

DEBIT CARD MANAGEMENT

INSTRUCTIONAL GUIDE

BAKER



BOYER

Member FDIC

DEBIT CARD MANAGEMENT

What is Debit Card Management?

When it comes to security, Baker Boyer has you covered! Our Online Banking platform and Baker Boyer Mobile app provide you with valuable card management controls.

Through card management, you can:

- Activate new cards
- Lock or unlock your card(s)
- Report if your card(s) get lost or stolen
- Receive instant alerts when your card is used
- Set dollar limits to keep spending in check
- Prevent transactions that don't match your preferences

It's just another way our Online Banking platform helps you manage your money safely and securely.

If you have any questions, please contact support at (509) 525-2000 or through the Messages function of the Online Banking website/app. Bankers are available Mon-Fri. 8am-5pm.

DEBIT CARD MANAGEMENT

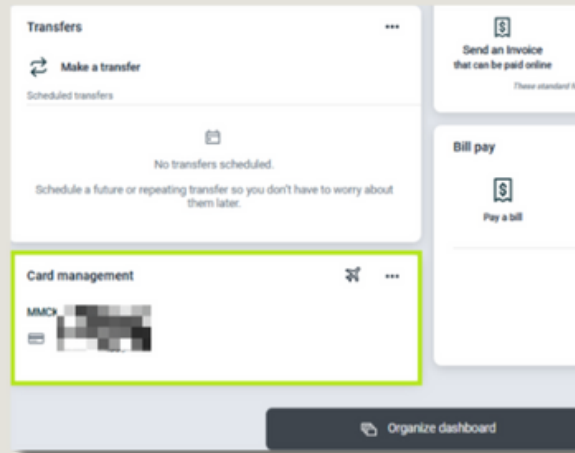
Managing my Debit Card Alerts

You can create alerts based on location, merchant types, transaction types, and spending limits. You will be notified when certain criteria is met.

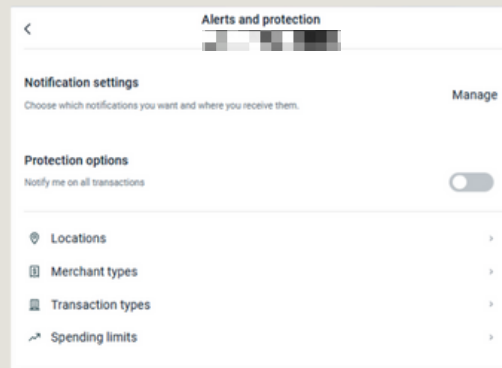
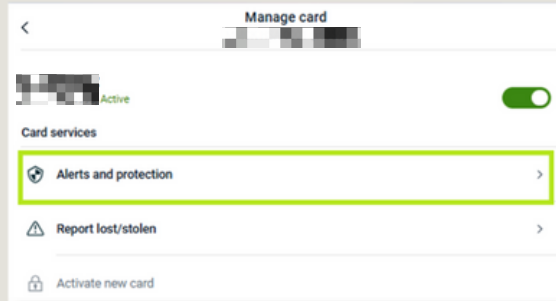
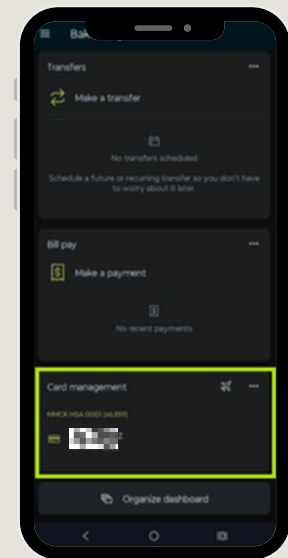
Please note, alerts based on location only apply to international transactions. Please contact Baker Boyer Bank before traveling internationally or making international transactions. To protect our clients while traveling and making purchases, individual countries are opened for authorizations instead of a blanket authorization.

To manage your alerts, sign into your Online Banking profile or the Baker Boyer Mobile app. In the Card management section, select the card you'd like to manage. Then, click Alerts and protection.

Browser:



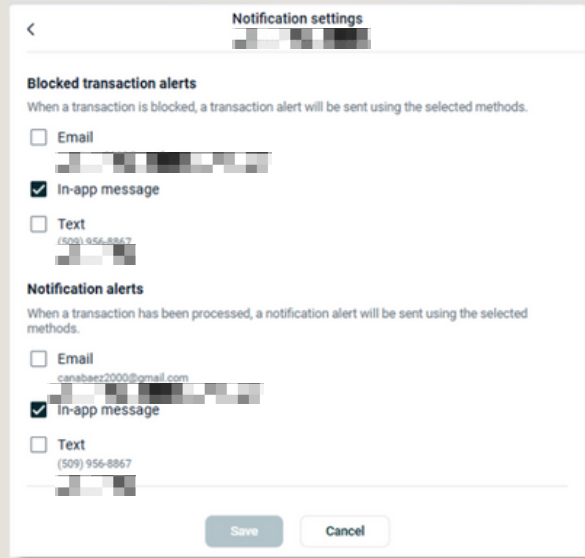
Mobile:



DEBIT CARD MANAGEMENT

Managing Alerts in my Online Banking

Click Manage beside Notification settings. Make your desired selections and click Save.



The screenshot shows the 'Notification settings' screen. At the top, there is a back arrow and a profile icon. The screen is divided into two main sections: 'Blocked transaction alerts' and 'Notification alerts'. Each section has a descriptive sentence and three options: 'Email', 'In-app message', and 'Text'. In the 'Blocked transaction alerts' section, 'In-app message' is selected with a checkmark. In the 'Notification alerts' section, 'In-app message' is also selected with a checkmark. At the bottom, there are 'Save' and 'Cancel' buttons.

Notification settings

Blocked transaction alerts
When a transaction is blocked, a transaction alert will be sent using the selected methods.

☐ Email

☒ In-app message

☐ Text
(509) 956-8867

Notification alerts
When a transaction has been processed, a notification alert will be sent using the selected methods.

☐ Email
canabaez2000@gmail.com

☒ In-app message

☐ Text
(509) 956-8867

Save Cancel

Enabling Notifications on all Transactions

Toggle the Protection options button on. Notifications will be sent out based on the options you selected in the Notification settings page.

DEBIT CARD MANAGEMENT

Configuring Notifications

Open Locations, Merchant types, and/or Transaction types and check the Send notification boxes based on your needs. Press Save when finished.

Locations

International

Blocking will stop in person card usage. Online transactions will still be possible.

Block transactions

☐

Send notification

☐

Transaction types

	Block transactions	Send notification
In Store	☐	☐
eCommerce	☐	☐
Mail/Phone Order	☐	☐
Auto Pay/Recurring	☐	☐
ATM	☐	☐
Other	☐	☐

Transaction type details

Merchant types

	Block transactions	Send notification
Department Store	☐	☐
Entertainment	☐	☐
Gas Station	☐	☐
Grocery	☐	☐
Household	☐	☐
Personal Care	☐	☐
Restaurant	☐	☐
Travel	☐	☐
Age Restricted	☐	☐
Other	☐	☐

Merchant type details

Setting up Spending Limits or Spending Alerts

Click Spending limits. Here, you can create alerts based on individual transactions and on monthly transaction limits. Baker Boyer debit cards have a default daily purchase limit of \$2,500.

Spending limits

Transaction limits

☐ Spending limit

Transactions over this amount will be blocked and an alert will be sent.

\$

☐ Spending alert

Transactions over this amount will send an alert.

\$

Monthly limits

☐ Monthly spending limit

Transactions that would bring your monthly spending total over this amount will be blocked and an alert will be sent.

\$

☐ Monthly spending alert

Transactions that would bring your monthly spending total over this amount will send an alert.

\$

Save

Cancel

DEBIT CARD MANAGEMENT

Adding a Debit Card to my Mobile Wallett (iOS Instructions)

Option A: From Within Online Banking

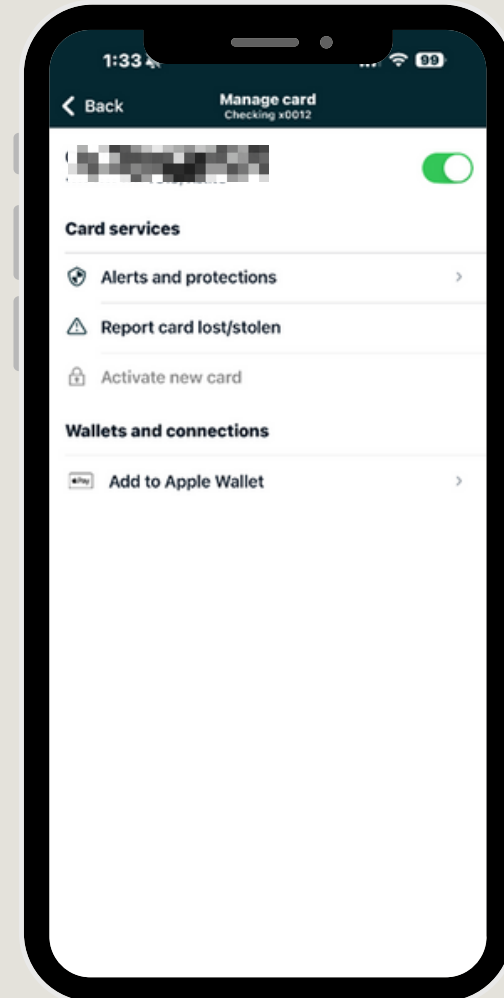
Step 1: Log in to the Baker Boyer Mobile App.

Step 2: Select the account that contains the card you'd like to add to your mobile wallet.

Step 3: Find the Card Management section and select the card you'd like to add to your mobile wallet.

- Note for brand new cards – You may add new cards to your digital wallet to make purchases while you wait to receive the physical card in the mail (typically takes about 7-10 business days to arrive). Please do not activate or change the pin on the card until it physically arrives.

Step 4: Select Add to Apple Wallet.

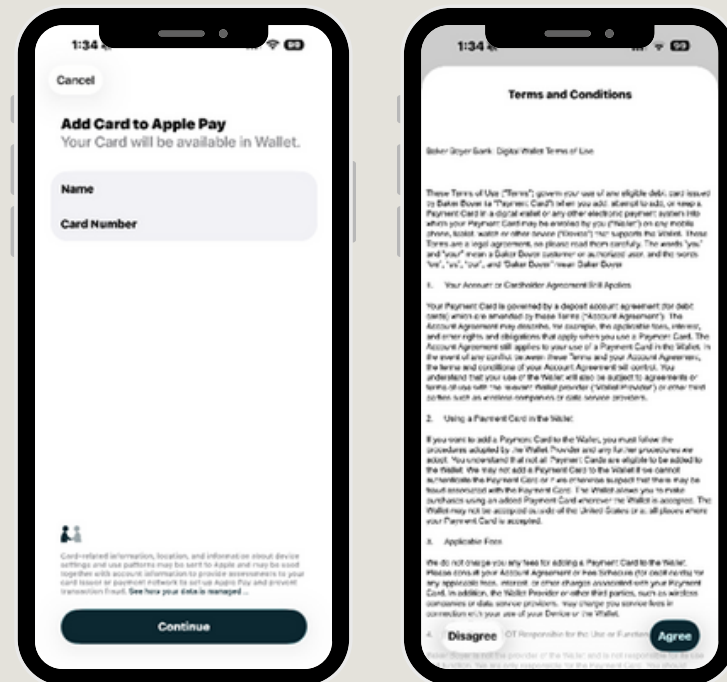


DEBIT CARD MANAGEMENT

Step 5: Verify your identity using your default authentication method or click “Try another way”.

Step 6: Confirm the Card Name and Last 4 digits of the card number are correct. Hit Continue.

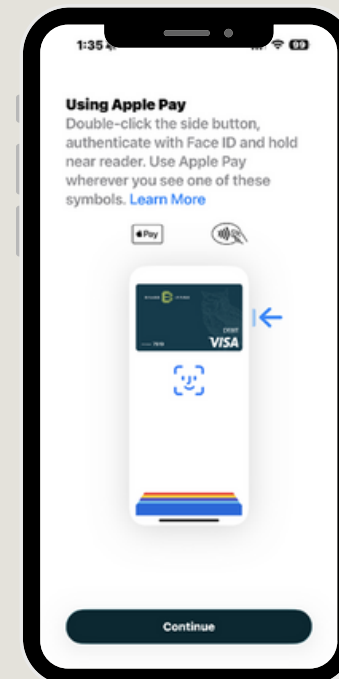
- It may take a few moments for your request to be approved.



Step 7: Read and accept the terms and conditions.

Step 8: Read the instructions and hit Continue.

Step 9: Your Card has now been added to your wallet!

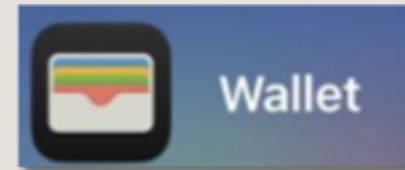


DEBIT CARD MANAGEMENT

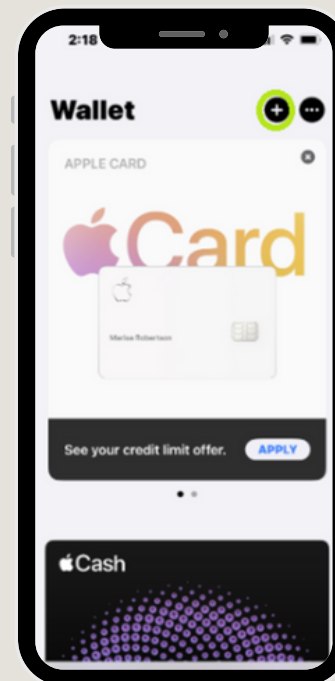
Adding a Debit Card to my Wallet (iOS Instructions)

Option B: From Within my Wallet

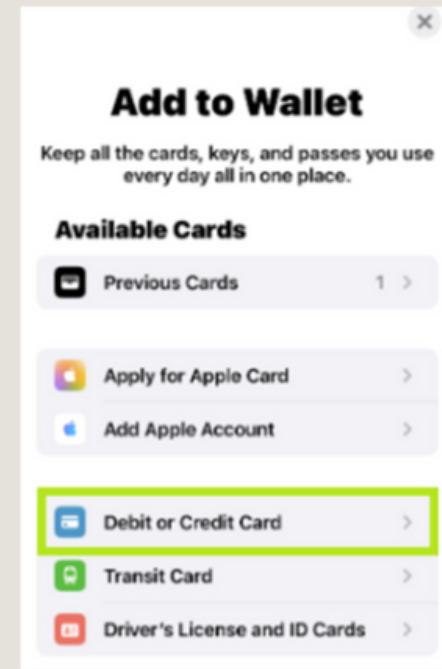
Step 1: Open your Wallet app on your mobile device.



Step 2: Click the + button in the top right



Step 3: Select Debit or Credit Card. Then, click Continue.



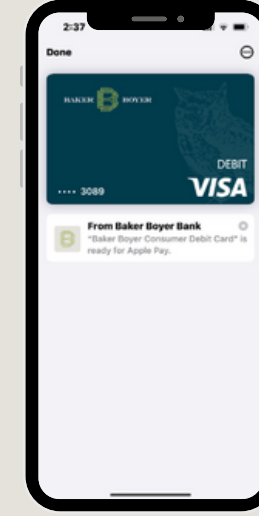
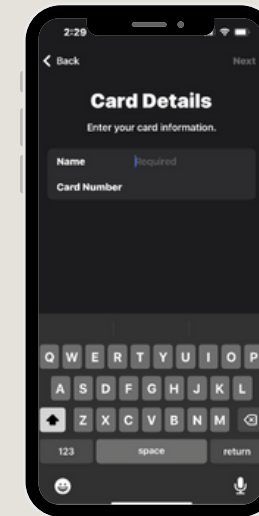
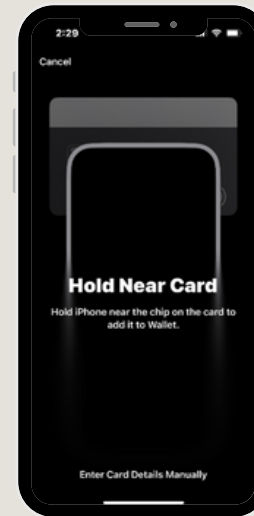
DEBIT CARD MANAGEMENT

Step 4: Add your Card to the wallet by completing one of the following methods:

- Hold your card near your phone, ensuring that the debit card chip touches the phone. After the card information has been auto-filled, enter the name and CVV (3-digit code on the back of the card).

OR

- Select Enter Card details manually. Input your name, card number, issue/expiration date, and CVV (3 digit code on the back of the card).



Step 5: Click Next. Read and accept the terms and conditions

Step 6: You should now see your card present in your wallet.

DEBIT CARD MANAGEMENT

Adding a Debit Card to my Wallet (Android Instructions)

Option A: From Within Online Banking for Android

Step 1: Log in to the Baker Boyer Mobile App.

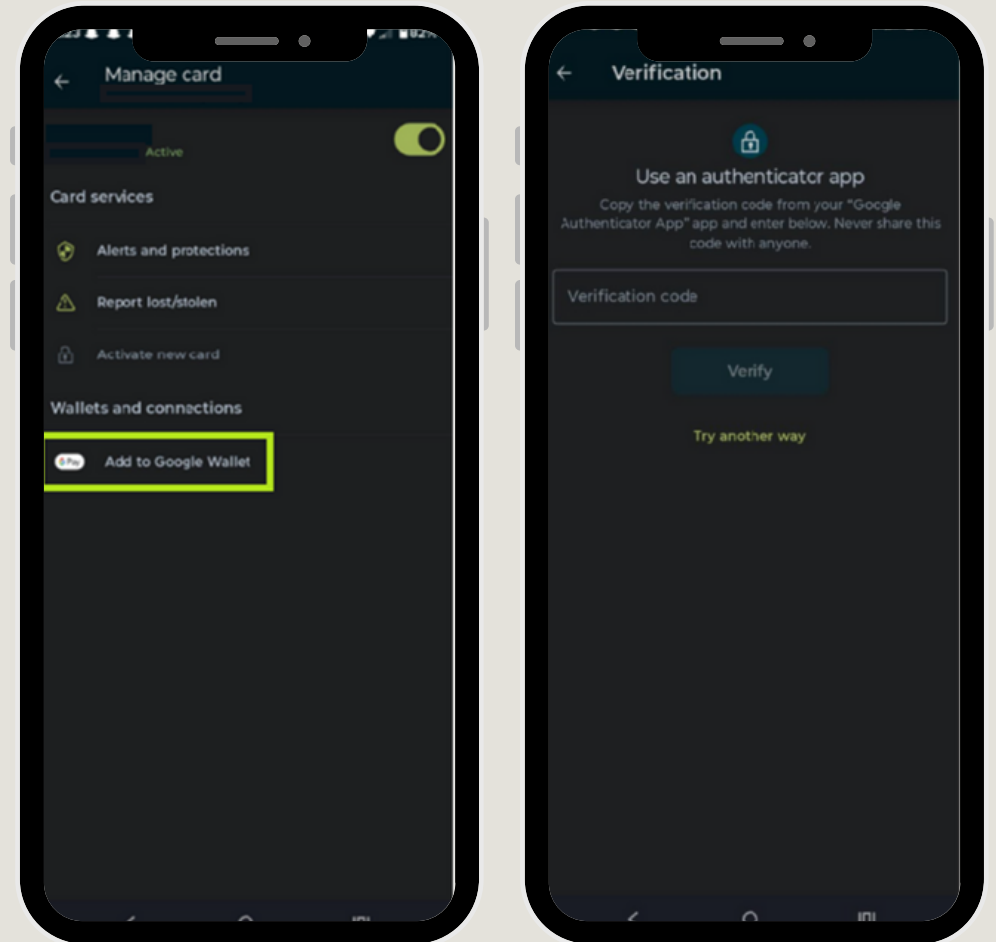
Step 2: Select the account that contains the card you'd like to add to your mobile wallet.

Step 3: Find the Card Management Section and select the card you'd like to add to your mobile wallet.

- Note for brand new cards – You may add new cards to your digital wallet to make purchases while you wait to receive the physical card in the mail (typically takes about 7-10 business days to arrive). Please do not activate or change the pin on the card until it physically arrives.

Step 4: Click Add to Google Wallet

Step 5: Verify your identity using your default authentication method or click "Try another way".



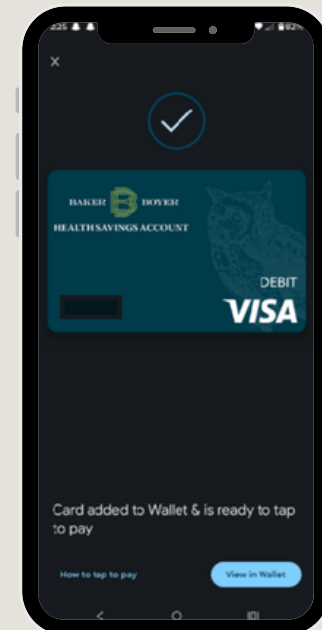
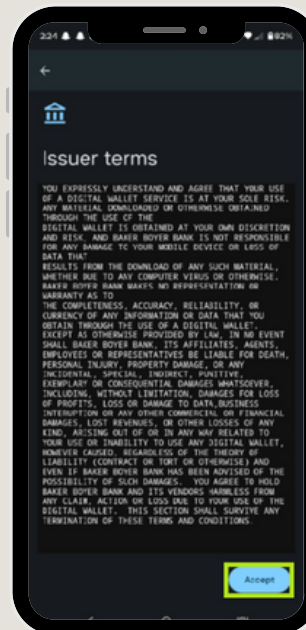
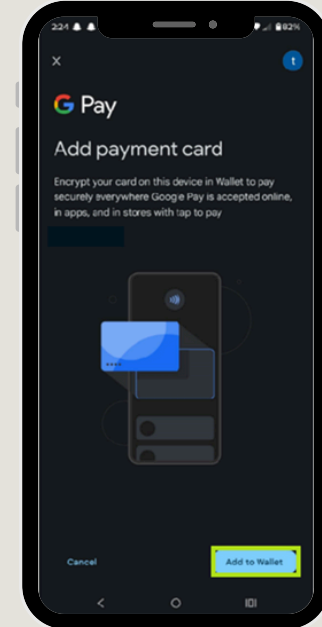
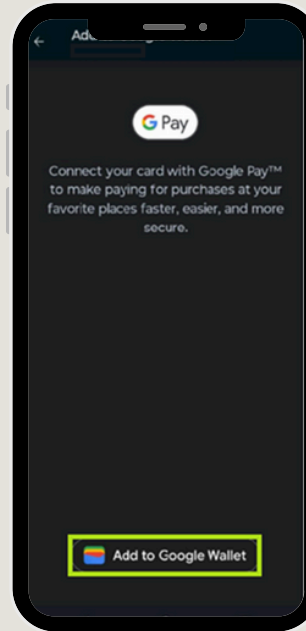
DEBIT CARD MANAGEMENT

Step 6: Click Add to Google Wallet, then Add to Wallet.

Step 7: Ensure your information is correct. Edit the information if it is inaccurate, and then click 'Continue'.

Step 8: Read and accept the terms and conditions.

Step 9: Your card has now been added to your wallet!



DEBIT CARD MANAGEMENT

Adding a Debit Card to my Wallet (Android Instructions)

Option B: From Within my Wallet

Step 1: Open your Google Wallet app on your phone and click Add payment card. Or select Add to Wallet then Payment card.

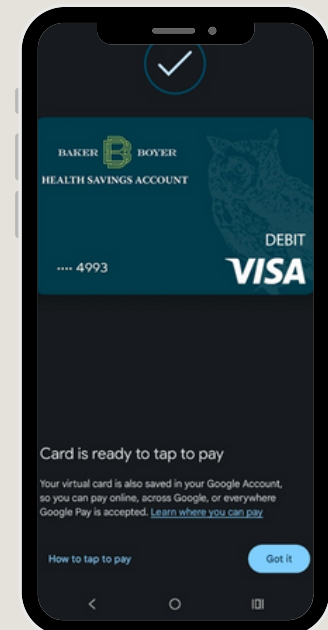
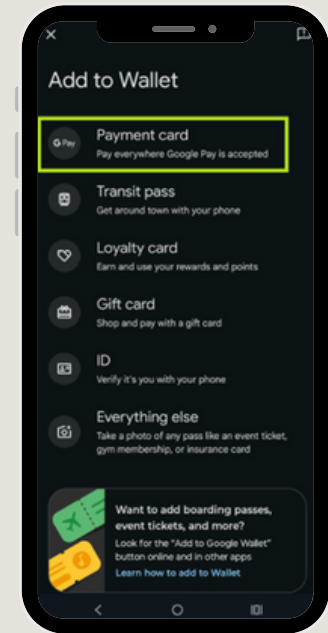
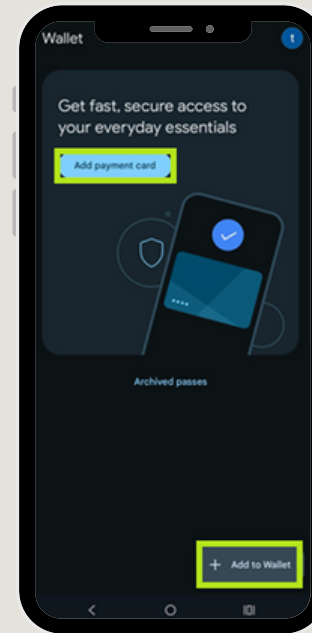
- Note for brand new cards – You may add new cards to your digital wallet to make purchases while you wait to receive the physical card in the mail (typically takes about 7-10 business days to arrive). Please do not activate or change the pin on the card until it physically arrives.

Step 2: Take a picture of your card or select Or enter details manually then input your card number, expiration date, and security code.

Step 3: Ensure your information is correct, then click Save and continue.

Step 4: Read and accept the terms and conditions.

Step 5: You should now see your card present in your wallet



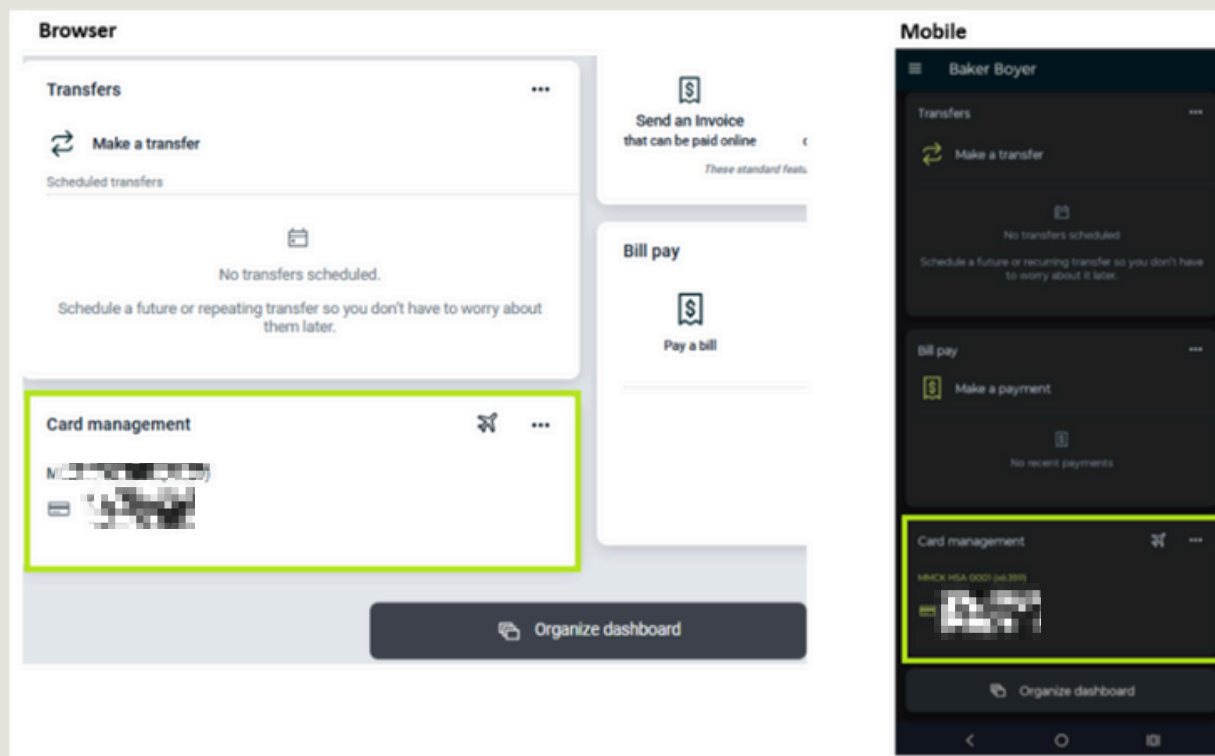
DEBIT CARD MANAGEMENT

Changing the Status of my Debit Card

Clients can change the status of their debit card using the following methods:

- Call the bank during open hours (Mon-Fri. 8am-5pm) at (509) 525-2000 and speak with a representative
- Use our 24-Hour Banking service
- Visit an ATM
- Access Online Banking on your web browser or through the Baker Boyer Mobile app

The following options will be found in the Card management section of our Online Banking platform.



DEBIT CARD MANAGEMENT

Activating my New Card

Step 1: In Card management, select the card that needs to be activated.

Step 2: Click Activate New Card.

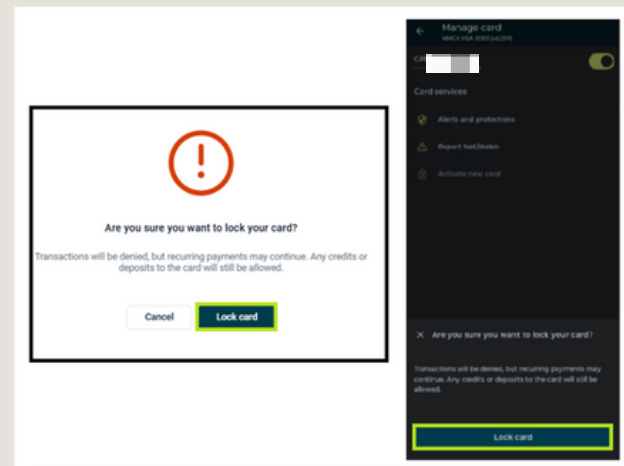
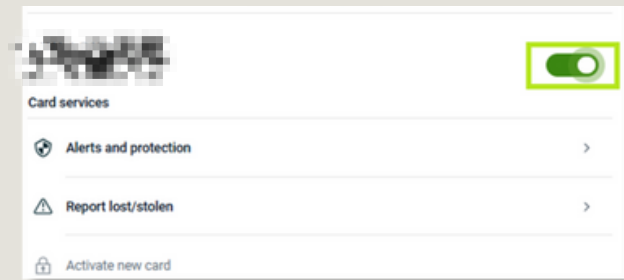
Step 3: The card is now active for electronic transactions. If you need to make PIN-based transactions, you will have to activate the PIN at an ATM by performing a balance inquiry or transaction.

Locking/Unlocking my Card

Step 1: In Card management, select the card that needs to be locked or unlocked.

Step 2: Toggle the card “off” to lock it or “on” to unlock it and make it active.

Step 3: If you’ve toggled it “off,” a pop-up should appear confirming you wish to lock the card.



DEBIT CARD MANAGEMENT

What do I do if my card is lost, compromised, blocked, or stolen?

If your card is lost, compromised, blocked, or stolen, please take action immediately! Contact us in person or by phone at (509) 525-2000. Bankers are available Mon-Fri. 8am-5pm.

If outside of regular business hours, please call the following number to report a lost debit card: (855) 293-2456 (within US) and (206) 389-5200 (outside US).

You can also report a lost or stolen card through our Online Banking platform or the Baker Boyer Mobile app:

Step 1: In Card management, select the card that needs to be reported.

Step 2: Click Report lost/stolen.

Step 3: Select if the card is lost or stolen.

Step 4: A popup will appear asking you to confirm your choice.

Step 5: Select Report to continue. This will permanently deactivate the card.

Step 6: Contact Baker Boyer Bank after taking this step so a new card may be ordered.

