

1) How do I turn a card on or off?

a) You can turn a card on or off by toggling the On/Off switch. When the card is on, you will see a green light on the card. When the card is off, you will see a red light on the card. When a card is turned off all transactions will be denied. Whether you turn the card off or on, the changes happen immediately.



2) How often can I change the Control and Alert Preferences?

a) You can change control and alert preferences for your card as often as you wish. Your latest preferences will always be applied. All changes take effect immediately once saved.

3) My card is on and My Location controls are set. I was at the merchant location. My transaction was declined, why?

a) Card Force allows you to control your card and set rules for where it cannot be used. However, even if a transaction is consistent with the usage policies you have set, it may be declined for other reasons - for example, the transaction violated fraud rules or you did not have sufficient funds, etc. A transaction that fails your control rules will be declined, but a transaction that passes your control rules is still not always guaranteed to be approved.

4) I turned my card off. Will recurring transactions go through?

a) Yes, recurring transactions that have already been set will continue to go through.

5) I turned location control to My Location but it says the location is not turned on in the device. What should I do?

a) You should turn on location tracking in your mobile device. Note that Location Control applies only to card-present transactions (which include In-Store and ATM transactions). In addition, My Location control takes effect if (a) location tracking is enabled in the mobile device, (b) location tracking is enabled for the Mobile Card Services application, (c) My Location Control is selected for the card, and (d) device is primary for the user.

6) I turned on MY Location control for a significant other or son/daughter. How will it work?

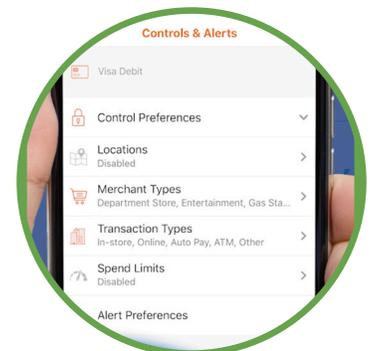
a) You should not turn on My Location for a card that you do not carry with you. You can use the region feature to set usage preferences for where the card can be used. Set location preference to "Region" in the drop-down menu, then Add a New Region to set the map to the area where you want the card to be used.

7) What does the "International" setting mean?

a) Setting "Block International" for Control preferences means that all international transactions are denied. Setting "International" for Alert preferences means that any international transaction will trigger an alert.

8) I set a spending limit - how long is this limit good for?

a) The spending limits can be set for a single transaction or for the total spend in a calendar month. The spending limit stays in effect until you disable or change the limit.



9) I set a spending limit of \$50 but can't fill gas in some stations. Why?

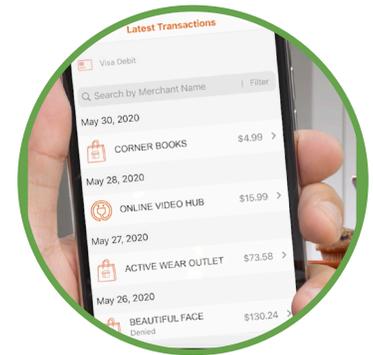
a) There are some merchant types where a merchant will pre-authorize the card for an amount that may be larger than the actual transaction amount. Examples include Gas Stations, Hotels, Car Rentals, Equipment Rentals, etc. - similarly many situations where you present a card and receive a service before paying for it. In such cases, a merchant may "pre-authorize" your card for a higher amount than the actual transaction - it is just a hold on your account, the money is not actually charged to your account at that time. But in such cases, the pre-authorization may fail if the amount is greater than the spending limit you set.

10) I have set up my Alert Preferences to trigger an alert for all transactions. When do I receive my transaction alert?

a) You would receive alerts in near time, i.e., as soon as the transaction is approved or denied at the point of sale.

11) Will I receive an alert for every single transaction?

a) In general, No. You should receive only one alert for each transaction. In some exceptional cases when the transaction is pending first and then withdraws from your account later, you may receive multiple alerts for the same transaction. However, every transaction is recorded in the app for your review.



12) Does the phone store my debit card number or checking account number?

a) No. The Card Force app does not store any card or account numbers. The app displays only masked card numbers.

13) My card was turned off and I attempted a purchase. The purchase was declined, but I did not receive a One-time override. Why?

a) The app will always send you the opportunity to override the current card control. Unfortunately, depending on your cellular connection, you may not receive the message until after you leave the merchant. Always check your app controls before you make a purchase to avoid unwanted surprises.

14) Can I block only online or ATM transactions?

a) Yes. You can block transactions by Transaction Type.

15) I've lost my debit card and turned it off in the app. What do I do now?

a) Once your card is turned off in the app, all purchases will be denied but you will receive notifications if somebody attempts to make a charge. If this happens, or if you simply can't find your card, please contact SSSCU to report the card lost/stolen and we will permanently disable the card and send you a replacement.



16) Can I add my cards from other financial institutions to the Card Force App?

a) No, the Card Force app is for SSSCU debit and credit cards only.