Cards

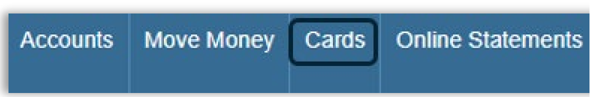
Overview
Define when, where, and how your Needham Bank debit and consumer credit cards are used in a way you never have before. NB My Cards puts the control in your hands with benefits such as setting real-time alerts and spending limits, turning your card off/on if misplaced or stolen, viewing the details of your debit card, gaining spending insights, seeing which merchants have your card on file, resetting your PIN, setting travel notifications and more.

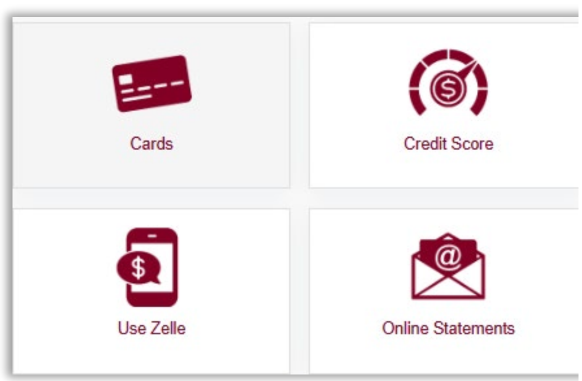
Main Navigation

1. Access the "**Cards**" feature by the following:

<u>Desktop</u>:

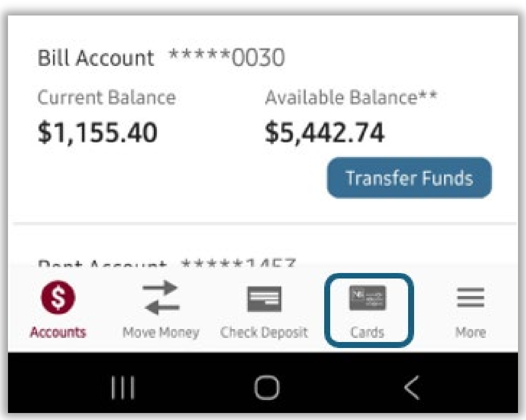
From the main menu, select "**Cards**", then a specific option, or you can access from the Quick Action buttons at the top left of the page.





<u>Mobile</u>:

At the bottom of the main menu options, select "**Cards**".



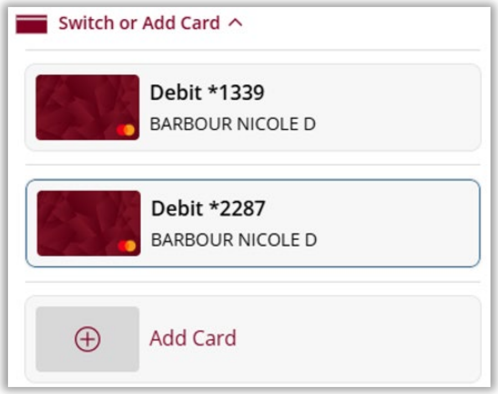
2. From the main Cards page, you will see your "***default***" card with a "**Recent Transactions**" history.

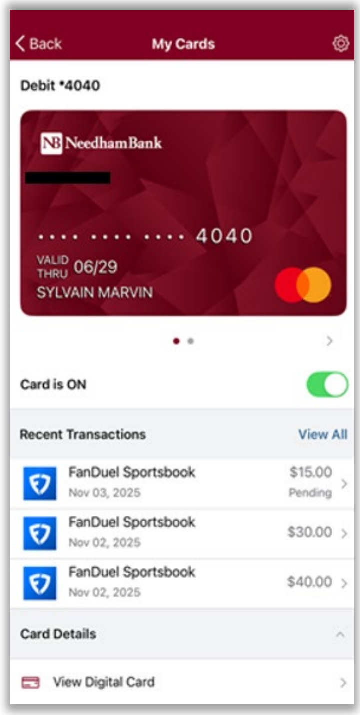
3. From the main screen, you can “Switch” to a different Card or “Add Card”:

   <u>Desktop</u>: From the dropdown option above the image of your card.

   <u>Mobile</u>: Swipe the card image to access other cards or “**Add Card**” screen

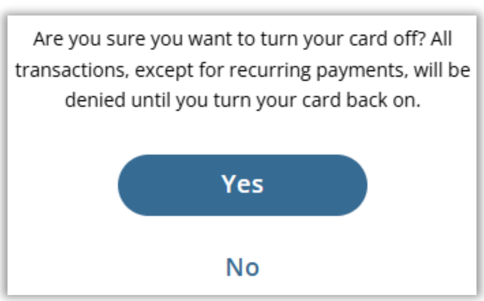
Desktop: **Mobile:**

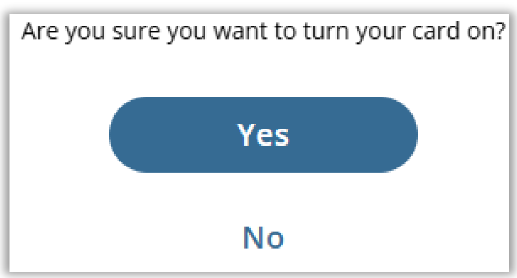




Turning Card(s) On or Off

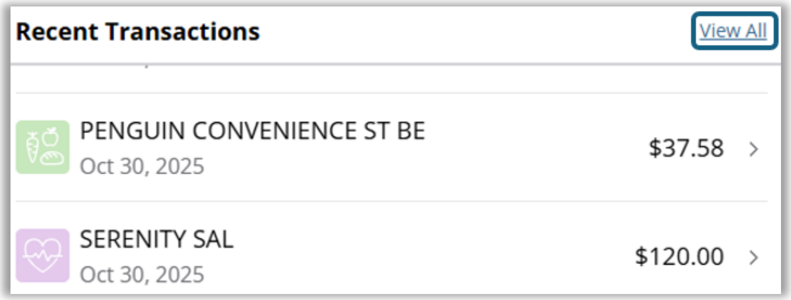
1. From the card selected, there will be a toggle button to switch the card to an “On” or “Off” status.
2. Once shutting the card off or on, click “**Yes**” to confirm.



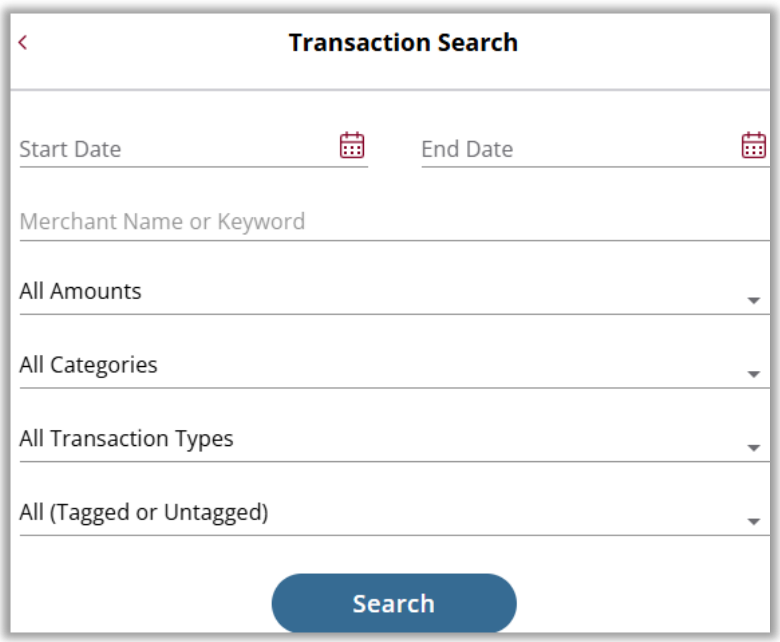


Recent Transactions

1. Search through transaction history by clicking "**View All**" for a filtered search option.

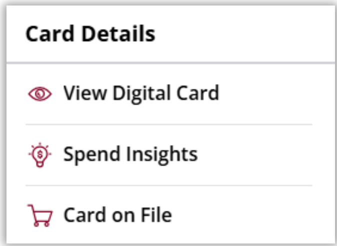


2. Here you can search and/or filter by:
   - Keyword/ Merchant Name
   - Start/End Date
   - Amounts (All Amounts, Specific Amounts, or Amount Range)
   - All Categories (Department Store, Entertainment, Gas Station, Household, Personal Care, Restaurant, Travel, etc.)
   - All Transaction Types (In-Store, Online, Autopay/Recurring, ATM, or Other)
   - All- Tagged or Untagged (Business, Personal or Family)



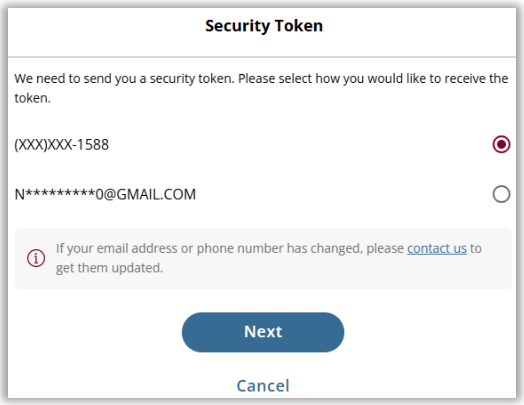
Card Details

1. From Card Details, you can view the details of your debit card, gain spending insights, and see which merchants also have the card on file.



View Digital Card

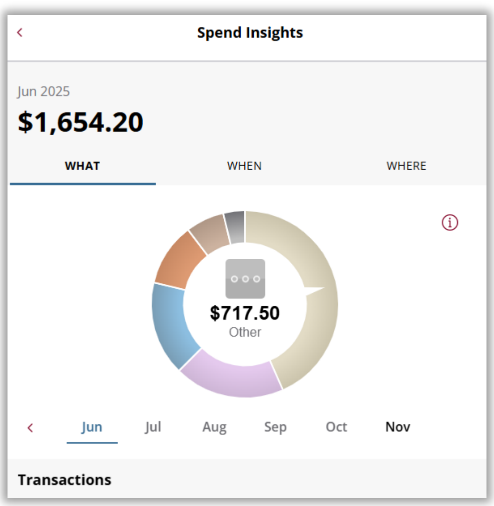
2. Access your card information virtually for online purchases by receiving a security token that will be sent to the device on file (text or email). Click “**Next**”.



3. Enter the code, click “**Next**”. All the card details will be visible, including the security code. Click “**Close**” to exit the screen details.

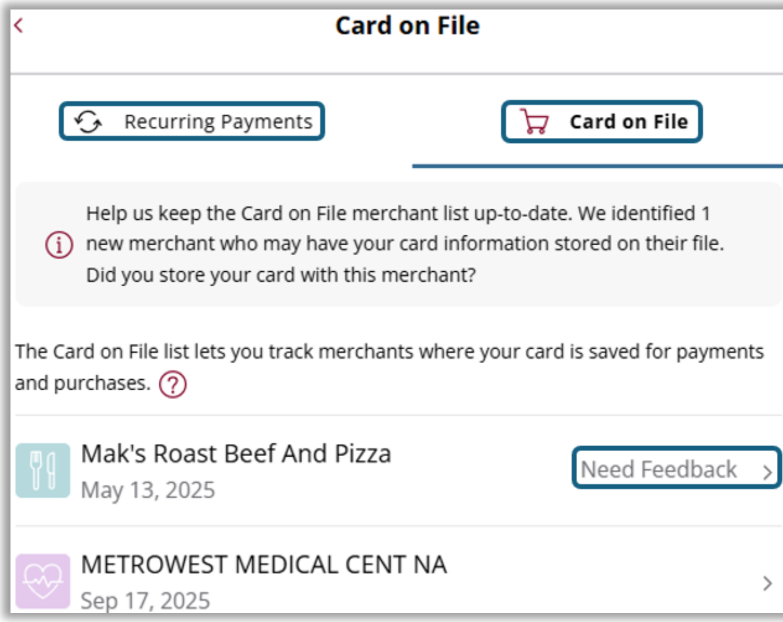
Spend Insights

4. See the **What**, **When** and **Where** on monthly spending habits.

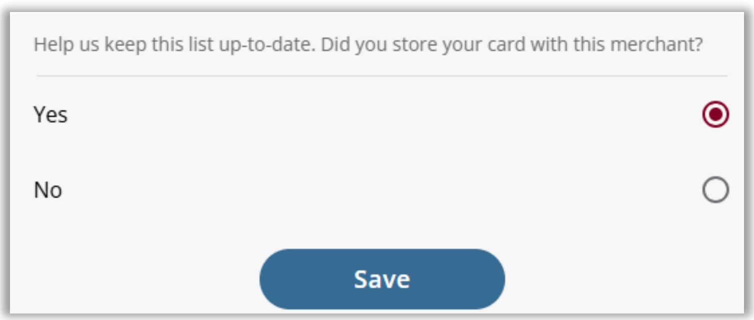


Card on File

5. View any Recurring Payments or which merchants have your Card on File.

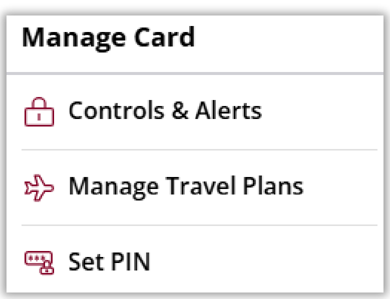


Note: You will also be informed of any new merchants that have your card information in which you can validate



Manage Card

1. From the Manage Card option, you can quickly manage a variety of functions such as Card Controls, Alerts, Travel Plans, and resetting a PIN number for a selected card.

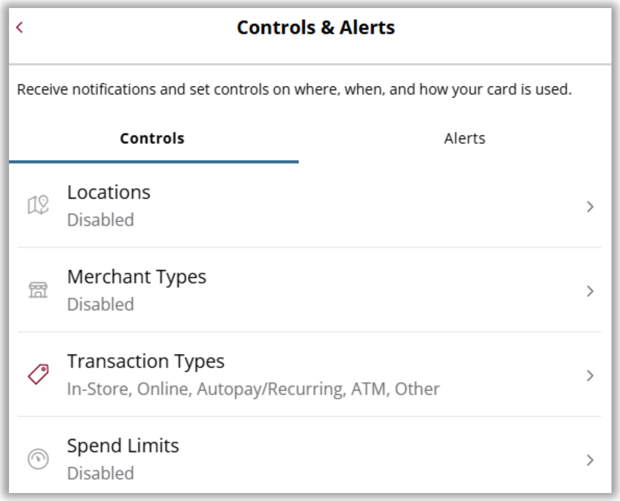


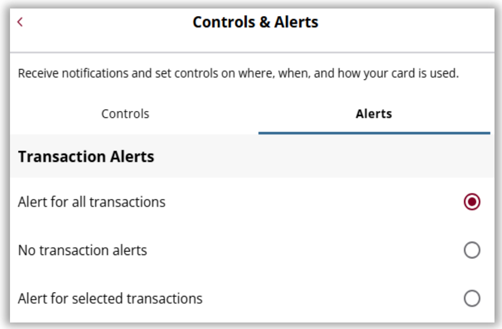
Controls & Alerts

2. Set up your personal preference of “**Controls & Alerts**” for a selected Card. Tailor your Alert preferences to your spending patterns and use them to notify you of unusual purchases via the Mobile App.

   Alert Preferences fall into four categories: Locations, Merchant Types, Transaction Types, and Spend Limits.

   You must enable a category to access the alerts associated with it. Enable each Alert type within that category for which you want to receive alerts. Each time your card is used for a transaction, your Alert Preference settings are checked against the purchase to determine if it should generate an alert.





3. **Controls** consist of the following:

   - **Location-** Block all in-store transactions if the merchant location is outside a “selected” region and/or block all international in-store transactions outside “selected” countries. If you don’t add any countries, all international in-store transactions will be denied.
   - **Merchant Types-** Allow selected merchant transactions such as Department Stores, Gas Stations, Grocery, Household, etc.
   - **Transaction Types-** Allow selected transaction types such as In-Store, Online, Autopay/Recurring, ATM, etc.
   - **Spend Limits-** Deny a purchase if the amount exceeds a set limit or deny transactions exceeding the transaction spend amount.

4. **Alerts** consist of the following:

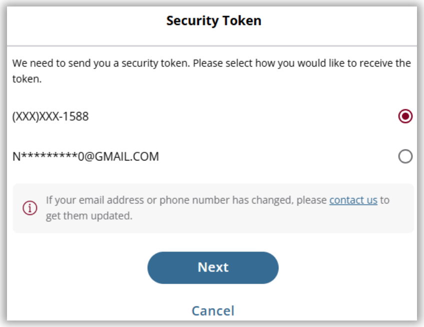
   - Alert for all transactions
   - No transaction alerts
   - Alert for selected transactions

Manage Travel Plans

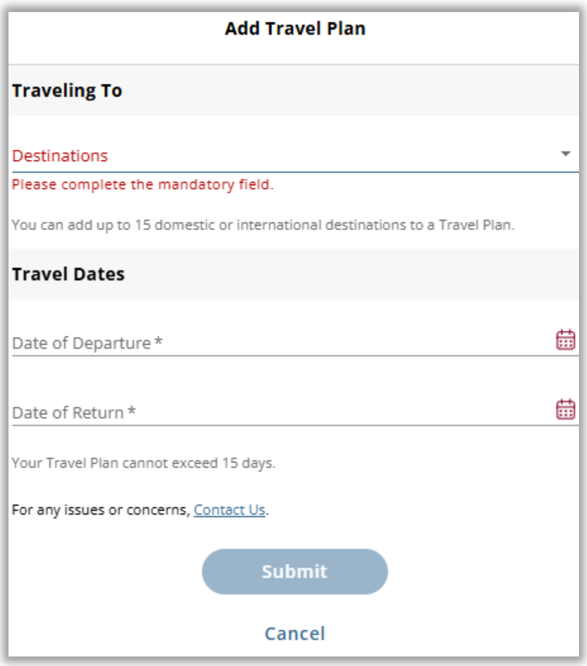
1. Create Travel Plans with countries and U.S. states you may visit so we can help keep your card secure.

Note: You can add up to 2 travel plans per card and a maximum of 15 destinations per travel plan.

2. Select the ⊕ to "**Add Travel Plan**". You will receive a security token that will be sent to the device on file (text or email). Click "**Next**".



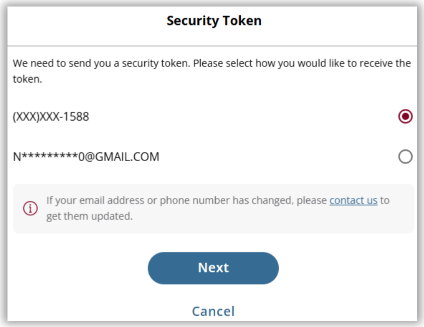
3. Enter the code, click "**Next**". Enter the "**Traveling To**" details such as:
   - **Destinations**- Up to 15 domestic or international destinations.
   - **Date of Departure**
   - **Date of Return**



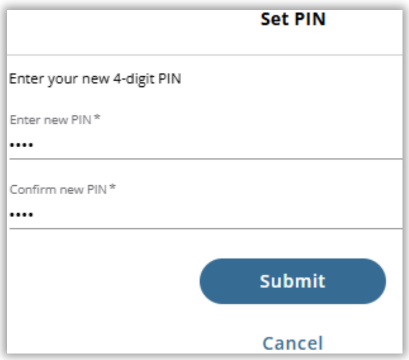
4. Click **Submit**.

Set PIN

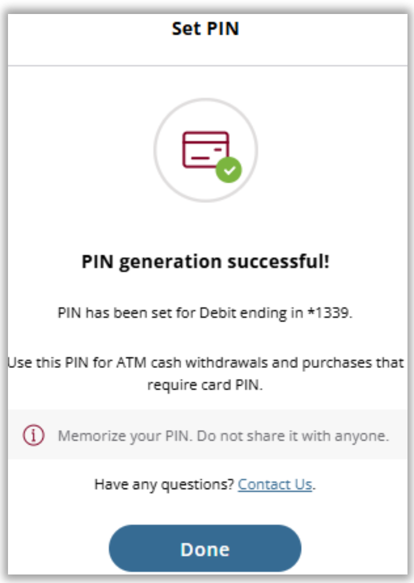
1. Select the **"Set PIN"**. You will receive a security token that will be sent to the device on file (text or email). Click "**Next**".



2. Enter the code, click "**Next**".
3. Enter your new PIN number and confirm the new PIN number. Click "**Submit**".

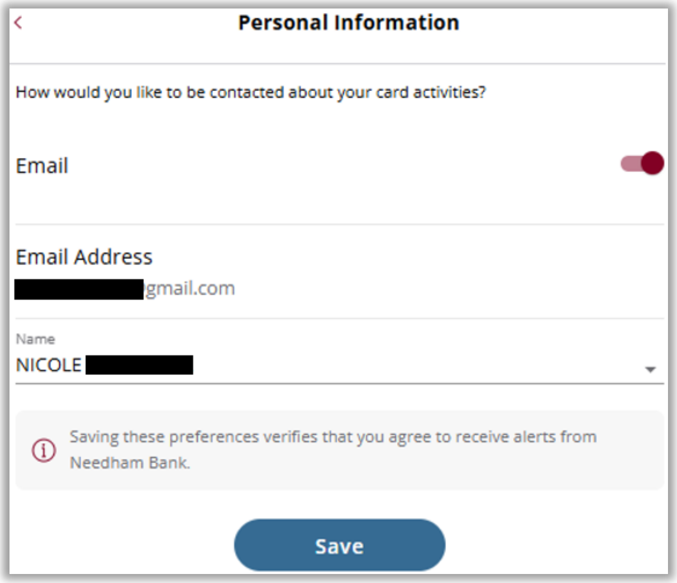


4. You will receive a PIN generation successful message once completed. Click "**Done**".



Settings

1. Manage or Hide/Show Cards within the “**Settings**” option.
2. Under “**Personal Information**”, select how you would like to be contacted about your card activities. Click “**Save**”.



3. Under “**Hide/Show Cards**”, select the Cards that will be managed within this feature.