficient space in the email account that is to receive email messages.

If I am traveling outside of the U.S., can I receive text message alerts?
No. Messages can only be sent via U.S. carriers and will only be receivable in the U.S. If you live or travel outside of the U.S., you should specify an email address to receive alerts.

If my mobile phone number changes, what do I need to do?
You will need to edit the mobile number in your profile to continue receiving alerts.

What if my card is lost or stolen?
You must delete the old card number and enroll the new card number to continue receiving alerts.

Why do I receive multiple messages with Pg1/2, Pg2/2?
Text messages are unique in that they can only hold 160 characters. Some commands require multiple messages to return all of the necessary information.

Is this service safe and secure?
Yes. Our first priority is to protect your personal information. If you ever receive a text message asking for your member number, account numbers or other personal information, please do not respond.

Why does my profile show the status as 'deactivated'?
You have either not completed the registration process, or have deactivated your alerts.   To activate, go to the Credit Card Control profile and under contact information select 'activate'.

How do I stop receiving Credit Card Control text messages?
Text STOP to 59314.

How do I unsubscribe to Credit Card Control?
To unsubscribe to this service, you must remove your profile in Credit Card Control. To unsubscribe, go to the Credit Card Control profile and click on the button with the trashcan to remove.