

FIBT CardApp

Frequently Asked Questions



What is CardApp

FIBT CardApp allows you to receive purchase alerts, understand your spending more clearly, and control when, where, and how your FIBT Credit and Debit cards are used.

Location Services

When you log in to the FIBT CardApp for the first time, the Location Services screen is displayed. It asks you to allow the FIBT CardApp to access your devices' s Location services so you can use the location based CardApp features. If you enable this feature:

All in-store transactions are denied if device and merchant locations do not match.

- The control only applies to card-present transactions so internet transactions will not be denied.
 - This can be problematic for transactions processed through a different city than where the merchant is.
- What if I leave my device at home? Will my transactions be denied if I do not have my device?
 - Possibly. FIBT CardApp performs a proximity check on the zip code and city the transactions take place in. If they are the same as the device, transactions should go through as normal.

What are Card Controls?

You will use either your FIBT Debit or Credit card to register to use the FIBT CardApp. Once you are enrolled, you can add additional FIBT cards by selecting Cards from the home screen. You will then swipe the card image to the right to see a blank grey X card. Click the ADD CARD icon and either scan your card number or enter the card number to begin registration on your additional card.

- **On/Off** – Lock card quickly and easily
- **Vicinity** – Card only works when you are in the same location (based on mobile device location)
- **Location** – Card only works within specific regions chosen on a map
- **Spend Limit** – Decline transactions over a specified amount
- **Monthly Limit** – Decline transactions after a monthly limit is reached
- **Merchant Category** – Control merchant types to be declined. Ex. Groceries, gas, travel, etc
- **Transaction Type** – Control transaction types to be declined. Ex. Online, ATM, in-store, etc

What are Card Alerts?

Alert preferences are used to specify the kinds of transactions that should generate an alert. Set up real-time push notifications about how, when and where your card is used. Generating an alert does not cause the transaction to be denied, it simply alerts the cardholder the transaction has occurred.

How do I delete a card?

You cannot delete a card from CardApp. You can have a maximum of 15 cards listed in your CardApp. If you no longer want to see a certain card listed, we can reset your CardApp access. You will lose transaction and spend history from CardApp, but all transaction history will be available in Online Banking and MyCardStatement.

Did not receive alerts for purchase made over the weekend

Some merchants do not process their transactions until the following business day. This means you may receive the actual alert 1 or 2 days after you make your purchase.

Turn Debit or Credit card On or Off

You can securely turn a card off in FIBT CardApp. Previously authorized recurring payments may still be approved or processed while the card is in off status. All other transactions will be denied until you turn the card back on.

Turning off your card is not a replacement for reporting your card lost or stolen. Contact us immediately if you believe that unauthorized transactions have been made.

View Recurring payments and Card on File

FIBT CardApp allows you to keep track of where your card number is being stored. CardApp recognizes recurring charges to help you keep track of all spending. If you lose or replace a card, you can quickly see what monthly subscriptions or card-on-file merchants you may need to update with your new card information.

Report Debit or Credit card Lost or Stolen

Reporting your card lost or stolen is fast and easy in FIBT CardApp. Once you report either your Debit or Credit card as lost or stolen, the card will no longer work.

- **Credit Card** – A new card will be ordered and arrive in the next 7-10 business days. You can activate the card in CardApp upon receipt.
- **Debit Card** – Contact us for a Debit Card replacement. You can activate the card in CardApp upon receipt.

Add Additional Cards

Add additional FIBT cards by selecting Cards from the home screen. You will then swipe the card image to the right to see a blank card. Click the Add Card icon and either scan your card number or enter the card number to begin registration on your additional card.

Mobile Wallet

Easily add your FIBT Credit or Debit Cards to your Apple pay or Google pay using FIBT CardApp.

