

Triangle Credit Union Debit Card Manager App

FAQ

More control, convenience and confidence

Easy to setup and easy to use, Triangle Credit Union's Debit Card Manager App is full of useful features that immediately make your Triangle Credit Union Visa debit card work smarter for you.

With the Debit Card Manager App, managing your debit card is fast and simple when you are on the go. Check balances, get transaction alerts, pay friends and merchants, and much more. All with your phone and all from one app.

Safe, secure, and seamless, know exactly what is going on with your Triangle Credit Union Visa debit card anytime and anywhere. Now you can have the peace of mind to spend with confidence and enjoy life's little moments.

Will it work on my phone?

The Mobile Service works on most popular mobile phones- if your mobile phone has a camera or games installed it should support our Debit Card Manager App. To be compatible your mobile phone must:

1. Have at least 64kb of free memory.
2. OS Systems Android 4.0 and above iOS 7.1 and above

Is the Mobile Service Secure?

The security of the App is at the heart of our services. The App can only be accessed from your mobile phone using your username and password or fingerprint authentication. The app is regularly tested, updated and validated for our security model to ensure we maintain the highest level of security. We also use recognized and independent security experts to validate the security of the App.

How do I sign up for the Triangle Credit Union Debit Card Manager App?

Go to the appropriate app store for your device and search Triangle Credit Union Debit Card Manager:

1. Follow the enrollment flow: enter your email address, a self-chosen username and password.
2. You will receive a verification code via email allow you to utilize the app.
3. You may need to go outside of the app to retrieve the email message which contains the code. You may wish to write it down.
4. Once you receive the code, go back to the app to input it.
5. Once the verification code is input into the App correctly, the card holder can add Triangle Debit Cards they would like to utilize within the App.

How do I enroll into the Mobile App?

1. Download the Financial Institution's App from the App Store.
2. Open the App.

3. Tap on Create Account.
4. Accept the Terms and Conditions outlined by the Financial Institution. Tap on I Accept.
5. Enter Full Name, Email Address, Username, Password.
Cardholder Taps Create Account

First and Last Name: 50 alphanumeric characters. Allowed Special Characters - Spaces • Period, Dash, Back tick, Tilde, single quote. - ` ~ ' • Must contain at least one letter.

Username: 7-32 alphanumeric characters. Cannot include special characters and is not case sensitive.

Password: must be 7-32 Alphanumeric and special characters. The password cannot be ascending or descending sequence (123456789, 987654321) and 1 digit cannot make up over half the password.

6. You will receive a verification Email and will need to enter the code provided in the email on the Verify Email Address Screen.
7. When complete, tap Continue.

My Verification Code will not work in the App:

The verification codes that are sent via email are only valid for 30 minutes. After 30 minutes the cardholder must resend the verification code via the App.

What if I enter the incorrect email address when enrolling?

1. If the cardholder entered the incorrect email address during enrollment, you will need to complete the Create Account process again using the correct email address.

Can I use multiple mobile devices to access my mobile account?

Yes, you can use up to 10 mobile devices to access your accounts.

1. You must successfully enroll with the App then go into your menu drawer and tap Profile, tap Mobile Number, tap Plus sign next Phone numbers.
2. Add the Phone Number and tap Save.
3. Tap Confirm.
4. Tap Continue.
5. Cardholder will be taken to the main app screen.

Why did the service report an error?

If you get an error when you try to use the App there may be a problem with your phone settings.

1. Service Unavailable error (or web service error)-we recommend that you try again later. Occasionally, we need to make changes to the service that requires a temporary halt in service.
2. Network Unavailable error- we recommend that you try again later as you may likely be out of your network coverage.

3. System Unavailable error- we recommend that you try again later. Network timeouts can be caused by a number of factors, such as: a. High usage of the wireless traffic carrier b. Poor signal strength c. Certain older phones with a slower version of GPRS (data service)

What if I'm still concerned and want to delete my mobile services account?

1. Tap the Menu Drawer
2. Tap Settings
3. Tap Delete Profile
4. You will receive a message are you sure you want to delete your profile. You will then tap "Continue"
5. Once the cardholder deletes their profile they will no longer have access to the App.
6. The cardholder will need to re-enroll if they want access to the App.

Can my mobile services app session time out?

Yes, for security purposes after 3 minutes of inactivity, the session will expire and you will need to log in again.

What if I delete the app from my mobile phone?

The application can be downloaded again at any time from the iTunes App Store or Google Play.

How do I upgrade the app on my mobile phone?

Upgrades are automatically handled by the app store. If there is a new version out, your app store will show the new version and you can download the latest version through the store.

Will the Mobile app work on my iPod, iPad or Tablet?

The Android and iPhone apps will run on their tablet counterparts; however, they are not optimized for viewing on those devices.

What if I do not receive texts and on demand (Bal, Help, Stop)?

1. Confirm the device is set to accept text messages.
2. If yes, is the service provider blocking their text messages for any reason.

How do I add multiple cards to my mobile account?

1. Tap the "+" next to Cards in the main screen.
2. Add the Card Detail Information. Tap Add card.
3. You will be taken back to the main app screen.

What if I cannot find the App on my device after I downloaded it from the app store or market?

Once you have registered and downloaded the application onto your mobile phone you will normally find the service in your applications, games menu, or in an icon that is placed on your screen.

What if the App will not load on my phone?

If the application will not load on your phone, check your settings to make sure that your mobile device meets the minimum requirements to run the application or change your device settings allow the downloading of applications.

What if I have multiple cards?

1. You can add multiple Triangle Credit Union Debit Cards to the app. Each card will be set up with a nickname. By default, your nickname will be the last four digits for your card number. However, you also have the option to establish a custom nickname. Once you create a custom nickname for your account, you must use this nickname to retrieve your card information.
2. You can scroll between the cards by swiping right to left where the card appears on the app main screen.

Why did my card fail verification?

For security reasons we cannot reveal reasons why a card has failed verification. You should check all of the card and related information to your account carefully or contact your financial institution directly if you card has failed verification.

Do I have to be enrolled in the online banking service to use the Digital App?

You do not. You can use the App regardless if you are using Triangle's online or mobile banking service.

How do I reset my password if I forgot my password?

1. Tap "Forgot?" in the Password section of the Log in screen.
2. Enter Username and tap Send Instructions.
3. The Cardholder will receive a verification email to their primary email address.
4. Direct the cardholder to look for the verification email.
5. Enter the Verification code provided in the email on the Verify Email Address screen.
6. Tap Continue.
7. Enter a new password and confirm password on the Reset Password screen.
8. Tap Reset Password.
9. Cardholder will be taken to the Log in Screen.

What if I don't receive the Password reset email?

1. Tap on Send New Code.
2. Look for a verification email.
3. Enter the Verification code provided in the email on the Verify Email Address screen.
4. Tap Continue.
5. Enter a new password and confirm password on the Reset Password screen.
6. Tap Reset Password.

7. You will be taken to the Log in Screen.
8. If you are still not receiving the verification email, confirm that the email address enrolled is the same as the primary email address on file at Triangle. If not, you will need to re-enroll using the primary email.
9. If your email address is correct, check spam or junk folder to see if the email was accidentally placed there. Sometimes the spam filter catches the email.
10. If you are using an employment email address and not receiving emails, confirm the email address and check your spam folders. Then have your employer check to see if the email is filtered out. If so, ask to have digitalcardservice.com "white listed" and you should begin to receive your emails.
11. If you continue to experience issues, please call Triangle Credit Union Member Services at 603-889-2470.

The link with the Forgot password email does not work?

The verification code inside the forgot password email is only active for 30 minutes. If you try to use it after that time period, you'll receive an error message. You will need to go through the forgot password process again to request another forgot password email. You can only do this 4 times within 24 hours.

What if my account is locked?

If your account has been locked because of too many password tries, please wait for 60 minutes and try again.

How many characters can be in my password?

Must be 7-32 Alphanumeric with at least one numeric value. The password cannot be ascending or descending sequence (123456789, 987654321) and 1 digit cannot make up over half the password.

What if I forgot my Username?

1. Tap Forgot next to the Username on the Log in Screen.
2. A system email will be sent to the primary email address you used to enroll into the App.

Can I use the mobile services program abroad?

Yes, but the call charges are likely to be significantly greater than if you were to use the service in the US. You will also need to ensure that your mobile phone allows "international roaming"- you can request the information on charge rates and international roaming from your mobile carrier.

What if I change wireless carriers?

If you do not change your mobile phone number and mobile device when you switch to a participating wireless carrier service, your service will work without interruption. If you do change your mobile device but not your phone number:

1. Download the app to your new mobile device.
2. Log in to the App as usual.

What if I lose my mobile device?

1. Report the loss to your mobile network operator who will bar the phone and stop it from functioning.
2. As long as your password remains secure, then it will protect you from fraudulent use of the App.
3. In addition, SMS notifications are a one-way communication to the user and will not contain personally identifiable information.
4. In most cases, you will keep your current mobile number when you receive your new mobile device. Once received, you can download the application again and use your existing credentials to access your mobile account.

What if I upgrade my mobile device?

1. If you upgrade your mobile device, you will most likely keep your current mobile number with your new device.
2. You can download the application again and use your existing credentials to access your mobile account.
3. If possible, delete the application from your old mobile phone before disposal.

Do I need to register again if I change my mobile phone number?

No, you can log in to the App with your existing credentials. You will need to go the menu drawer, settings, manage phone number and edit the existing phone number with the new phone number.

Are there fees to use the App?

Triangle Credit Union does not charge members for use of the App. Depending on your mobile plan, you may incur data or SMS fees from your mobile carrier.

Account Alerts

Our App offers a wide range of Alerts that help you stay in control of your finances and keep your account safe from overdrafts and fraud. You can configure to receive alerts via text, e-mail, or **push notifications*** on your mobile device.

***Note:** Push Notifications are only available to users that have an Android OS 3.0 or higher, iPhone OS 6.0 and have downloaded the mobile application.

Where can I manage my alerts?

You can manage your alerts, including how you want to receive your alerts, within your application on your mobile phone or in the Alerts feature in the application.

Pay In-Store

Pay In-Store allows users to tap their NFC **Android** mobile device at any Visa PayWave enabled POS terminal to complete a tokenized transaction. PayWave is not available through this App for iOS users; however, Triangle offers a range of Mobile Wallets, including Apple Pay.

What are the supported Devices for Pay In-Store?

Supported Devices: Android Devices running operating systems 4.4 (KitKat) and above and have HF and Host Card Emulation (HCDE) installed. This service is not supported on iOS devices; however, Triangle offers a range of Mobile Wallets, including Apple Pay.

How can I make payments with the App?

Manual: The user signs in to the app, selects the “Pay In-Store” option, then taps their phone on the terminal to make a payment.

1. The user signs into the app
2. Taps on the \$ button for the card they would like to use for payment
3. Tap the pay in-store icon.

Quick Access: The user can tap on the Triangle Credit Union logo on the sign in screen, tap the pay in-store icon next to the card number.

In order to user quick access, the user must set up Quick Access in the app.

1. Tap menu drawer
2. Tap settings, tap quick access,
3. Turn on the quick access button.
4. Tap the box next to enable pay in-store in Quick Access.
5. Follow the instructions in the App

Always On: Unlock your phone using fingerprint or other means, and then tap your phone on the POS terminal. You do not have to open the app to pay when Always-On is set.

To turn on “Always-On” in the app

1. Tap menu drawer
2. Tap Pay-In-store
3. Tap Always On
4. Follow the screen instructions.

How do I turn on Finger Print Authentication for the app?

1. Tap Menu Drawer
2. Tap Settings
3. Tap User Fingerprint
4. Follow the screen instructions

Why is the App asking for my password even though I have Finger Print Authentication turned on?

For the security purposes the App will ask for additional validation from the user when utilizing the following functions:

- Add Card / Update card / Delete card
- Transfer Fund
- Load Fund (and later unload funds)
- Load Checks (RDC)
- Set Up Pay In-Store
- Settings (manage contacts, change password, change username, change passcode, other settings)
- Card Details
- Reactivate Card

What is Mobile Location Confirmation?

Visa Mobile Location Confirmation (MLC) compares the merchant's location in the authorization request to the cardholder's mobile device location.

The cardholder can opt to use this service by indicating within the app what cards they would like the MLC product associated.

Why is there a link to my Financial Institutions online banking in the Apps Menu?

The App supports the App to App linking between your Financial Institutions Card App to the Financial Institutions Mobile Bank App.

The cardholder will have to log into the mobile banking app.

How do I turn my card off within the App?

1. Tap the \$ button for the card the user would like to turn off
2. Tap Manage Card
3. Slide the Suspend button over to the right to – ON
4. User will receive a warning message stating that transactions cannot be done with this card while it is "off," tap Suspend.
5. The card will show as suspended in the card carousel

How do I turn my card back on within the App?

1. Find the card on the card carousel
2. Tap on the card to reactivate
3. Will receive a message in the app that the card has been reactivated.

What if I lose my card?

1. Contact Triangle Credit Union immediately to report your card as lost. We will discontinue the lost card and arrange for you to receive a new Debit Card.
2. You will need to delete the lost card from the service and add the details for the replacement card. If a transaction is performed using your old card number Triangle Credit Union will decline the transaction and Triangle Credit Union Debit Card Manager App will automatically remove the card from the service.

If I have a joint prepaid card account, can I access both cards for my joint account?

Joint prepaid accounts are not accessible using the Debit Card Manager App. Only one card user can access their card on one account. The evaluation of supporting joint prepaid card accounts is currently under evaluation as an enhancement.