Frequently Asked Questions

Welcome to CardPilot
Updated August 2021

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Overview

Q: What is CardPilot?

A: CardPilot is a service available in our mobile banking app that allows you to setup real-time alerts, and place location-based, merchant type, spending limits and other controls on your Columbia Bank debit card as well as set Travel Plans. It also allows a you to Lock your debit card if it gets misplaced and Unlock it when it is found.

Q: What information is needed to register a personal debit card in CardPilot?

A: Your personal debit card number, expiration date, CVV/CVC code, address and zip code will be needed when registering your debit card. As part of the secondary authentication, you may be asked for the last four digits of your Social Security Number or have a token emailed to you that you will need to enter for validation.

Q: Can I register more than one debit card with CardPilot?

A: Yes, you can register up to 15 Columbia Bank personal debit cards for which you are a signer on the account.

Q: Can I register a Columbia Bank credit card or just my personal debit card?

A: At this time, CardPilot is only available for use with Columbia Bank debit cards.

Q: How do I access CardPilot?

A: CardPilot is only available within our Columbia Connect mobile app; it is not accessible from the desktop view in Columbia Connect online banking. You will see an option for CardPilot in the main menu. When you select CardPilot from the menu, you will be prompted to download the Columbia Bank CardPilot app from the iOS App Store or Google Play when accessing it for the first time. The CardPilot app needs to be downloaded on your mobile device but you will continue to access CardPilot through our mobile banking app. You will not have to login a second time to CardPilot when accessing it through our mobile banking app.

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Example of CardPilot
App store icon

Example of Columbia Connect
app store icon

Q: Are there any costs associated with CardPilot?
A: CardPilot is a complementary service that is being offered through our mobile app. You will need to have a Columbia Connect online banking account in order to download our mobile app and access CardPilot.

Q: If my spouse or another family member has a debit card attached to my account, can we both register our cards?
A: Yes, each person who has a Columbia Connect online banking account and access through the mobile app, can register their card in CardPilot to set their own controls and alerts.

Q: Can I add my kid's card and set controls or alerts?
A: Yes, you can setup a dependent's card in CardPilot to set controls and/or alerts so long as the card is tied to your account.

Q: What is the Primary Device and can it be changed?
A: The Primary Device setting designates the mobile device you want registered as your primary device. When registering your card in CardPilot, you will be asked if you would like the mobile device you are using to be your primary device. The server uses the location of your primary device to determine the location for Location Control and Location Alert policies and sends alerts to that device.

To change your primary device, access CardPilot from the device you want registered as the primary, tap the menu icon, then Settings and Primary Device. From there, turn on Primary Device.

Q: Can I remove a card from CardPilot once it has been registered?
A: If you want to stop managing a card that is registered in CardPilot, go to the menu and tap Manage Portfolio. From the Manage Portfolio screen, uncheck any cards you no longer want to manage via CardPilot and click Save. The unchecked cards will no longer appear on the home screen and will not be included in the per-transaction and monthly spending totals. If you change your mind and want to start managing one of the cards again, you can simply check it on the Manage Portfolio screen.

If you uncheck all cards, you will be removed from CardPilot and will need to begin the registration process over again when you decide to use CardPilot again. Your account preferences and controls will not be saved.

Q: What happens if I accidentally delete the CardPilot app from my mobile device?
A: If the CardPilot app gets deleted from your mobile device, you will be unable to access the service through our mobile banking app until you download the app again.

Q: How do I Lock/Unlock my card? How can I tell whether it is Locked?
A: On the home screen of CardPilot, there is a padlock icon that says Lock/Unlock Card below it. You can tap this icon to Lock/Unlock your card. If your card is locked, there will be a red banner across the card image stating that the card is locked.

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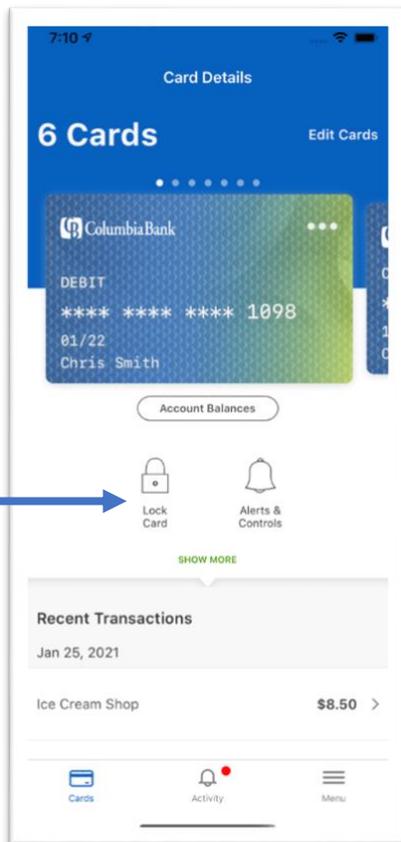
Q: Will I now be able to see when the bank puts a hold on my card because they suspect fraudulent activity?
A: Yes, this is a change to the status of your card and can be found on the "Card Details" when you tap the image of your debit card. If your card has a hold on it, under Status it will show Restricted. If there is no hold, your Status will show as Active.

If your status shows Restricted, please contact our Client Care team at 1-877-272-3678.

Q: Will I need to re-register my card if the current one expires or I receive a replacement card?
A: If the new card has the same number as the card registered, you will not need to re-register the new card. If the card number changes at all, it will need to be registered in CardPilot.

Q: If I Lock my card, will the recurring payments I have setup be declined?
A: No, previously authorized recurring payments will continue to be processed.

Q: Can CardPilot be used outside the United States?
A: If our mobile banking app as well as the CardPilot companion app are downloaded and installed from the U.S. app store, you can continue to use it while abroad and have the ability to update and change your card controls.

Q: Who should I contact for assistance with CardPilot?

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A: If you have questions or need assistance with CardPilot, contact Client Care at clientcare@columbiabank.com or 1-877-272-3678.
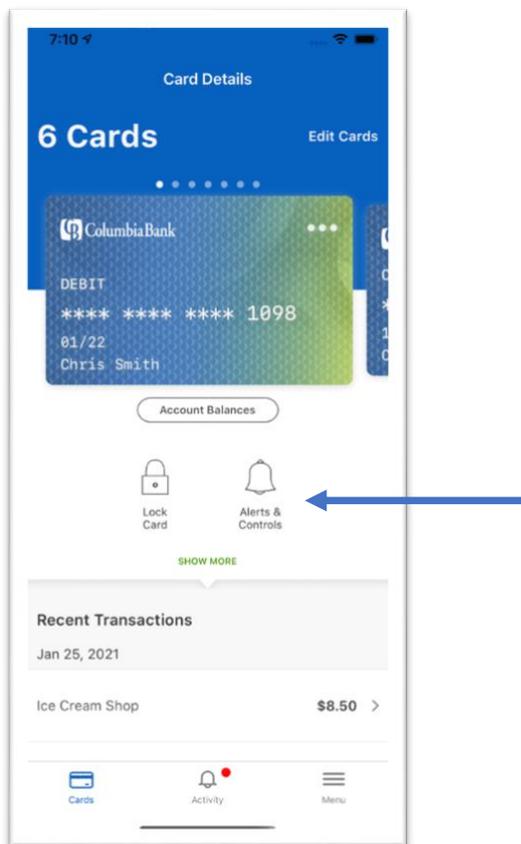
Controls

Q: What kind of controls can I setup?

A: There are a variety of location-based, merchant type, transaction type or spending limit controls available in CardPilot.

Q: How do I setup controls?

A: From the home screen of CardPilot, swipe to the card you want to setup controls for and tap the Alerts & Controls icon below the card image. From there you will be taken to a screen where you can choose Alerts or Controls, select Controls.

Q: How long does it take for controls to take effect?

A: Once a control is set, it takes effect as soon as the "Updating information" message within CardPilot disappears.

Q: What type of location controls can be setup?

A: There are three types of location controls.
- My Location – All in-store transactions are denied if device and merchant locations don't match.
- My Regions – All in-store transactions are denied if merchant location is outside selected regions.
- International – All international in-store transactions are denied outside selected countries. If no countries are added, all international in-store transactions are denied.

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Q: If I have the My Location control on, how close does my mobile device have to be for the transaction to be approved?
A: When utilizing the My Location control, your primary device needs to be within **five miles** of the store where the transaction is taking place. My Location controls do not impact online transactions.

Q: Why was my transaction denied based on location when I was making a purchase at a business within the limits of the My Location and/or My Region control I have set?
A: CardPilot compares the geographic location of the mobile device to the business's Regulation E information that is sent with the transaction. Occasionally, the business's address used for Regulation E is not the same as the physical location of the business – maybe it is the corporate headquarters – causing the transaction to be denied.

Q: Do I still need to contact you if I'm traveling but have the My Regions or International Location Controls setup?
A: Yes, please contact your branch or our Client Care team at 1-877-272-3678 to notify us if you are traveling or plan to travel.

Q: If I use the My Location control and my mobile device is turned off, will transactions be denied?
A: If your phone has been off for more than eight hours, the My Location controls will not take effect and transactions will not be denied. CardPilot ignores location information that is more than eight hours old.

Q: How do the merchant type controls work?
A: With the merchant type controls, businesses are categorized and you can select what categories of businesses for which you want your debit card to be used. If a merchant type is disabled, any attempt to use the card at a store of that type will be denied.

Q: Can I categorize businesses into merchant types myself, or are the categories preset?
A: At this time, merchant types are not customizable. There are currently nine different categories. If you tap the category, CardPilot will display a description of the kinds of businesses that fall into that category.
- Department store
- Entertainment
- Gas station
- Grocery
- Household
- Personal care
- Restaurant
- Travel
- Others

Q: Can controls be placed on the type of transaction, such as online or by phone?
A: Yes, you can control the types of transactions for which your debit card can be used.
- In store
- eCommerce
- Mail/phone order
- ATM

Q: Are the spend limits by transaction, day, week, etc.?
A: Spend limits can be set per transaction. Any transaction above the set per transaction spend limit will be denied.

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Q: What happens to transactions at merchants like gas stations that preauthorize cards – sometimes for high amounts and sometimes for low amounts – when I have spend limit control in place?

A: Sometimes, a transaction will be denied because the set spend limit is lower than the preauthorization amount the business uses. Other times, transactions that are above the spend limit may be authorized because the business's preauthorization amount is lower than the set spend limit. For instance, some gas stations test a card for validity doing a $1 preauthorization and the actual transaction amount is charged to the card after the transaction.

Alerts

Q: What types of alerts can be setup?

A: Alert preferences are used to specify the kinds of transactions that should generate an alert. An alert can be set up for all transactions or selected transactions.

- Location: My Location, My Regions, International
- Merchant Types
- Transaction Types
- Spend Limits

Regardless of the alert preferences set, an alert will always be sent for denied transactions, card status changes and other processor-specific alerts.

Q: How do I set up alerts?

A: From the home screen of CardPilot, swipe to the card for which you want to setup alerts, then tap the Alerts & Controls icon below the card image. This will take you to a screen where you can choose Alerts or Controls, select Alerts.

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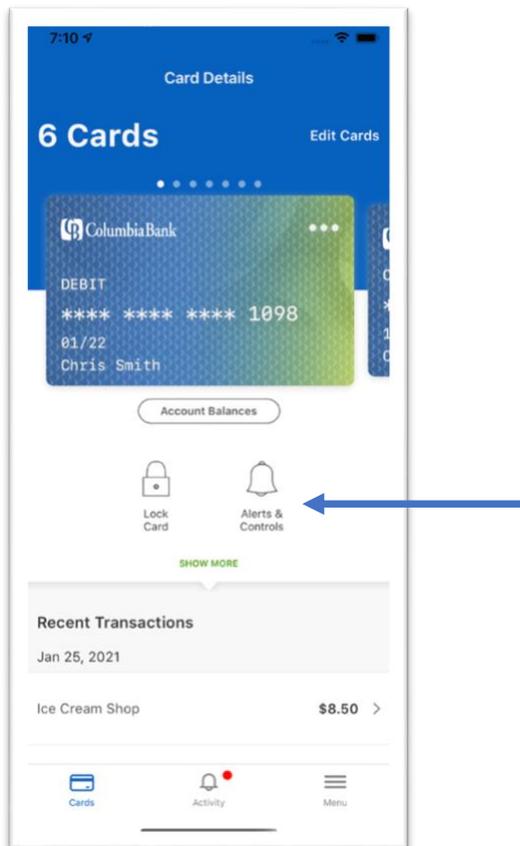
Q: How long does it take for alerts to take effect?
A: Once an alert is set, it takes effect as soon as the "Updating information" message within CardPilot disappears.

Q: Can I turn off alerts for certain times of the day like at night when I'm asleep?
A: Yes, there is a Do Not Disturb setting that allows you to suppress notifications during a certain period, however some notifications will still be delivered, such as any transaction denial or card-present transaction. You can turn on the Do Not Disturb setting by going to the menu icon, clicking Settings and then Do Not Disturb. Once Do Not Disturb is turned on, you will have the option to set the time period for which you do not want notifications sent.

Q: If I have multiple alerts set up and a transaction meets the criteria for more than one of those alert types, how many alerts will I receive?
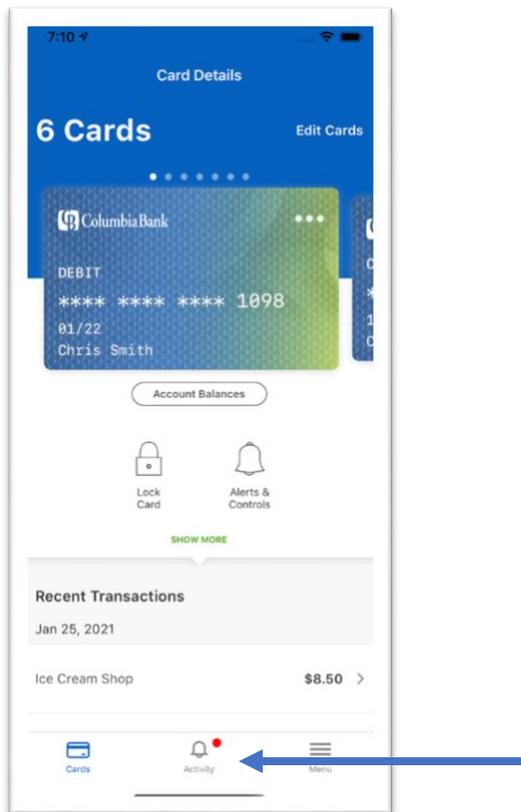A: You will only receive one alert covering all instances of what triggered the alert.

Q: Are transaction alerts stored anywhere for later viewing?
A: A list of all transaction alerts for the last 30 days can be accessed by tapping on the Activity icon in the bottom menu.

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Q: Do I have to set up alerts?

A: No, you can choose to not receive any alerts. Under Alert Preferences, when tap the button next to "Send alerts for," and select None. However, regardless of the alert preferences set, you will always be alerted about denied transactions, card status changes and other processor-specific alerts.

Q: Why am I receiving alerts when I did not set up any alerts in CardPilot?

A: If you have a card registered in CardPilot, alerts will always be sent for:
- Denied transactions
- Deposits
- Refunds
- When a shared user changes a control setting
- Card status changes

Q: Will I receive an alert if the bank places my card in a "Restricted" status due to potential fraud?

A: Yes, since this is a card status change, you will automatically be sent an alert from CardPilot letting you know that the status of your card has changed. You can see the new status of your card by logging into CardPilot through our Columbia Connect mobile app and tapping the image of your debit card to show the Card Details. Under Status, it will show Restricted.

Q: How do I remove the number showing how many unread alerts I have from the CardPilot app icon on my mobile device?

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A: You can clear the number that appears in the corner of your CardPilot app icon on your mobile device by logging into CardPilot through the Columbia Connect mobile app and selecting Transactions from the menu.
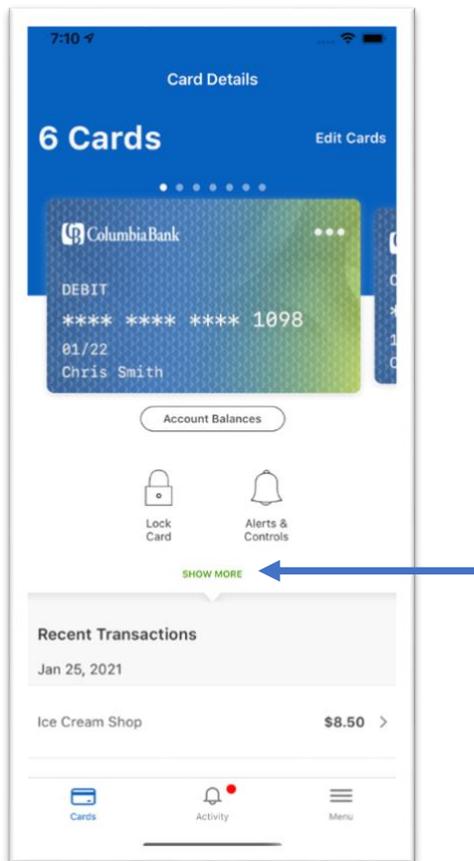

Transactions

Q: How do I view my transactions in CardPilot?

A: On the home screen of CardPilot, select Show More below the Lock Card and Alerts & Controls icons to view the 50 most recent transactions made on your card in the past 30 days. If you have more than one card registered, you can swipe to each card and select Show More to view the transactions for that card.

You can also select Transactions from the menu.

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Q: What type of transaction detail is available?
A: Under Transactions, you can see a chronological list of the 50 most recent transactions made on your debit card in the past 30 days. You can view additional details such as status, amount, merchant name and address, last four digits of the card, date and if an alert was generated by tapping on the transaction. On that detail screen, you also have the option to Tag the transaction (i.e. personal, business, family, vacation, etc.) or add a memo.

CardPilot will not display transactions that do not involve the card such as teller transactions or bill pay to or from an account. If an automatic payment is tied to the card, the transaction will still show.

Q: When does the 30 days of transaction history start?
A: Transaction history starts once your card is registered in CardPilot. Previous transactions are not pulled in.

Q: What is included in the "Total Spend" detail?
A: The amount for "Total Spend" is calculated from the cumulative spending for that specific card. At the end of the month, the total resets to zero. Deposits and refunds are deducted from the total.

Travel Plans

Q: What are Travel Plans?
A: Within CardPilot, you can add up to two Travel Plans per registered debit card to automatically place a travel exemption on those cards. Travel Plans provide you a way to manage your travel exemptions when and where you want through CardPilot.

Q: How many destinations can I include in a Travel Plan?
A: You can add up to 15 destinations across the world per Travel Plan added on your debit card.

Q: How many Travel Plans can a I add per debit card?
A: You can add up to two Travel Plans per debit card registered in CardPilot.

Q: Are there timing limitations to when or how long Travel Plans can be?
A: Travel Plans can go as far out as you'd like however, since you can only have two Travel Plans per debit card, if you have multiple trips prior to that you will need to remove remove and re-add plans as necessary.

Travel Plans also have a max limit of 90 days so the end date of the plan has to be within 90 days of the start date.

Q: Can Travel Plans be edited once they've been added to a card?
A: Yes, you can go in and edit or delete your Travel Plans in CardPilot at any time.

Q: Are the notifications to Columbia Bank's system made in real-time or is there a delay?
A: Yes, the notifications are sent to Columbia Bank in real-time and automatically add the exemption to your card for the identified time period.

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Q: When adding a Travel Plan, will I have to re-verify myself in CardPilot?
A: As a security precaution, you will be asked to enter a one-time passcode (OTP) whenever you add a Travel Plan. If you have already added a Travel Plan and during the same session need to edit the plan, you will not have to enter another OTP.

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