



FIRST MERCHANTS Debit Card Controls Guide

Getting Started

Set Transaction Type Controls for your Debit Card

With Transaction Type controls, you can decide what types of purchases you want your First Merchants debit card to be capable of; for example, if you don't want to allow online purchases using your debit card, simply turn them off! You can enable or disable six different types of transactions on any debit card that you control. Transaction types include:

- In-Store Purchases
- eCommerce Online Purchases
- Mail or Phone Order Purchases
- Auto Pay Purchases
- ATM Transactions
- "Other" Transactions not matching the above noted categories

Set Spending Limits for your Debit Card

Turn on the Threshold Amount feature to set a monetary threshold for purchases. Any time a purchase exceeds that amount, it will be declined. This is useful for:

- Helping Prevent Overspending
- Protecting Your Account From Large Fraudulent Purchases

Control Where Your Debit Card is Used

With Location & Merchant Controls, you'll be able to block international purchases, map out and create specific "regions" where your card purchases will be accepted, or even block specific types of merchant transactions from your card.

- Regions allows you to define up to three (3) geographical areas in which transactions are permitted.
- Merchant Types allows you to disable transactions at specific merchant types, such as Department Stores or Gas Stations.

Know When Your Card Is Used

In the Alerts Menu, you'll be able to turn on alerts for each of your cards to notify you when a purchase is made. You can be alerted to all transactions or specific transactions or amounts, such as:

- Specific Merchant Type Alerts (e.g. Gas Stations, Restaurants, etc)
- Transaction Type Alerts (e.g. In-Store, eCommerce, ATM, etc)
- International Transaction Alerts
- Transactions that exceed a minimum threshold amount