



DEBIT CARD SERVICES, CONTROLS & ALERTS VIA ONLINE BANKING – USER GUIDE

Management of your debit card is now fully integrated with F&M Online & Mobile Banking. Clients can now manage their debit card(s) through their online banking and mobile devices in one single sign-on.

Below are some of the features and benefits:

Debit Card Alerts

- Spend limits per transaction and/or per month
- Transaction type (eCommerce, ATM, mail/phone, in-store, etc.)
- Merchant type (e.g. gas station, grocery, travel, etc.)

Debit Card Controls

- Disable, enable, or report your debit card lost, stolen, or damaged
- Order replacement cards
- Set travel notifications

This guide will provide instructions on how to access and navigate F&M Debit Card Services, Controls & Alerts through Online Banking.

Card Registration

1. In order to use F&M's Debit Card Services, Controls & Alerts, you will need to register your debit card(s).
 - a. Click the box to review and agree to the Card Registration Terms and Conditions
 - b. Select your delivery option either phone number or email address
 - c. Click on **Enroll Cards** to complete your Card Registration

Card Registration

[← Back to Card details](#)

Before you can use card controls, you must enroll the following cards in alerts and controls:

The following cards will be enrolled:

DEBIT 1907 - CAL STRONG

Card Registration Terms and Conditions

I agree to Terms and Conditions

Terms and Conditions

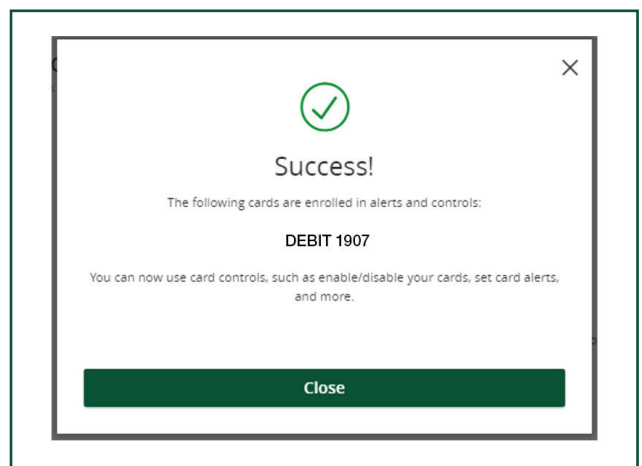
Choose your delivery option

The delivery settings below will apply to all of the other cards using alerts and controls

SMS

Email

Cancel
Enroll Cards



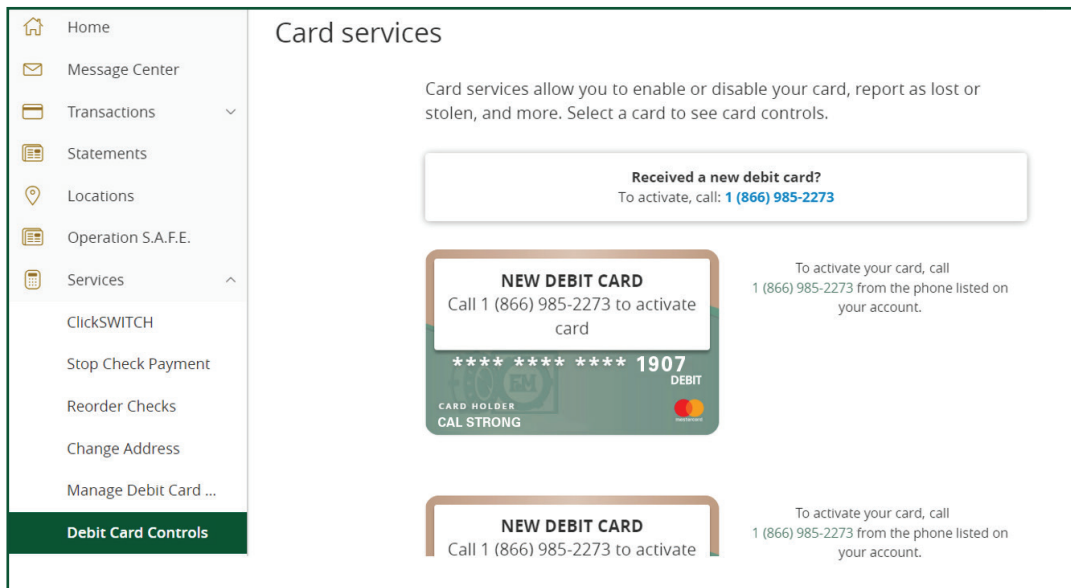
Home Screen

- To get started, select **Services** and then **Debit Card Controls**
- The **Card Services** section displays all of your debit cards

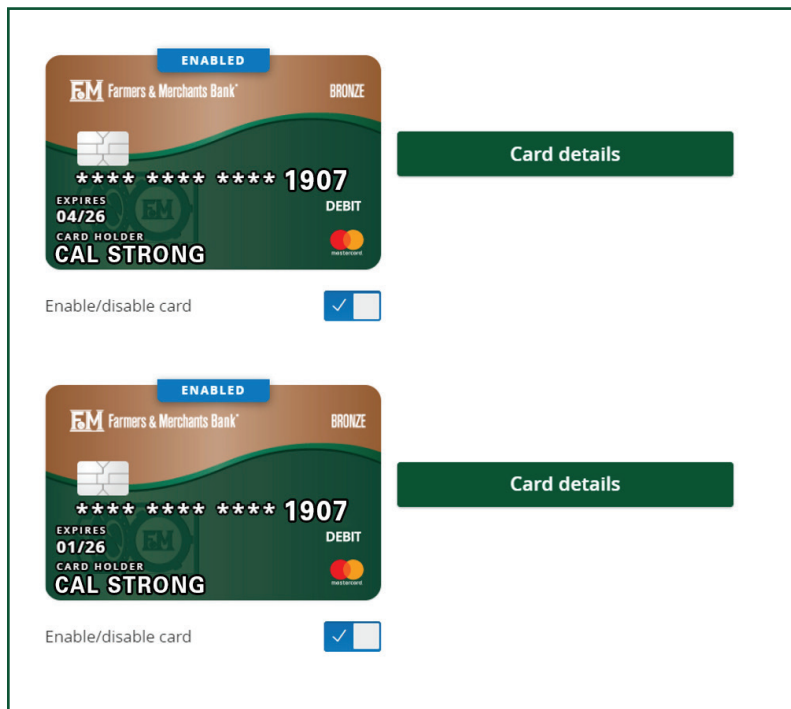
CARD SERVICES

4. New Debit Card(s)

- If you have a new debit card, please call **866-985-2273** to activate your debit card and select your PIN

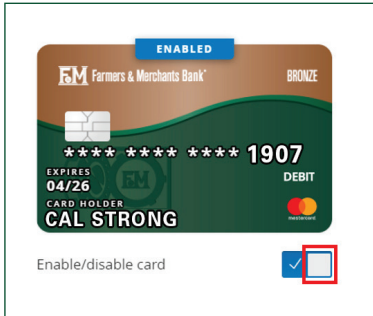


- Once activated, you can **Enable/disable** your debit card or view your **Card details**



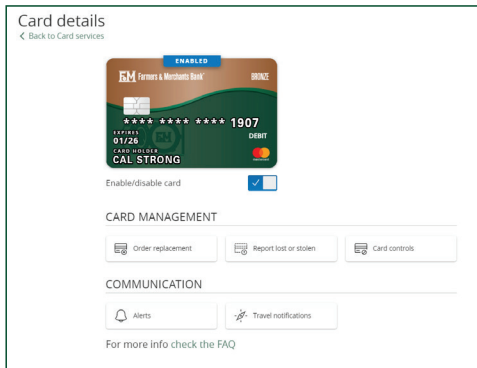
5. Enable/disable debit card

- a. To disable your debit card, please click on the gray box



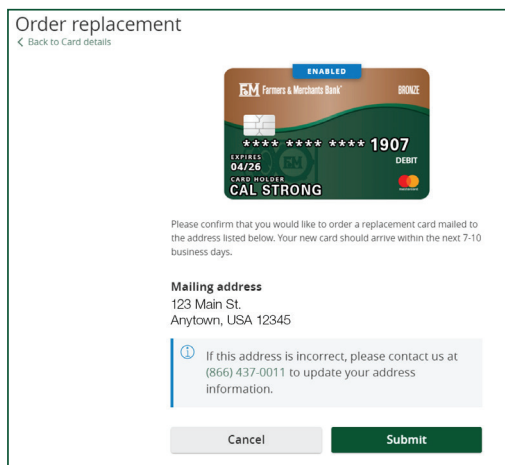
Card Details

6. To get started, select **Services** and then **Debit Card Controls**



- a. **Card Order Replacement**

- i. First you will need to confirm that your mailing address displayed is correct
 - ii. If incorrect, please contact us at 866-437-0011 to update your mailing address
 - iii. If correct, simply click on the **Submit** button to send your order to our team to complete




b. Report Lost, Stolen, or Damaged

- i. First you will need to confirm that your mailing address displayed is correct
- ii. If incorrect, please contact us at 866-437-0011 to update your address
- iii. If correct, simply click on the **Submit** button to send your order to our team to complete
 1. For lost or stolen card requests, our team will block the lost/stolen debit card, report it to our Fraud Team, and mail you a new debit card
 2. For a damaged card request, our team will mail you a new debit card

Report lost or stolen

[< Back to Card details](#)



Marking your card lost, stolen or damaged will permanently deactivate your card. This block is permanent and immediate.

Was the card lost, stolen, or damaged?


Lost

Stolen

Damaged

Order replacement

Mailing address
123 Main St.
Anytown, USA 12345


 If this address is incorrect, please contact us at (866) 437-0011 to update your address information.

c. Reorder PIN

- i. Call 866-985-2273 to reset your PIN

Card details

[< Back to Card services](#)



ENABLED

F&M Farmers & Merchants Bank[®] BRONZE

**** * 1907

EXPIRES 04/26 DEBIT

CARD HOLDER CAL STRONG

Enable/disable card

CARD MANAGEMENT

- Order replacement
- Report lost or stolen
- Card controls
- Reorder PIN**

Request to have a new PIN mailed to you

- Alerts
- Travel notifications

For more info check the FAQ

Reorder PIN

To request a new PIN, please call 866-985-2273

Close



DEBIT CARD SERVICES, CONTROLS & ALERTS VIA ONLINE BANKING – USER GUIDE

d. Set Travel Notifications

- i. First you will need to select the debit card(s) you will be using when traveling
- ii. Then enter your Departure and Return dates. Please enter where you will be traveling, if it's domestic or international, and a contact phone number.
- iii. Our team will update the system with this information





Travel notifications


[< Back to Card details](#)


Notify us of your travel plan(s) so your card is ready to travel with you. Please allow 4 hours during normal business hours for your travel to be notated.

Setup a new travel notification

Select card(s) that will be used

-  DEBIT 0000 - CAL STRONG
-  DEBIT 1234 - CAL STRONG
-  DEBIT 1907 - CAL STRONG
-  DEBIT 2023 - CAL STRONG

Departure date 

Return date 

Where will you be traveling?

- Domestic
- International

Traveling contact number

Domestic International



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CONTROLS

- 7. Controls offer cardholders a number of options to help them monitor debit card activity and block specified transactions.
 - a. A Control declines transactions on a debit card based on the cardholder’s control preferences.
 - b. Controls offers the following:
 - I. Locations
 - II. Merchant Types
 - III. Transaction Types
 - IV. Spend Limits*

****NOTE:** This is a separate limit set by the cardholder. As noted in the F&M Bank Terms & Conditions, Electronic Fund Transfer Disclosure, Limitations Generally section, the Bank reserve the right to impose dollar, activity, or other limitations on the debit card transactions.*

Controls – Locations

- 8. The cardholder sets location controls to block transactions that occur outside of selected locations. There are three types of location controls.

Location Type	Control
My Location	Declines debit card transactions that occur at an in-store merchant in a different location than the primary cardholder’s device.
Example: The cardholder is in Anaheim, CA but a debit card transaction takes place at a merchant in San Antonio, TX. The transaction is blocked.	
My Regions	Declines debit card transactions that occur at an in-store merchant outside of the regions specified by the cardholder.
Example: The cardholder sets Florida and Arizona as approved regions since they travel there frequently on business. A transaction takes place in New York. The transaction is blocked.	
International	Declines debit card transactions that occur at an in-store merchant outside of the cardholder’s country of residence.
Example: The cardholder lives in the U.S. but a transaction takes place in Russia. The transaction is blocked.	



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LOCATION ⓘ

Decline transactions outside of My Regions
Decline transactions outside of My Regions

Decline International/Non U.S Transactions

LOCATION ⓘ

Decline transactions outside of My Regions
Decline transactions outside of My Regions

ⓘ International transaction controls are not available when My Regions is selected

My regions

Add a new region

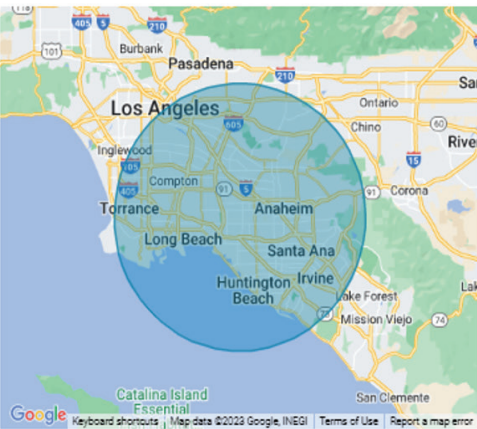
LOCATION ⓘ

Decline transactions outside of My Regions
Decline transactions outside of My Regions

Decline International/Non U.S Transactions

ⓘ My Regions controls are not available when international transaction is selected

Regions
[Back to Card controls](#)



Search

Area Radius

Region Name

Cancel
Submit Regions


Area Radius

20 miles

20 miles

40 miles

60 miles



Success!

Your request to add a region has been successfully submitted


Close



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Controls – Merchant Types

9. The cardholder sets Merchant Type controls to decline transactions at selected merchant types.

MERCHANT TYPES 

- Decline department store transactions
- Decline entertainment transactions
- Decline gas station transactions
- Decline grocery transactions
- Decline household transactions
- Decline personal care transactions
- Decline restaurant transactions
- Decline travel transactions
- Decline age restricted transactions
- Decline other merchant transactions

Control Type	Description
Department Store	Includes clothing, accessories, office supplies, electronics, etc.
Entertainment	Includes amusement parks, movie theaters, arcades, etc.
Gas Station	Includes fuel dispensers, warehouse club gas, etc.
Grocery	Includes supermarkets, bakeries, butchers, etc.
Household	Includes utilities, contracted services like electricians, plumbers, A/C repairs, etc.
Personal Care	Includes drug stores, pharmacies, health professionals, etc.
Restaurant	Includes diners, fast-food, cafeterias, etc.
Travel	Includes airlines, car rental, hotels, etc.
Age Restricted	Includes liquor stores, smoke shops, casinos, adult stores, etc.
Other	Purchases at other merchants



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Controls – Transaction Types

10. The cardholder sets Transaction Type controls to decline transactions at selected types of places.

TRANSACTION TYPES	
<input type="checkbox"/>	Decline eCommerce transactions
<input type="checkbox"/>	Decline Mail/Phone order transactions
<input type="checkbox"/>	Decline recurring transactions
<input type="checkbox"/>	Decline ATM transaction
<input type="checkbox"/>	Decline In store transactions
<input type="checkbox"/>	Decline other transaction

Control Type	Description
In-Store	Includes department stores, pharmacies, other retail stores, etc.
eCommerce	Includes online bill payment, online shopping, etc.
Mail/Phone Order	Includes catalog shopping, travel agent payments, etc.
Auto Pay	Includes automated bill payment, monthly suspense payments, etc.
ATM	Includes bank ATMs, vendor ATMs, cash advances, etc.
Other	Includes other cases outside of standard types



DEBIT CARD SERVICES, CONTROLS & ALERTS VIA ONLINE BANKING – USER GUIDE

Controls – Spend Limits*

11. The cardholder sets Spend Limit controls to decline the debit card transactions that exceed specified dollar limits.
***NOTE:** This is a separate limit set by the cardholder. As noted in the F&M Bank Terms & Conditions, Electronic Fund Transfer Disclosure, Limitations Generally section, the Bank reserves the right to impose dollar, activity, or other limitations on the debit card transactions.
12. Set **Per Transaction** and/or **Per Month** limits
 - a. **Per Transaction:** Set an amount to decline a transaction that exceeds the set transaction limit.
 - b. **Per Month:** Set an amount to decline transactions when dollar amount for the month exceeds the set limit.
 - c. Enter the limit amount in the **Amount** field(s)
 - d. Click on **Save**

SPENDING ⓘ

Limit per transaction

Monthly transaction limit

SPENDING ⓘ

Limit per transaction

Limit per transaction

Monthly transaction limit

Monthly transaction limit



DEBIT CARD SERVICES, CONTROLS & ALERTS VIA ONLINE BANKING – USER GUIDE

ALERTS

13. Alerts offer cardholders a number of options to choose from to help monitor debit card activity.
- a. An Alert is a notification sent to the cardholder to let them know that a transaction occurred against their debit card based on the cardholder's alert preferences.
 - b. Alerts offers the following:
 - I. Locations
 - II. Merchant Types
 - III. Transaction Types
 - IV. Spend Limits*
***NOTE:** This is a separate limit set by the cardholder. As noted in the F&M Bank Terms & Conditions, Electronic Fund Transfer Disclosure, Limitations Generally section, the Bank reserve the right to impose dollar, activity, or other limitations on the debit card transactions.

Alerts – Locations

14. The cardholder can select to be alerted of any International transactions.

LOCATION ALERTS ⓘ

International transaction


ⓘ My Regions alerts are not available when international transaction is selected



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Alerts – Merchant Types

15. The cardholder selects the Merchant Types that they would like to receive alerts on.

MERCHANT TYPES 

Department store

Entertainment

Gas station

Grocery

Household

Personal care

Restaurant

Travel

Age-restricted

Other

Alert Type	Description
Department Store	Includes clothing, accessories, office supplies, electronics, etc.
Entertainment	Includes amusement parks, movie theaters, arcades, etc.
Gas Station	Includes fuel dispensers, warehouse club gas, etc.
Grocery	Includes supermarkets, bakeries, butchers, etc.
Household	Includes utilities, contracted services like electricians, plumbers, A/C repairs, etc.
Personal Care	Includes drug stores, pharmacies, health professionals, etc.
Restaurant	Includes diners, fast-food, cafeterias, etc.
Travel	Includes airlines, car rental, hotels, etc.
Age Restricted	Includes liquor stores, smoke shops, casinos, adult stores, etc.
Other	Purchases at other merchants



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Alerts – Transaction Types

16. The cardholder selects the Transaction Types that they would like to receive alerts.

TRANSACTION TYPES ⓘ

eCommerce transactions

Mail/Phone Order transactions

Recurring transactions

ATM transactions

In-store transactions

Other transactions

Alert Type	Description
eCommerce	Includes online bill payment, online shopping, etc.
Mail/Phone Order	Includes catalog shopping, travel agent payments, etc.
Auto Pay	Includes automated bill payment, monthly suspense payments, etc.
ATM	Includes bank ATMs, vendor ATMs, cash advance, etc.
In-Store	Includes department stores, pharmacies, other retail stores, etc.
Other	Includes other cases outside of standard types



DEBIT CARD SERVICES, CONTROLS & ALERTS VIA ONLINE BANKING – USER GUIDE

Alerts – Spending Limits*

17. The cardholder sets Spend Limit alerts to notify them of debit card transactions that exceed specified dollar limits.
 - a. Set **Per Transaction** and/or **Per Month** limits
 - I. **Per Transaction:** Set an amount to alert a transaction that exceeds the set transaction limit.
 - II. **Per Month:** Set an amount to alert transactions when dollar amount for the month exceeds the set limit.
 - III. Enter the limit amount in the **Amount** field(s)
 - IV. Click on **Save**

SPENDING ALERTS ⓘ <input type="checkbox"/> Alert per transaction <input type="checkbox"/> Alert per monthly limit	SPENDING ALERTS ⓘ <input checked="" type="checkbox"/> Alert per transaction Alert per transaction \$ 0.00 <input checked="" type="checkbox"/> Alert per monthly limit Alert per monthly limit \$ 0.00
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