

**CARDSWAP**  
**ENROLLMENT**  
**PAYMENTS**  
**NOTIFICATIONS**  
**TROUBLESHOOTING**

**CARDSWAP**

**What is CardSwap?**

CardSwap can be found in Online Banking under the 'Pay Bills' menu, and it makes it easy to manage your debit and credit cards on file with subscription and digital point-of-sale (POS) services. Subscription services include Netflix, Hulu, and Spotify, that charge a periodic subscription fee. Digital point-of-sale services include Amazon, Uber, iTunes, and Venmo, that link to a debit/credit card which is charged when used. Setup is easy. To get started:

- Select the services and subscriptions you use, and enter you log in information for each provider.
- Then, enter your Premier America card information, and CardSwap will do the rest to update your payment card with each provider!

**How is CardSwap different from Biller Direct and Bill Pay?**

All options facilitate payments; however, CardSwap allows you to "swap" the funding source to your Premier America debit or credit card for providers that offer subscription and digital point-of-sale services.

**What is the benefit of using CardSwap?**

- CardSwap easily identifies providers that have been linked to your card(s) which is especially helpful if you have to update a lost, expired or compromised card.
- You can save time by updating your card on file at the same time and all in one place.
- It provides consistency by consolidating your payment sources and providing alerts for all your subscription and digital POS services. No more missing payments – you'll receive an alert notifying you when your card is due to expire. You must enable notifications to receive alerts via SMS (text) or email.

**ENROLLMENT**

**How do I enroll for CardSwap?**

PLEASE NOTE: Some of your providers may require multi-factor authorization when detecting a new device accessing an account or making changes.

1. Log in to Online Banking and select CardSwap from the Bill Pay drop down menu.
2. Click **Get Started** to open the list of providers.

- a. Providers are not displayed in alphabetical order. If you can't find your provider, try entering their name in the **Search** field.
3. Click/Tap the tile for your providers. A green ✓ displays on the tile when selected.
  - a. Note: Providers selected together will be linked to the same card. The linked card can be changed later or you can add the provider separately or as part of a different group
  - b. Note: A yellow (!) on a provider tile means their website is down, usually for maintenance. You may add this provider later once their site is again available.
4. Click/Tap **Next Step** when ready.
5. Enter card information for the card you want to link to the account(s) selected. Click **Verify Card**.
6. Once card information is verified, the selected provider(s) display with login field.
  - When multiple providers were selected, they appear as a carousel. The provider tile at the center is the one being linked.
7. Enter your credentials for the provider's website. Enter your username in the **Email Address** field and your **password**. Click/Tap **Link Account**.
  - If you aren't sure what your credentials are, click/tap **forgot username/password** to be redirected to the provider's site and update credentials.
8. CardSwap confirms your credentials and links to your account. This allows it to change your payment method when a card is renewed or replaced. When multiple providers are selected, the credentials display will be requested for each provider. When the last provider is linked, **Nice work!** displays.
9. Click **Finish** to exit and display the CardSwap dashboard.

## PAYMENTS

### How long does it take for my card to be swapped on a provider's site?

It may take up to 24 hours. However, in most cases, the card swap happens immediately.

### Is CardSwap secure and compliant?

CardSwap undergoes routine ethical hack, code reviews, and penetration testing. Data is encrypted and secure. Sensitive data is only used in memory and never stored in a database. It is also PCI compliant.

## NOTIFICATIONS

### Can I set up CardSwap notifications?

Yes, you can set up notifications. Notifications are turned OFF by default, so it is important for you to turn them on to get alerted for any account issues or when an event occurs.

### How do I set up CardSwap notifications?

1. As a first-time user, after adding a link, the CardSwap dashboard will display. Click/Tap **Setup Now** to turn on a notification method.

2. As a returning user with a link, within the CardSwap dashboard, Click/Tap **Notifications**.
3. Available email and mobile numbers will display
  - a. Note: Notifications are turned off by default. The slider will show as gray.
4. Click/Tap the email and/or mobile number you would like to receive notifications.
  - a. Note: Standard text message and data rates may apply when enabling SMS (text) notifications.
5. The slider will turn green for the email and/or mobile phone that is enabled.
6. If the preferred email and/or mobile phone is not visible, click/tap **+Add** to add a Phone number or Email.
7. Input the requested information and click/tap Next.
8. Click/Tap the slider to green to enable notifications the email and/or mobile phone.

### **What types of notifications can I expect to receive?**

Yes, there are 3 specific events that CardSwap will notify on. They include:

- Verification code to setup notifications
- Biller Authentication
  - Is Invalid
  - Is on a Hold
- Card Payment Method is Expiring

### **Why do I receive email confirmations of a new payment method being on file for some providers, but not others?**

Receipt of a confirmation email from a provider is dependent on the provider and the providers' process for notifying you of changes on your account.

Due to this, Premier America does not have control over the receipt of direct provider notifications.

### **Why did I get a notification that my account is being accessed from someplace other than here?**

You may be notified by some providers that your account is being accessed from a different location when they detect a log in from CardSwap rather than your location. The CardSwap provider needs to access your provider account to perform the swap.

### **Why was I notified that my account was accessed from an unknown device?**

This may occur when you select "remember me" when logging in and the provider registered your device. When CardSwap accesses an account where remember me was selected and the provider registers devices, they may notify you since CardSwap is not how you typically have accessed your account.

## TROUBLESHOOTING

### **What happens if my card expires soon or is deactivated?**

When CardSwap recognizes a card is close to expiring, Online Banking use the notification method you selected to notify you that updated card details are needed. Notifications must be enabled for a notification to be sent 5 days out and 1 day out before the card expires.

### **What happens if my card is reported lost or compromised?**

CardSwap will not be able to automatically identify if a Premier America card has been reported as lost or compromised.

### **Can I use this service if I don't have a checking account?**

CardSwap is a card-related product.

### **Why do some providers require me to enter a security code?**

Authentication requirements differ by provider. Some providers require a security question or code to access an account. If the provider requires you to enter a security question or code outside of CardSwap, you will need to enter your security question or code inside of CardSwap.