

Frequently Asked Questions

Welcome to CardSwap

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Set Up and Enrollment

Q: How do I get access to CardSwap?

A: In order to access CardSwap, you will need to have a Columbia Connect online banking account, which requires a [personal checking](#) or [savings account](#) at Columbia Bank.

If you already have a Columbia Connect account, you can access CardSwap under “Services” in the left-hand menu once you are logged in.

If you have a personal account with Columbia but have not enrolled in Columbia Connect, please [click here to see Enrollment Instructions](#) or visit the Personal Digital Banking page on [ColumbiaBank.com](#).

Q: Is CardSwap available through the mobile banking app?

A: Yes, CardSwap can be accessed and has full functionality in the mobile banking app.

The mobile banking app can be downloaded via [Google Play](#) or the [App Store](#), just search for Columbia Bank.

Q: Where is CardSwap located in Columbia Connect and the mobile banking app?

A: From both Columbia Connect and the mobile banking app, you can get to CardSwap by clicking on “Services” in the left-hand menu, then “CardSwap.”

Q: Is there a fee associated with CardSwap?

A: CardSwap is a free feature offered through Columbia’s digital banking products.

Q: How do I enroll in CardSwap?

A: Enrolling in CardSwap is simple. Log into Columbia Connect or the mobile banking app and click on “Services” in the left-hand menu. Then click on “CardSwap” and follow the steps below.

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1. Click the “Get Started” button.
2. Select the vendors you want associated with your Columbia Bank card and select “Next Step”.
3. Enter your log-in information for the first vendor as prompted and select “Link Account”. You may be asked for a security verification code.
4. Enter the Columbia Bank debit or credit card you want associated with that vendor. You will have the option to add additional Columbia Bank cards as you enter your login credentials for the additional vendors.
5. Enter your credentials for the next vendor.
6. From the drop down, select the initial card you entered or “Add New Card” to enter a different Columbia Bank card you would like associated with that vendor.

The system will verify and update your payment information with the vendors automatically. You only have to enter vendor log-in information for the initial setup. Once you’ve set up a vendor, CardSwap will always remember it, unless you change your username or password.

Q: What types of payment methods can I use in CardSwap?

A: You can use either your Columbia Bank personal debit or credit card in CardSwap. If you enter a card from another institution or a business card from Columbia, you will receive an error message asking you to enter a Columbia Bank card.

Q: I currently use my debit card to pay for some services and my credit card to pay for other services. Can I use both in CardSwap?

A: Yes, you can upload multiple Columbia bank debit and/or credit cards to CardSwap and designate which services you would like associated with which card.

Q: What vendors/services are available within CardSwap?

A: CardSwap currently partners with more than 60 vendors/services. Please [click here](#) for a full list.

Adding New Cards

Q: How do I “swap” my card in CardSwap?

A: Swapping your card is quick, easy and painless.

1. Verify the vendors for which you want to update your card information.
2. Select a different card already loaded in CardSwap or “Add New Card” from the payment method dropdown and click “Verify.”

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If you add any vendors that were not previously attached to your card in CardSwap or if you changed your log-in details for current vendors, you will need to input your log-in credentials for those vendors.

Q: When I entered my card information, I received a message to please use a Columbia Bank card. Are Columbia Bank cards the only ones I can use in CardSwap?

A: Yes, CardSwap will only accept Columbia Bank personal debit or credit cards.

Q: After I entered my card information, it said to please correct the errors and try again. I'm not sure what the errors were.

A: If you receive this message, an invalid expiration date, CVV code or zip code were entered and you will need to re-enter your card information.

Adding and Managing Vendors

Q: What if I can't remember my username or password for the vendor(s) I want to add in CardSwap?

A: If you are unable to remember the username or password for one or more of the vendors you are adding in CardSwap for the first time, you will need to visit the vendor's site directly and follow the instructions for retrieving login information. Once you have the information, you can try adding the vendor again in CardSwap.

If the vendor(s) has already been added to CardSwap and you are just trying to swap the card that is attached in CardSwap, you will not need your login information unless it changed since you first added the service. CardSwap stores the login information for each of the vendors you add so that you do not have to enter the information each time you use CardSwap.

Q: I received an error message saying that my account with the vendor I was adding was not active or setup, but I have an online account with them.

A: There are some vendors, such as Netflix, with which you may have an online account but do not currently have an active membership or subscription. Since there is no membership or subscription for that vendor, there is no automatic payment associated. In order to add the vendor to CardSwap, you will need to login to your online account with that vendor and sign up for a membership or subscription. You can then select "Try again" in CardSwap to add the vendor.

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Q: While adding vendors, I received a message that I needed to accept the terms and conditions on my account.

A: Some vendors require you to accept terms and conditions before you can add them to CardSwap. You will need to log into your account with that vendor and accept their terms and conditions then go back to CardSwap and select “Try again.”

Q: I received a notice that I need to set up account security before I could add one or more vendors.

A: Some vendors that you have an account with may require you to set up account security like a security question and answer in order for CardSwap to access payment information. You will need to login to your account with that vendor to set up the necessary account security and then select “Try again” in CardSwap. Depending on the requirements from the vendor, you may need to re-enter your login information within CardSwap.

Q: A message appeared stating that my account was locked when I was trying to add a vendor.

A: If your account with the vendor is locked for any reason, CardSwap cannot login to the platform to perform a card swap. You will need to contact the vendor directly to unlock the account then select “Try again” in CardSwap. If you had to make a change to your username or password, you will likely need to re-enter your login information in CardSwap.

Q: Why is CardSwap telling me that I need to reset my account password for a vendor I am trying to add?

A: Occasionally, some vendors will require you to reset your password before allowing CardSwap to access payment information. You will need to log into your account on the vendor’s site in order to reset your password. Once the password is reset, select “Try again” in CardSwap and enter the new login information.

Q: Why am I being asked to verify personal information for a vendor that I am adding?

A: Some of the vendors in CardSwap require you to log into your account directly with them and verify your personal information prior to allowing CardSwap access to your payment information. Once you verify your personal information on the vendor’s site, select “Try again” in CardSwap.

Q: I have accounts with several of the vendors in CardSwap but all are billed through a third-party site. Can I still add them to CardSwap?

A: Many vendors can be billed through third-party billers such as iTunes. You will not need to add each of the vendors in CardSwap; you will only need to add the third-party vendor through which they are all billed, such as iTunes.

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Q: Why am I being asked to activate my account with a vendor to use online payments?

A: Some vendors require you to sign up or authorize online payments. You will need to log into your account through that vendor in order to activate online payments. Once that is complete, you can go back to CardSwap and select “Try again.”

Q: I tried adding a vendor but it said I did not have an account or no account was located for that vendor.

A: Accounts must already be established directly with the vendor before adding them in CardSwap. If you already have an account, please verify your login credentials and try again. If you do not have an account with the vendor but would like one, please go directly to the vendor’s site to create an account. Once the account is created, you may add it in CardSwap.

Q: CardSwap is unable to authenticate my username and/or password for a vendor I am trying to add, and I have verified that my login credentials are correct.

A: If CardSwap cannot authenticate your login information and you are able to log in on the vendor’s site using the same credentials you entered in CardSwap, please contact our Customer Care team at 877-272-3678 or customercare@columbiabank.com.

Q: When I added iTunes to CardSwap, I received a message on my device that my iTunes account was being accessed in Virginia. Is this legitimate?

A: Virginia is where the iTunes servers are located so you must allow iTunes to be accessed in Virginia in order to perform a card swap. Once you allow access, you will need to request that the swap be performed again. During the second authentication attempt, you may be asked to enter a security code, which will be received via email or SMS from iTunes.

Q: Why am I being asked to enter a security code?

A: Vendors such as Amazon, Uber, AirBnB, Venmo and iTunes may require you to enter a security code that will be sent via email or SMS directly from that vendor.

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