

How to Register Your Card in the FCB Mobile App (Card Suite Lite Integration)

This guide walks you through registering your debit card in First Community Bank's (FCB) mobile app with **Card Suite Lite** – the integrated card management feature. Once registered, you can control your card (set limits, freeze it, get alerts, etc.) directly from the app. Follow the step-by-step instructions below, and then see the **Card Suite Lite Features & Tips** section for how to use key features like alerts, card controls, and travel settings.

Prerequisites

Before you begin, make sure you have:

- **FCB Mobile Banking app** installed on your smartphone (latest version).
- An **active FCB debit** that is **activated** (not just received) and **not expired**. (Only valid, active cards from FCB can be registered. FCB is enrolled in the Card Suite Lite service, so your FCB cards are eligible.)
- Your personal identification info (e.g. last 4 of SSN, ZIP code, etc.) that may be used for verification during registration.

Step-by-Step: Registering Your Card in the App

Follow these steps to add/register your card in the FCB mobile app's Card Suite Lite section:

1. **Launch the FCB Mobile app & access Card Controls:** Open the FCB mobile banking app and log in with your usual credentials. Navigate to the card management section – for example, tap **“Card Controls”** or **“Manage Cards”** in the app menu. This will open the Card Suite Lite interface. Tap the **“Sign Up”** button to begin the card registration process. **(If you already had a Card Suite Lite account from before, you could instead tap “Log In” and use your existing username/password. New users should choose “Sign Up.”)**
2. **Enter your card number:** You'll be prompted to enter your card details.
 - On the **“Enter Your Card Number”** screen, type in your 16-digit card number **or** tap the **Scan Card** camera icon to scan the front of your card for convenience.
 - After entering the number, tap **“Verify.”** The app will validate the card. Once verified, it will proceed to the **“Add Card Details”** screen.
3. **Provide card details (Name, Expiry, CVV):** On the **Add Card Details** page, enter the **name on the card** (exactly as it appears), the **card's expiration date**, and the **CVV/CVC** (3-digit security code from the back of the card). Double-check for accuracy and tap **“Continue.”**
4. **Verify card ownership (Two-Factor Authentication):** Next, to confirm you are the card's owner, you'll see a **verification options** screen. Choose one of the requested verification items and input the info associated with the card/account: for example, you may be asked for the **last 4**

digits of your Social Security Number. Enter the requested identifying info and tap “**Continue.**”

Note: This extra step is a security measure.

5. **Accept terms and policies:** Upon successful card verification, the app will display the **Terms and Conditions** and **Privacy Policy** for Card Suite Lite. Review these documents. You **must accept both** to proceed. Tap the checkboxes or “Accept” buttons as required, then continue.

After completing these steps, your card is registered! 🎉 You should see a confirmation or be taken into the card management dashboard (**Card Details** screen) of the app. Your card will now appear in the app, and you can view its status and transactions or use the control features.

Note: Multiple users *can* register the same physical card on their own devices if needed (for example, a husband and wife who share a card). In such cases, the **first person** who registers becomes the “**owner**” of the card in Card Suite Lite (only the owner can adjust controls like limits). Additional users who register the card will be designated as **shared users** with somewhat limited permissions. (See **Card Sharing** under Features & Tips below for details.)

Troubleshooting Tips ✂

- **“Card Already Registered” error:** If you get a message that the card is already registered, it means an account for this card exists (either you set one up before, or another person with a copy of the card did).
- You have two choices in this scenario:
 - **(a)** If you had previously registered this card and are now re-installing or using a new device, tap **“Forgot Username”** and follow the prompts to retrieve your old username (you’ll verify your identity via text and card info). Then log in with your existing credentials instead of creating a new account.
 - **(b)** If someone else (e.g. a joint account holder) registered the card, you can tap **“Add Card Anyways”** to add it to your app as a secondary/shared user. This will let you manage the card too, though note that only the primary owner can set or change the control settings on the card. (You will still be able to freeze the card or get alerts as a shared user.)
- **Verification code or details not accepted:** If you input the wrong card details or verification information multiple times, the app may **lock you out for 30 minutes** for security. For example, entering an incorrect one-time SMS code 3 times will trigger a 30-minute lockout.
 - **What to do:** Wait 30 minutes and try again with the correct information. Ensure you typed everything accurately (card number, personal info, OTP codes). – If you believe you entered correct info but the app still fails to proceed (or if you can’t wait 30 minutes), you can **contact FCB’s customer support** to help reset the registration attempt or check the issue. They can re-enable your access if needed.
- **Any other issues during registration:** For any other errors or if the app isn’t moving forward during sign-up, reach out to First Community Bank for assistance. The bank’s support team can help verify your card status and guide you through the process if something isn’t working as expected.

Card Suite Lite Features & Usage Tips 💡

Once your card is registered, you can take advantage of **Card Suite Lite** features in the FCB app. Here are the key capabilities and tips on using them:

Instant Card Control (Freeze/Unfreeze)

You have the power to **immediately disable or enable your card** with a tap. If you misplace your card or suspect fraud, use the app's *Freeze* feature to temporarily turn the card off – all new purchases will be **blocked instantly**. This gives you peace of mind while you look for the card. When you find it, simply toggle *Unfreeze* and the card becomes active again. (Any recurring auto-payments will still go through even when the card is frozen, so your subscriptions won't be interrupted.) This feature is great for security – no need to call the bank to pause your card.

Customizable Card Controls & Spend Limits

Tailor where, how, and how much your card can be used. Card Suite Lite lets you set up:

- *Transaction Type Controls*: For example, you can turn off ATM withdrawals, online (e-commerce) transactions, international charges, etc., if you don't plan to use those. The app uses simple on/off toggles for each category (ATM, in-store, online, mail/phone, contactless, etc.).
- *Merchant Controls*: You can restrict purchases by merchant category (e.g. block gambling or liquor stores) or even block specific merchants after a transaction. This helps prevent spending at places you don't trust.
- *Spending Limits*: Set dollar limits to decline charges above a certain amount. For instance, you might set a **per-transaction limit** or a **monthly spending cap** for your card. If a transaction would exceed the limit you set, it will be declined. You can set overall card limits or specific limits by transaction type (like a separate online purchase limit). These controls take effect immediately once you save them, and you can adjust them anytime in the app.

Location Controls & Travel Notices

Under *Location Controls*, you can define where your card can be used geographically. For example, enable “**Region Shield**” and specify allowed ZIP codes, cities, or states (up to 50 regions) – purchases elsewhere will be blocked. You can also turn on “**International Transactions**” only for countries you select, blocking charges in all other countries. If traveling, you can enter your trip dates and locations in the app for your own tracking.

Important: These travel settings in Card Suite Lite *do not automatically inform the bank's main system* of your travel. You should still notify FCB of your travel plans through the usual method (e.g. calling customer service or using the separate travel notice feature in online banking) so that your bank doesn't decline transactions for suspected fraud. The app's location controls are a supplementary safeguard – when enabled, your phone's location may be used to approve nearby purchases (within 8 miles) via “Location Shield”. Make sure to keep your phone's location permission for the app set to “Always Allow” if you use Location Shield.

Real-Time Alerts for Transactions

Card Suite Lite provides **instant transaction alerts** to help you monitor activity in real time. You'll get a push notification on your phone for various card events, such as whenever a purchase is approved or declined, when your card is frozen or unfrozen, or if a set control (like a spend limit or merchant block) is triggered. To make sure you receive alerts, enable notifications for the FCB app/Card Suite Lite in your phone's settings. If you aren't receiving alerts you set up, check that your phone's notification permissions for the app are turned on. You can customize which alerts you want: for example, you might turn on alerts for declined transactions or large purchases. All alerts also appear in the app (usually under a bell 🛎 icon for notifications), so you can review any missed notifications there. These alerts let you catch unauthorized or unwanted transactions immediately.

Additional Features (Multiple Cards & Card Sharing)

The Card Suite Lite integration offers a few other handy features:

- **Manage Multiple Cards:** You can register *all of your FCB cards* in the app – there’s no strict limit to the number of cards. If you have multiple debit cards or a credit card with FCB, add each one (use the “Add Card” option in your profile or card list). You’ll then see a swipeable list or dropdown of your cards in the Card Suite section, and you can manage each card’s controls independently.
- **Shared Card Access:** As noted, if you share a card with family (e.g. spouse or teen), you can use the *Card Sharing* feature. The primary owner of the card can send an invite to another person from within the app, allowing them to add the card to their Card Suite Lite. Shared users will have the card show up in their app. They can view the card’s status, get alerts, and even freeze/unfreeze in an emergency. However, they **cannot change** the control settings or limits that the owner set. This ensures the owner retains control over where and how the card is used. You can share a card with up to 100 people if ever needed (for business or family purposes), and you can revoke shared access anytime.
- **Transaction History & Details:** The app keeps a log of your card’s transactions (the last 60 days will show by default, and up to 12 months of history is available). You can tap on any transaction to see details, including if a transaction was declined and which control rule caused it. This helps you understand the impact of your settings. You can also filter transactions by date, type, or status for easier reviewing. Keep in mind that while the app shows a lot of detail (even enriched merchant names and logos for many transactions), it won’t show external decline reasons like insufficient funds – those cases would simply appear as a normal decline without a Card Suite alert.

Tip: You can adjust all these settings at any time in the app. For example, if you know you'll be making an online purchase that you previously blocked, you can quickly toggle the control off, perform your purchase, and then turn it back on. Changes to controls and alerts are effective immediately. The app is designed to be flexible so you're in charge of your card's security in real time.

Finally, remember that Card Suite Lite is a tool for **enhancing your card's security and usability**. It works in tandem with FCB's regular fraud monitoring. Always keep your app and device updated for the best experience. If you need help using any feature, you can refer back to this guide, check the in-app FAQs, or contact First Community Bank for support. Enjoy the added control and peace of mind that Card Suite Lite provides as you manage your cards!