

Mastercard® Frequently Asked Questions

Platinum Class Credit Cards

Account Maintenance

How do I activate my Mastercard credit card?

You can activate your card through your Online Banking account, RBFCU Mobile app or over the phone using the phone number listed on the sticker affixed to your new card when you receive it in the mail.

To activate via Online Banking:

- Sign in to your account and go to the “View Services” tab
- Click on the “Manage Cards” feature
- Click on the last four digits of the Mastercard account number
- Click on “Activate Card”; click “Submit”

To active via RBFCU Mobile app:

- Sign in to the app and scroll to the “Manage Cards” feature
- Select the last four digits of the Mastercard account number
- Select “Activate Card”; select “Submit”

To activate via phone:

- Call the automated voice system at 1-866-839-3492 (also listed on the sticker on the card) and follow the prompts.

After you activate your Mastercard credit card, you can manage your card through your Online Banking account and/or the RBFCU Mobile app.

Please note: Your PIN arrives in the mail in approximately 3-5 business days after your card opens in an unmarked, security envelope with perforated sides. For security reasons, we do not have access to your PIN.

How can I change my PIN?

- Over the phone through the Interactive Voice Response (IVR) system by calling 1-866-297-3413. *However, if your card is a joint card and/or you have an authorized user, and you elect to share the same PIN, you can only change the PIN at an RBFCU ATM.*
- At any RBFCU ATM (excluding ATMs located at Murphy gas stations).

You must know your current credit card PIN in order to change it. If you do not receive your PIN, you may request a confirmation through the “Manage Cards” feature in your Online Banking account, RBFCU Mobile app or you can contact RBFCU at 1-800-580-3300.

How can I view my transactions online?

To view via Online Banking:

- Sign in to your account and go to the “Credit Cards” section
- Click on the last four digits of the Mastercard account number
- In the “Activity Overview” section, click on the last four digits of the Mastercard
- You will be directed to the eZCard website; from there click on “View Transactions”
- You can view the most recent transactions, as well as up to 12 months of previous statements and 18 months of transactions. (The statement date selected cannot exceed 18 months.)

To view via RBFCU Mobile app:

- Sign in to the app and select the “Accounts” tab
- Scroll down until you see your Mastercard and select it
- Select “Actions”, then select “View Transactions”; you will be directed to the eZCard website
- You can view the most recent transactions, as well as up to 12 months of previous statements and 18 months of transactions. (The statement date selected cannot exceed 18 months.)

How can I enroll in Paperless Statements?

To receive paperless statements, you need to verify your ability to receive and view PDF files. In addition, confirm that the email address on file is current.

To enroll via Online Banking:

- Sign in to your account and go to the “Credit Cards” section
- Click on the last four digits of the Mastercard account number
- In the “Activity Overview” section, click on the last four digits of the Mastercard
- You will be directed to the eZCard website; from there click on “Statements”
- Select “Statement Delivery Options” from the drop-down menu
- Confirm you want to receive statements electronically or by mail and click “I agree”

To enroll via RBFCU Mobile app:

- Sign in to the app and select the “Accounts” tab
- Scroll down until you see your Mastercard and select it
- Select “Actions” then select “View Transactions;” you will be directed to the eZCard website
- Select “Statements” from the menu then select “Statement Delivery Options” from the drop-down menu
- Confirm you want to receive statements electronically or by mail and select “I agree”

You will receive an email confirming your statement elections.

How can I receive an annual statement for my Mastercard?

Click on: [How to Retrieve Your Mastercard Annual Statement](#)

How do I set up an automatic payment?

To set up via Online Banking:

- Sign in to your account and go to the “Credit Cards” section
- Click on the last four digits of the Mastercard account number you want to set up
- Select the drop down arrow in the “I want to” section and select “Make payment”
- Complete all applicable information
- In the “Transfer type” field, select “Recurring”
- Enter a start date, frequency and amount

To set up via RBFCU Mobile app:

- Sign in to the app and select the “Accounts” tab
- Scroll down until you see your Mastercard and select it
- Select “Actions”
- Select “Additional Transfer Options”
- Select “Make/Schedule Transfer”
- Complete all applicable information
- In the “Transfer type” field, select “Recurring”
- Enter a start date, frequency and amount

Please refer to your monthly Mastercard statement messages for payment details.

When is my payment posted?

All payments are credited to your account promptly, in most cases within 24-48 hours of receipt. Payments made after 4 p.m. Central Time, may take an additional 24 hours to post.

Is there a limit on cash advances requested through ATMs?

Yes. The daily cash advance ATM transaction limit is \$500.

How do I request a balance transfer?

To request via Online Banking:

- Sign in to your account and go to the “Credit Cards” section
- Click on the last four digits of the Mastercard account number
- Select the drop down arrow in the “I want to” section and select “Balance transfer”
- Complete all applicable information
- Click “Review and Submit”

You can also submit your request over the phone at 1-800-580-3300. You will need the issuer's name, your credit card number, payment address and exact payment amount.

Please note: Balance transfers process electronically and take up to seven business days to complete. Please [click here](#) for more information about requesting a cash advance or balance transfer. You may also call 1-800-580-3300 ext. 74571.

Do I earn cash back on cash advances or balance transfers?

No. Cash advances and balance transfers do not qualify for cash back.

If I am participating in the introductory 0% offer, when does the promotional period end?

Promotional rate balances will remain at 0% APR for twelve months for balance transfers and cash advances made during the first 90 days from the date of account opening. Beginning with the thirteenth month, any remaining balance will be repriced at your qualified APR based on your creditworthiness and other factors.

Can I use my card in my mobile wallet?

Yes, our Mastercard credit cards are compatible with Apple Pay®, Samsung Pay®, FitbitPay™ and Garmin FitPay™. Click [here](#) for more information on mobile payments.

Cash Back Rewards Program

How do I earn cash back rewards?

- *Platinum CashBack Rewards cardholders:* You will earn a reward equivalent to 2% of the amount of each qualified purchase completed with your card.
- *Gold CashBack cardholders:* You will earn a reward equivalent to 0.25% to 1% of the amount of each qualified purchase completed with your card. The rate of cash back earned is determined by the total purchases made with the card during the program calendar year, as detailed below.

Total Annual Spend 10/1 – 9/30		Cash Back Bonus
More than	Up to	All purchases
\$0	\$999.99	0.25%
\$1,000	\$1,999.99	0.50%
\$2,000	\$2,999.99	0.75%
\$3,000	---	1.00%

ATM withdrawals, balance transfers, cash advances, finance charges, fees and any other non-purchase transactions do not qualify for rewards.

On occasion, you may receive promotional offers from us. Each promotional offer will contain details on how to earn cash back rewards and any limitations that apply. Your card must be active and in good standing to qualify for any promotional offer period.

How much cash back rewards can I earn?

There is no limit to the amount of cash back you can earn.

How do I redeem my cash back rewards?

- *Platinum CashBack Rewards cardholders*: You can access your rewards balance through your Online Banking account or the RBFCU Mobile app. You can also visit scorecardrewards.com to access your rewards. You may redeem your accrued cash back as a statement credit or as an ACH electronic funds transfer to an account of your choosing. The minimum redemption amount is \$5 and the maximum redemption amount is \$2,500 per card, per day. Any unredeemed cash back rewards as of the end of the program calendar year, which runs from October 1 through September 30, will be automatically redeemed and paid to the RBFCU account selected during the card-opening process. Your card must be open and in good standing at the time of reward payout.
- *Gold CashBack cardholders*: Your accrued cash back from the program calendar year, which runs from October 1 through September 30, will be automatically redeemed and paid to the RBFCU account selected during the card-opening process. Your card must be open and in good standing at the time of reward payout.

What happens to my cash back rewards if I close my account?

In the event that your card is lost or stolen, we will transfer your cash back rewards balance to your new card account. If the card closes for other reasons, you may forfeit any accrued cash back rewards.

We reserve the right to disqualify transactions that are not usual or customary and are apparently structured or intended to abuse the program. Abuse of the program may result in forfeiture of accrued rewards and loss of card privileges. We may add to, change or delete any of the terms of this program or discontinue this program at any time at our sole and absolute discretion.

Chip Cards

What is a chip card?

A chip card is embedded with a small metallic computer chip (microprocessor) on the front of the card designed for use with a chip-enabled terminal at the point of sale (POS). It performs very similarly to a standard credit card however, you may be asked to enter a personal identification number (PIN) with transactions for which you would traditionally only sign.

What are the advantages of a chip card?

Chip-card technology helps provide stronger protection against fraudulent transactions, particularly “skimming” (a technique whereby criminals copy data from a card's magnetic strip and create a counterfeit card). The chip card and a chip-enabled terminal (along with a PIN if requested) encrypts the card data, which helps prevent your card information from being compromised.

Do all merchants accept chip cards?

All merchants had the opportunity to be Europay, Mastercard and Visa (EMV) compliant by October 1, 2017. (Gas stations have until October 1, 2020 to be compliant.) If a merchant did not upgrade to a chip-enabled terminal, they are liable for fraudulent transactions that occur at their locations.

Fees and Charges**How is my Annual Percentage Rate determined?**

Your actual Annual Percentage Rate (APR) will be based on your creditworthiness and other factors and will be provided to you in writing if your application is approved. The APR is based on the U.S. Prime Rate ("Prime Rate"), and the APR will equal the Prime Rate plus an additional amount. If the Prime Rate increases, it will cause the APR to increase. If the Prime Rate decreases, it will cause the APR to decrease. The APR is subject to change quarterly. We use the Prime Rate as published in The Wall Street Journal seven days prior to the end of the quarter. If the Prime Rate causes an APR to change, we put the new APR into effect as of the first day of the next billing period after the start of the January, April, July or October billing cycle for which we calculate the APR. We apply the new APR to any existing balances, subject to any promotional rate that may apply. If The Wall Street Journal does not publish the Prime Rate, we will use a similar published rate.

To determine whether you qualify for a lower rate, you may submit an application on an annual basis. Contact our Consumer Lending Department at 1-800-580-3300 for more details.

What is the minimum payment and how is it determined?

The minimum payment is equal to 2% of the new balance or \$25, whichever is greater.

What is the default rate?

We do not charge a default rate. However, you are charged a late fee of up to \$25 if your payment is past due.

How are interest charges calculated?

We calculate the interest charges on your account by applying the periodic rate to the "average daily balance" of your account. All the daily balances for the billing cycle are then added together and the total is divided by the number of days in the billing cycle. This gives us the "average daily balance."

(Important: To get the "average daily balance," we take the beginning balance of your account each day and add any new purchases, cash advances and fees. Then, we subtract any payments or credits and exclude any unpaid interest charges. This total is the daily balance).

What is the late fee?

If you do not pay your minimum payment within 15 days following your payment due date, you are charged a late fee of up to \$25.

What amount am I liable for if I lose my card?

You may be liable for the unauthorized use of your card. If you notice the loss or theft of your card or a possible unauthorized use of your card, you should call our designee immediately at: 1-866-839-3485.

You may also write to our designee at:

Customer Service
P.O. Box 30495
Tampa, FL 33630

Although you may write to notify our designee of unauthorized use, calling our designee immediately at the telephone number above is the best way to keep your possible losses down.

Under Mastercard's zero liability policy, you will not be liable for unauthorized use of your Mastercard once you notify our designee orally or in writing of the loss, theft, or possible unauthorized use and you meet the following conditions:

- (1) You have exercised reasonable care in safeguarding your Mastercard from risk, loss, or theft and
- (2) you have, upon becoming aware of the loss or theft, promptly reported the loss or theft to our designee.

You will not be liable for any unauthorized use that occurs after you notify our designee. You may, however, be liable for unauthorized use that occurs before your notice to our designee. In any case, your liability will not exceed \$50. The foregoing liability limitations do not apply to

- (a) Card use from which any cardholder receives a benefit; or
- (b) use of the card by a person with actual, implied or apparent authority.

How are foreign transactions processed by Mastercard, and is there a fee?

The rate used to convert a foreign currency to U.S. dollars is either a government-mandated rate or a wholesale rate (increased by a percentage determined by Mastercard). The currency conversion rate that Mastercard uses for a particular transaction is the rate in effect when the transaction is processed and may differ from the rate in effect on the purchase date or the statement posting date. RBFCU does not charge any fees for foreign currency transactions.

If you use your Mastercard to make purchases denominated in a foreign currency, you will not be charged a foreign exchange fee.

Miscellaneous**How do I add an authorized user?**

Please call our Member Service Center at 1-800-580-3300 to provide the necessary information in order to qualify an authorized user. All non-business Mastercard account authorized users must be members of the credit union.

Can statements be mailed to a different address?

Yes. Contact us at 1-800-580-3300 ext. 74571 and speak with a Payment Services representative.

How do I add a shipping address?

Please call us at 210-637-4571 or 1-800-580-3300 ext. 74571 and speak with a Payment Services representative.

What should I do if my Mastercard is lost or stolen?

You can report a lost or stolen card, or place a temporary freeze on the card through your Online Banking account, RBFCU Mobile app or over the phone.

To report via Online Banking:

- Sign in to your account and go to the “Credit Cards” section
- Click on the “Manage Cards” feature
- Click on the last four digits of the Mastercard account number you want to report
- Click on “Report a lost or stolen card”; click “Submit”

To report via RBFCU Mobile app:

- Sign in to the app and scroll to the “Manage Cards” feature
- Select the last four digits of the Mastercard account number you want to report
- Select “Report a lost or stolen card”
- Select “Freeze card” for a temporary lock

To report via phone:

Call Mastercard customer service immediately at 1-866-317-0355 to report card loss or theft.

We will close your account and issue you a new account number and card(s). If you have set up automatic payments directly with other merchants, you will need to contact them with your new card number and expiration date.

When will I receive my renewal card?

Your new card is reissued 45 days before your current card expires. However, you will not receive a renewal card if your Mastercard account is inactive for 12 months, your account is delinquent, or your account is over the limit.

Should I notify you if I plan to travel?

Yes. We highly recommend that you submit a Travel Notification through your Online Banking account, RBFCU Mobile app or over the phone. Submitting a travel notification will allow uninterrupted use of your card as Mastercard may sometimes place alerts or “blocks” on certain destinations or merchants with high instances of fraud. This will also help us accurately monitor your activity while you are traveling.

To notify via Online Banking:

- Sign in to your account and go to the “Credit Cards” section
- Click on the “Manage Cards” feature

- Click on the last four digits of the Mastercard account number
- Click on “Set Travel Notification”; click “Submit”

To notify via RBFCU Mobile app:

- Sign in to the app and scroll to the “Manage Cards” feature
- Select the last four digits of the Mastercard account number
- Select “Set Travel Notification”; click “Submit”

To notify via phone:

Please call us at 210-637-4571 or 1-800-580-3300 ext. 74571 and speak with a Payment Services representative.

How do I dispute a transaction or report fraud on my card?

You may dispute and/or report fraud on a transaction through your Online Banking, RBFCU Mobile app or over the phone.

To dispute via Online Banking:

- Sign in to your account and go to the “Credit Cards” section
- Click on the last four digits of the Mastercard account with the disputed transaction
- You will be directed to the eZCard website; scroll down to find your recent transactions
- Click the drop down arrow for the transaction you want to dispute and select “I want to dispute this transaction”

To dispute via RBFCU Mobile app:

- Sign in to your account and go to the “Manage Cards” feature
- Select the last four digits of the Mastercard account number with the disputed transaction
- Select “Actions” then select “View Transactions”
- You will be directed to the eZCard website; find the transaction you wish to dispute
- Select the drop down arrow for the transaction you want to dispute and select “I want to dispute this transaction”

To dispute via phone:

Call the Mastercard Dispute Department at 1-800-906-0005. They will initiate the dispute and send you additional forms via mail.

To initiate via phone:

Call the Mastercard Fraud Department, available 24 hours a day, at 1-800-854-1557 to initiate a fraud case.