



Card Controls & Securing Your Account

Republic Bank of Chicago



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WHAT ARE **CARD CONTROLS?**

Card controls are features offered by banks and financial institutions that allow customers to manage and customize the usage of their debit or credit cards through online or mobile banking platforms. These controls provide added security and convenience by enabling users to set specific parameters for how, where, and when their cards can be used.



The Benefits of Using Card Controls

- Enhanced security by enabling you to instantly turn your card on or off.
- Fraud prevention through blocking specific transaction types or restricting usage by location.
- Better budget management with the ability to set spending limits.
- Immediate notifications for every transaction, allowing quick response to suspicious activity.

Essential Card Control Features

Card controls provide a new layer of security by allowing clients to manage and monitor their debit card usage directly from their smartphones or online banking platforms. Card controls typically include several features that clients can activate or deactivate at their discretion:

Geographic Restrictions

Restrict card usage to specific locations, such as your home country or chosen regions, for enhanced security.

Merchant Category Controls

Block transactions from specific merchant types, like online retailers or international vendors, to enhance security and reduce fraud risk.

Transaction Limits

Set daily or per-transaction spending limits to prevent excessive charges and help with budgeting.

On/Off Switch

Instantly disable or enable debit cards with a tap to prevent unauthorized transactions.

Real-Time Alerts

Receive instant notifications of transactions for quick detection and reporting of suspicious activity.

Importance of

ONLINE AND MOBILE BANKING SAFETY



Online and mobile banking safety is crucial because it helps keep your personal and financial information safe from hackers. Using strong passwords, updating apps regularly, and using secure networks can prevent unauthorized access and protect your money.

Online and Mobile Banking: Security Features



Online and mobile banking platforms incorporate advanced security features to ensure safe transactions, with detailed examples outlined below.

Account Alerts

You can set up alerts for transactions, login attempts, or changes to your account, so you're notified immediately if something looks suspicious.



Two-Factor Authentication

Requires you to verify your identity with a second factor, like a code sent to your phone, in addition to your password.



Secure Messaging

Many banking apps have secure messaging platforms that allow you to communicate directly with your bank without exposing your information via email or SMS.



Regular Software Updates

Banks frequently update their apps and systems to patch any vulnerabilities and improve security features.





Common Online & Mobile Banking Issues

- Suspected Fraud: Contact your bank immediately to secure your account.
- Phishing Email: Do not interact; report it to your bank.
- Lost/Stolen Device: Change passwords and notify your bank.
- Unusual Activity: Report any strange transactions promptly.
- App Issues: Update the app or contact customer support.

Staying Informed

Staying informed on online and mobile banking safety, along with card controls, is essential for protecting your financial well-being. As cyber threats evolve, keeping up with the latest security practices and updates ensures your accounts stay secure. Regularly reviewing your bank's communications and staying aware of new features can help you maintain control over your finances.

This ongoing vigilance not only safeguards your finances but also boosts your confidence in managing your banking activities. Making it a habit to stay informed is key to ensuring your long-term financial security.

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