

What is Card Controls?

Card Controls is a service available within *myTrustmark*® online and mobile banking that allows customers to manage and track spending on their Trustmark personal debit and credit cards. Card Controls is not available with Trustmark business debit or credit cards.

What are the key features?

Card Controls allows personal debit and credit cardholders to:

- Freeze/Unfreeze cards
- Implement spending limits
- Apply controls based on location, transaction type or merchant type
- View spending analytics

How do I access Card Controls?

Log into *myTrustmark*. From the **Menu**, click **Services**, then select **Card Controls**.

Notes:

- iPad is not fully supported at this time. For the best experience, access Card Controls on your mobile phone or desktop.
- If you experience issues accessing or using Card Controls on your mobile phone, ensure you have the latest version of the *myTrustmark* app by navigating to your mobile phone's Settings > Apps > *myTrustmark*. If you do not have the latest version, you will see a message prompting you to update. Complete the update, then return to Card Controls.

How do I enroll in Card Controls?

Personal debit cards are automatically enrolled. Personal credit cards will need to be manually enrolled.

How do I manually enroll my credit card?

Click on the icon in the top right corner of the Card Controls screen, and then click **Add a new card**.

Note:

You must enter your name exactly as it appears on your credit card.

How do I manage my card(s)?

Within Card Controls on the mobile app, click **Cards** at the bottom of the screen (or **My Cards** at the top of the screen in the desktop version). From the **Cards/My Cards** screen, you will be able to view each of your card(s). If you have more than one card, swipe right/left to select different cards.

You will be presented with the following options for each card:

Details

- View the full card number, expiration date and CVV code for 25 seconds.

Controls

- Transaction Controls – Set overall spend limits or spend limits per transaction type. Disable/enable transactions by type (e.g., ATM Withdrawals, In-Store Transactions, E-Commerce Transactions and more).
- Location Controls – Limit your transactions geographically.
- Merchant Controls – Allow payments only to your pre-selected merchants. You can select merchant categories or choose specific merchants from your recurring payments and card-on-file merchants.

Note:

Each business that agrees to accept debit/credit card payments is placed in a merchant category. Trustmark has no control over which merchant category is assigned to each business and can only see the merchant category once a transaction has occurred.

Manage

- Change Card PIN – Create a new PIN for your card.
- Archive Card – Hide all transactions for selected card from the Card Controls home page.
- Wallet Integration – Add your card to external wallets (e.g., Apple Wallet or Google Pay).

Freeze/Unfreeze

- Instantly Freeze your card to block all transactions (except autopay) with a single touch.
- To allow transactions again, simply Unfreeze your card to immediately turn your card back “on”.

How do I see my card transactions?

Select the **Home** tab within the mobile app or the **Aggregate View** tab within the desktop version to view card transactions that have occurred since enrolling in Card Controls. If you have more than one card enrolled in Card Controls, this view shows transaction information for all cards combined. You can also view spending analytics by date, categories or merchants.

My transaction was declined due to a restriction that I set in Card Controls. How do I override Card Controls to allow the transaction?

Locate the denied transaction within Card Controls on the **Home** tab (mobile app) or **Aggregate View** tab (desktop). Click on the denied transaction to view a message stating the reason for the denial and select the option to allow an override. The override is available for a short period of time (approximately 10 min). The merchant will need to run the transaction again during the override period.

I received a notification from *myTrustmark* regarding a specific transaction that I do not recognize and could potentially be fraudulent. Should I freeze my card or ask Trustmark to close it?

We recommend that you take immediate action and freeze your card so that you have time to determine if the transaction(s) is fraudulent. If the transaction is valid, and you froze your card, you can quickly unfreeze it to turn it back on.

If you requested that your credit card be closed, and then determined that the transaction(s) in question was valid, your credit card cannot be reopened. Once a credit card is closed, you will have to wait for a replacement credit card to be mailed to you.

Why do I not see my family members' cards?

Card Controls is linked to your *myTrustmark* online and mobile banking profile and only allows a cardholder to view cards registered under the same Social Security Number as the *myTrustmark* online and mobile banking account.

My family member is enrolled in *myTrustmark* online and mobile banking, and I cannot enroll online with the same deposit account. How do I enroll in *myTrustmark* to be able to access Card Controls?

If a *myTrustmark* online and mobile banking account already exists for a deposit account, another *myTrustmark* online and mobile banking account cannot be created using the online enrollment process. Contact Personal Online Banking Support at 866.794.5102 to enroll.

How do I enable card notifications?

Within Card Controls on the mobile app, click on the icon in the top right corner, then click **Notifications Settings** to view and update notification options. Card Controls notifications are only available as push notifications, which must be enabled in the *myTrustmark* app. Within the *myTrustmark* app, navigate to **Menu > Settings > Push Notifications** and toggle the switch to **Enable Notifications**.

Why does the app ask to see my location?

Location Controls require access to your location to work effectively and allow cardholders to limit transactions geographically.

Who do I call for assistance?

For assistance with Card Controls, call our Customer Contact Center at 800.243.2524.