



Card Suite Lite FAQ

(Frequently Asked Questions)

What is Card Suite Lite?

Card Suite Lite is a mobile app that allows you to control how, when, and where your debit and/or credit cards are used. It is a simple and secure way to manage and monitor your payment transaction activity. Card Suite Lite can help keep your payment cards safe and provide instant notifications whenever your card is used.

What is required to use it?

Card Suite Lite requires you to have a credit and/or debit card account issued from your financial institution, including M-O FCU. You will also need an Apple or Android smartphone. After downloading the app, you will be instructed to enter your full card number followed by additional authentication information. Once registered, you can begin using the app immediately.

How do I get the Card Suite Lite app?

Card Suite Lite is available on both Apple and Android mobile devices. If you have an iPhone, you can download the app from the Apple store. If you have an Android phone, you can download the app from the Google Play store. Once the app has successfully downloaded to your mobile device, you can begin the card registration process.

Is there a fee to use the app?

No. It is provided to you at no cost so you can have more control over your card.

How many cards can I register?

There is no limit as to how many cards you can register. However, we recommend registering no more than 20 cards to a single profile. Any more than the recommended number may affect app performance. The card(s) must have been issued from a participating financial institution.

What kind of cards can I register?

Debit and credit cards can be registered if they have a 3-digit CVV key. Normally, ATM cards are the ones that do not have this code, therefore are ineligible for registration.

What if I am having trouble during registration?

Please call (605) 353-9977 - we will be more than happy to assist you.

Why do you need my email address?

Your email address is needed in case you forget your password and need to reset it using the 'Forgot Password' link.

CONTROLS & ALERTS

Once I register my card(s), how do I begin managing and monitoring my payment activity?

You can begin using the service immediately following registration. To 'Freeze' the card simply click on the 'Freeze' button; the card image will turn black with snowflakes letting you know the card is frozen. This means that all transactions (except recurring) will be declined. When ready to make a purchase, you can turn the card back on instantly by clicking on 'Unfreeze'; the card image will revert back to normal.

In addition to the card on/off function, you can set controls and alerts by channel (in-store, online, mobile, ATM, etc.). You can also set transaction spend limits, select geographic locations where the card can be used, set specific merchant categories, view recent transaction history, receive real-time alerts and much more.

What is a real-time alert?

A real time alert is an immediate push notification sent to the app. You can select to be alerted on all payment transactions or you can choose just to be alerted for selected transactions. Alerts are available by spend limits, location, transaction type and/or merchant category.

By 'Freezing' my card am I closing my account?

No. Using card controls does not change the status of your account.

How long does it take for a control or alert setting to take effect?

Controls and alerts come into effect immediately after you save your preferences.

If I have my card frozen will my recurring transactions go through?

Yes. Recurring transactions (Auto Pay) will be approved while your card is frozen, unless recurring transactions have been turned OFF prior to your card being frozen.

Can I use My Location, My Regions and International at the same time?

Yes. My Location, My Regions, and the International card control can be used in conjunction with one another.

My card is unfrozen and I set My Location. I was at the merchant, and my transaction was still declined. Why?

You can see which card controls were invoked to decline a transaction within the app. Once you are logged in, tap on Recent Transactions. Find the one that was denied and open it; the control(s) that were evoked during the authorization will be listed near the bottom. Please note: The transaction could also be declined because of external factors like insufficient funds or fraud monitoring – Card Suite Lite will not display these external factors. For more information on why a transaction was declined for reasons other than Card Suite Lite card controls, please contact us at (605) 353-9977.

What are Notification Settings?

Notifications let you know every time a card transaction is attempted. You can choose to be alerted for all, or individually selected transactions. Selected alerts are also available by location, transaction type, merchant type, and threshold amount.

My alerts are supposed to notify me of every transaction, but I am not receiving them.

A common reason for not receiving alerts is due to your mobile device's notification settings for the Card Suite Lite app. If notifications are turned off at the operating system level for the app, Card Suite Lite will not be able to deliver alerts to your device.

MANAGING THE APP

Once I get a new, replacement smartphone how do I begin using the service again?

Simply download the app to your new smartphone and login with your current user id and password. Your control preferences will remain in place, but your alert preferences will need to be reset.

I received a new card number. Will it be automatically updated in the app?

When your card is reissued with a new card number, you will need to add the new card to the app via the standard registration process. Within the app, swiping all the way to the right until no cards are displayed and tap on “+ Add a New Card”. To remove the old card, tap on “Manage” then “Archive Card” – there is a ‘Delete Card’ option at the bottom.

If your card is reissued with the existing card number, you will not need to add it to the app again.

What if I need help with the app?

Please call (605) 353-9977 - we will be more than happy to assist you.

How long will my transaction history display?

Transactions will display in the app for approximately 1 year.

My pending purchase shows it is for more than I paid. Why?

Some merchants send pre-authorizations at higher amounts to test cards' validity. For example, a \$25 gas purchase might display as \$75. Pre-authorizations are common at the pump, for a hotel stay, or for a car rental. Even though the charge is listed in the app for more, it will clear your account for the correct amount.

How do I access the menu or log out?

In the upper right corner, press on your initials to reach the menu; ‘Logout’ is at the bottom.