

Card Suite Lite FAQs



INTRODUCTION

What is Card Suite Lite?

Card Suite Lite is a mobile app that allows you to control how, when, and where your CBSM debit is 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 alerts whenever your card is used.

What is required to use Card Suite Lite?

Card Suite Lite requires you to have a debit card account issued from Community Bank of Santa Maria. You will also need an Apple or Android smartphone.

How do I get the Card Suite Lite app?

Card Suite Lite is available in both the Apple store and Google Play store.



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.

What kind of mobile devices are supported?

- The most current OS as well as the two previous versions
- Although Card Suite Pro may work on smart watches, iPad, or Tablet, they are not supported.

Can I use Card Suite Lite on my iPad or tablet?

Although Card Suite Lite may be available for Apple iPad and Android tablets, some features may be missing from those versions of the app. Card Suite Lite is optimized for personal mobile devices.

Can I set up Card Suite Lite on my smart watch?

No, Card Suite Lite is not compatible with smart watches.

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

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

What if my smartphone is stolen? How secure is the app?

A password is required to login to the app. Additionally, the app does not store personal information on your mobile device and will only ever display the last four digits of your card number.

How can I log in to the app without entering my login name and password every time?

You can login with face ID or fingerprint on both iOS and Android devices that support this functionality. However, if you do not log into the app within 12 months Face ID and Touch ID will need to be setup again.

If your mobile device does not have the capability for login using face ID or fingerprint, you will be offered the option of setting up a numerical PIN. If you do not log into the app within 90 days, you will be required to set up your PIN again.

Registration**How many cards can I register?**

There is no limit as to how many cards you can register.

What kind of cards can I register?

Only debit cards issued by Community Bank of Santa Maria are supported by Card Suite Lite.

What if I am having trouble during registration?

If you have problems registering, contact Community Bank of Santa Maria at (805) 922-2900.

What are the password requirements?

- Case-sensitive
- Minimum 8 characters. Maximum limit = 100
- No spaces are allowed.
- At least 1 of each of the following:
 - Upper-case letter
 - Lower-case letter
 - Special character -!@#\$\$%&*()+~
 - Number

When registering I received a message stating that the card was already registered. What does this mean?

The **Card Already Registered** message means that someone else has already registered the card in the **Card Suite Lite** app. By clicking the **Add Card Anyways** option you will be added as a shared user. See the Shared Users section for more information on this feature.

Card Controls

What are the different types of control options available in the Card Suite Lite app?

Card Suite Lite offers three different types of controls:

- Transaction controls allow you to control various transaction types, including online, in-store, contactless, ATM, and mail/phone. Using this feature, you can block specific transaction types to avoid fraud.
- Merchant controls allow you to control the merchants where your card can be used and set spend limits.
- Location controls allow you to define an area where your card can be used. There are 3 types of location controls:
 - Location Shield requires that the phone be within 8 miles of the merchant for the transaction to be approved.
 - Region Shield allows you to select a zip code, city or state where purchases can be made. Up to 50 regions can be added.
 - International Transactions defaults to the country that your financial institution set up your card in, but you can add additional countries. Travel dates can be added to regions in location controls. However, adding dates to the Card Suite Lite application does not add them to your financial institutions system. You will still need to contact your financial institution and notify them of your international travel dates to ensure that your transactions are not declined.

What is the freeze card feature?

The freeze card feature allows you to lock your card temporarily. All transactions will be declined while the card is in a frozen status except for recurring/auto payments.

When I freeze my card, will my autopay and recurring transactions also be declined?

No, autopay and recurring transactions will continue when the card is frozen.

If my card is in a frozen status, will I be able to change the other control settings like transaction control, location control, and merchant control?

Yes, when the card is in a frozen status in Card Suite Lite, you can make changes to other card controls.

By deleting my card in Card Suite Lite am I closing my account?

No. Deleting a card in the app does not change the status of your account. It only removes the card from Card Suite Lite which deletes all the card controls.

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.

Can I use Location Shield, Region Shield and International Transactions at the same time?

Yes. Location Shield, Region Shield and International Transactions card controls can be used in conjunction with one another. When Region Shield and International Transactions are enabled, you will only be able to use your card in those regions/countries selected.

I was at the merchant, and my transaction was declined. Why?

When a transaction is declined due to a control that was setup in the Card Suite Lite app, a push notification is sent. You can view the card control(s) that cause the decline by going to Transaction History. Tap the declined transaction and 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.

What happens to auto-pay/recurring transactions if I block the merchant?

Any autopay/recurring transactions for that merchant will be declined.

When a transaction is declined due to card controls, can I temporarily update the card controls to make that transaction a success?

Yes, you can temporarily turn off card controls by tapping the Override button for a declined transaction. However, this must be done within 10 minutes of the original transaction being declined.

How long will my transaction history display?

Transactions will be displayed in the app for 12 months.

Alerts**What are Alerts?**

Alerts let you know when certain events occur. You can choose to turn on/off alerts for the following events:

- **Card Management:** Card expiration and freeze/unfreeze alerts
- **Card Controls:** Alerts for merchant, location and transaction controls
- **Transactions:** Alerts for approved and declined transactions

How will I receive alerts?

Alerts will be sent as a push notification on your mobile phone. Alerts can also be viewed in-app by clicking on the bell notification icon.

Why am I not receiving the alerts that I set up in the app?

Confirm that your mobile device's notification settings for the Card Suite Lite app are turned on. If alerts are turned off at the operating system level, Card Suite Lite will not be able to deliver alerts to your device.

Can I change what alerts I get from the Card Suite Lite app?

Yes, you can control certain app alerts, such as transaction alerts, card controls, etc.

Will I receive alerts for users that I have shared the card with?

Yes, any card activity done by a shared user will trigger a notification for the card owner.

Archiving a Card**What does it mean to archive a card?**

Archiving a card allows you to hide a card and all related transaction information from the home view while keeping the card controls.

How do I archive a card?

Cards can be archived by clicking the manage icon under your card image.

If I archive a card will the card controls be deleted?

No, archiving a card only removes the cards from the home screen view, all controls will remain active.

Why would I want to archive a card?

You may want to archive a card when the card has expired, the card gets reported as lost or stolen or if you no longer want to see the card and related transactions in the Card Suite Lite app but want the card controls to remain active.

Can I see a card once I move it to the Archive section?

Yes, you can see the archived card under Manage>Archive Card. You can also unarchive your card in this section.

Can I freeze a card that has been moved to the Archive section?

Yes, you can freeze/unfreeze a card once it has been moved to Archive. You can also unarchive or delete an archive card from the Archive section.

How is archiving a card different from deleting a card?

Archiving a card keeps the card controls active and hides it from the card screen view, while deleting a card removes the card and its related data from the app itself. Deleting a card removes all card controls from the card.

If I am the owner of the card in the Card Suite Lite app and I archive the card, will I still be the owner?

Yes, archiving the card does not affect the ownership status of the card.

Shared Cards**Who can I share my cards with?**

You can share your card with your partner, parent, child, friend, co-worker, or other trusted contacts.

Can I share my card with two or more people simultaneously?

Yes, you can share the card with up to a hundred members simultaneously.

How do I share a card?

Share a card by clicking on the manage > card sharing > add member. Choose an existing contact from your address book to auto-fill recipients' information. Links and instructions to access the shared card will be sent to the recipient via text.

Can I set different merchant-level controls for myself and a different set of controls for someone I have shared my card with?

No, the controls that you set will apply to all shared users.

Can a user of a shared card override card controls?

No. The shared card user can't override a transaction declined by specific card controls.

Can I stop sharing my card with someone?

Yes, you can remove a shared card user using the Card Sharing feature under the Manage option on the Card home screen.

Managing the Application**If I get a new or replacement smartphone, how do I begin using the service again?**

Just download Card Suite Lite on the new device and login. User's account information of Card Suite App is not stored locally hence when user logs into their existing account on a new device - all card

controls, preferences and transactions stay intact. For best practices, it is recommended to log in and validate that all your settings have carried over.

My pending purchase shows that 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 application 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, select your profile picture, and then select “log out.”

How do I know what app version I am using?

In the upper right corner, select your profile picture, and the version will be listed at the bottom.

Can I customize my profile?

Yes. Click on your initials in the upper right corner, on the next page click on your Edit Profile. From here you can add or edit a picture that is stored on your mobile device, or you can take a new picture.