

Bankcard Controls & Alerts - Frequently Asked Questions (Consumer)

INTRODUCTION & REGISTERING

What is Brighton Bank - Bankcard Controls & Alerts?

Bankcard Controls & Alerts allow you to control how, when, and where your Brighton Bank debit card(s) are used. It is a simple and secure way to manage and monitor your payment transaction activity. Bankcard Controls & Alerts can help keep your payment cards safe and provide instant notifications whenever your card(s) are used.

What is required to use it?

Bankcard Controls & Alerts requires you have a Brighton Bank issued debit card. You will also need an Apple or Android smartphone and the Brighton Bank Mobile app.

How do I get the Bankcard Controls & Alerts app?

It is simple. If you have an iPhone (Apple - iOS device model 9.0 or later), download the Brighton Bank mobile app from the Apple store. If you have an Android phone (OS version 5.0 or later), download the Brighton Bank mobile app from the Google Play store. Once the app has successfully downloaded to your mobile device, you can begin to register your card(s).

Where do you find the bankcard control & Alerts in the app?

Go to **"More"**- select **"Card Control"**.

Is there a Bank fee to use the app?

No. It is provided to you free so you have more control over your card(s). However, message and data charges from your mobile carrier may apply.

How many cards can I register?

Unlimited. But the card(s) must be Debit Cards issued from Brighton Bank.

What if I am having trouble during registration?

Select **"More"** at the bottom of the landing page, click on the **"Help"** button, call the number listed, and one of our customer service representatives 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 **"Forget Password"** link.

CONTROLS & ALERTS

Once I register my cards how do I begin managing and monitoring my payment activity?

You can begin using the service immediately. By turning the card off the little green button in the top right corner of the card image will turn to red. This means that all transactions (except for recurring) will be declined. When ready to make a purchase simply turn the card on. It is that easy. Now you have the ultimate control to combat fraud.

After you become comfortable with the on/off function you can start selectively setting controls and alerts by channel (in-store, online, mobile, ATM, etc.). You can also set transaction spend limits, select geographic locations where the card(s) can be used, set specific merchant categories, view recent transaction history, and receive real-time alerts.

What is a real-time alert?

A real-time alert is an immediate notification sent to the app. You can select to be alerted on all your payment transactions including recurring payments or you can select just preferred transactions. Preferred alerts are available by spend limits, location, transaction type and merchant category.



[By turning my card off am I closing my account?](#)

No. Using the 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 turned off will my recurring transactions go through?](#)

Yes. Merchant recurring transactions will be approved, while your card is turned off, unless recurring transactions have been turned OFF prior to your card being turned OFF.

[What are Location Controls?](#)

You have two types of “**Location Controls**” you can turn on or off. With “**My Regions**” you can add up to three geographical areas where transactions are permitted **or** you can choose “**Block International**” to block any international transactions.

[I turned my card on and set my location. I was at the merchant, and my transaction was still declined. Why?](#)

In the app go to “**Transactions**”, find the one that was denied and open it, tap the image so it rotates, and the control(s) that were evoked during the authorization will be listed near the bottom. The transaction could also be declined because of external factors like non-sufficient funds or Bank fraud monitoring.

[What are Alert Preferences?](#)

Alert preferences 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.](#)

Only the “**Primary Device**” will receive alerts. Use the settings menu in the app to set your device as “**Primary 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 preference 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. This can be done by going to “**Add Card**”. Be sure to “**Remove Card**” the old card.

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?](#)

There is a “**Help**” function within the app, as well as a “**Contact Us**” section where you can send an email to Brighton Bank.

[How long will my transaction history display?](#)

The last 50 transactions will display in the app for thirty calendar days.

[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 \$26. 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.

[I only want to manage one of my cards, but they're all being displayed.](#)

To select the card(s) you wish to manage, go to **Settings** and choose “**Manage Portfolio**”. Then, uncheck the card(s) you don't want to manage. Once a card is unmanaged, controls and alerts cannot be set for that card. Cards can be (un)managed at any time.

[How do I access the menu or log out?](#)

Press the icon that has three stacked lines to reach the menu. This icon is usually found in the bottom right corner.

[How do I get more information about the features and functionality of the app?](#)

Detailed information can be found throughout the app. “**Help**” can be found at the bottom of the login page and listed in the menu. On specific pages, such as the “**My Location**” page, tapping the “**i**” will open a window with detailed information on how the control works.

[How can I log in to the app without entering my User ID and password every time?](#)

You can login with Touch ID on both iOS and Android devices that support this functionality. Additionally, Face ID can be used on supported devices as well.

If your mobile device does not have the capability for login using Fingerprint or Face ID, you will be offered the option of setting up a numerical passcode.

Additionally, if you own a biometrics-capable device and would prefer to use a numerical passcode, you may be able to turn off biometrics-specifically for the Brighton Bank Bankcard Controls & Alerts on your mobile device. This depends on the Operating System that you’re running on your mobile device.

[What if my smartphone is stolen? How secure is the app?](#)

A User ID with a Password, or Biometrics are required to login to the app. Additionally, the app does not store personal information on your mobile device and will only display the last four digits of your card number.

[Would a credit, deposit, or payment ever be denied?](#)

No.

