Member FAQs for CardSecure

What is CardSecure?

CardSecure is a mobile app that lets you manage your SMFCU cards on-the-go. You control when and where your cards can be used as well as view instant alerts when transactions are processed. You can also turn the card on/off, view balances and transactions, and a direct link to open the mobile app.

If your card has been stolen or fraudulent transactions have been posted to your account, please turn off your card through the app and call the Credit Union right away.

What are the benefits of CardSecure?

- You can control when and where your card is used
- You can receive real-time push notifications to alert you of card usage
- You can control card security by locking your debit card when not in use.
- The app is also a great tool for managing your dependents' purchases to avoid misuse.

Do you have to be logged into the app to receive notifications?

You do not need to be logged in; alerts are pushed from the app to your device's notification pane. You can turn this function on/off through the app under Alert Preferences.

What types of controls can I set within the app?

The following controls can be customized individually by card:

- Alert Preferences Location – set limitations on when your device location is different from the merchant location, based on your device's GPS signal.

- Region – set limitations on in-store purchases outside of a ZIP code pre-defined by you. You can set up to three ZIP codes; regions are within a 5-mile radius of the ZIP code.

- International – allow/not allow your debit card to be used internationally (in-store.)
  Note: Please contact us if you plan on using your debit card outside of the United States.

- Control transactions based on a dollar amount threshold - you can set a specific amount per transaction.

- Control transactions based on the type – allow/not allow your debit card to be used in-store, online, mail/phone, recurring or ATM.

- Control transactions based on the type of merchant – allow/not allow your debit card to be used at department stores, entertainment, gas stations, groceries and many more.

- Only allow transactions when you turn your debit card "on" – changes happen instantly!

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What if my card is turned off and I have a recurring bill due? Will that transaction be denied?

When the card is "off", most card transactions are denied by CardSecure and alerts are generated for attempted transactions. Some transactions, such as auto pay and credits, may be processed by businesses/merchants even when the card is in "off" mode. This is determined by how transactions are input and processed by the businesses/merchants.

What if I am traveling and want to set up a Travel Notice?

You will need to allow GPS location to be used for the app for any of the location options to work. With the Travel Plan feature in the CardSecure app, you can create up to two travel notices with up to 15 domestic and/or international destinations. When creating a travel notice, you are required to complete a one-time passcode (OTP). Once the Travel Plan is created, it will be editable and viewable in CardSecure.

Does the app require me to authenticate each time the application is started or accessed?

The app uses the same credentials as SMFCU Mobile App. You do need to log into the mobile app before you can use CardSecure app. Once you log in to CardSecure, you will manage your cards under the Manage Portfolio option under the menu button.

Can the app be controlled from a desktop or laptop computer?

No, this is a mobile app and is controlled by a smartphone or tablet.

Will CardSecure work outside the U.S.?

Yes, if your phone or tablet works, the app will work.

If I have questions about the app, who can I call?

Contact a South Metro FCU Member Services representative at 952-445-0888.