

CARD CONTROL

Frequently Asked Questions



GETTING STARTED

How do I get started?

Simply log into the Baylands Mobile Banking App or Online Banking and tap “Debit Cards” to get started.

What if I don’t see “Debit Cards” in the Mobile App?

Verify in your App Store that you have the most current version of the Baylands Mobile Banking app installed. If an update is needed, you will see “Update” in the App Store.

Can I add other financial institutions’ debit cards to the Baylands Mobile App?

No, only Baylands debit cards are supported.

TRANSACTIONS

Does the App show recent transaction history?

Yes, the App shows the last 50 card transactions posted within the last 30 days.

What’s the difference between “Card on File” and “Recurring Payments”?

- “Card on File” is a list of merchants who store your card information for future purchases, like online retailers or delivery Apps.
- “Recurring Payments” are those payments that happen repeatedly on a schedule. For example: streaming subscriptions, cellular bills, or other monthly bills you pay with your card.

I see a transaction I don’t recognize. What should I do?

Select the transaction to view its details. If it was an in-person transaction, you should see a Google Map of the actual location the transaction took place. Please be advised location may vary based upon the merchant’s processing system. If you still don’t recognize the purchase, you can reach out to the merchant from the phone number listed on this screen.

CONTROLS AND ALERTS

What *card controls* are available?

Via our **CARD CONTROL** feature within the Baylands App or Online Banking, you can lock or unlock your card if you suspect fraud or misplace your card. You may even limit transactions by location, merchant, and transaction type to control how your card is used. Plus, set up alerts to stay informed.

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

Control settings take effect immediately.

How are alerts delivered?

Alerts are sent as push notifications to your primary device. Alerts can also be delivered via text or email to current contact information on file. If your contact information has changed since you joined please get in touch with us today to update.

ADDITIONAL FEATURES

Can I add my card to Mobile Wallets?

Yes, the App currently supports Apple Pay® and Google Pay™.

My card was lost/stolen. What should I do?

To report a lost or stolen card, follow the instructions under “Report Lost or Stolen.” The card on file will be turned off and you will be connected with the fraud department. They may need to take additional action to ensure your lost/stolen debit card is completely deactivated. They will instruct you to contact us to order a new debit card new card which can be picked up from a local branch* or one can be mailed to the address on file.

What travel plans can I add?

- Set up travel to domestic or international locations.
- Set time frames up to 15 days
- Travel plans can be edited and changed as needed.

