

What is the Debit Card Controls Service?

- The Debit Card Controls Service (“Card Controls”, “Card Controls Service”) is a feature within the Bank of Hawaii Mobile Banking Services App (“BOH Mobile Banking App”) that allows you to turn your debit card on/off and better manage where, when, and how your card is used.

Which Debit Cards are eligible?

- All Bank of Hawaii Debit Cards that are associated with an e-Bankoh account will be eligible except the Bankoh BankCard (ATM Card). Eligible cards include the Bank of Hawaii Visa® Debit Card, Bankoh Hawaiian Airlines® Visa® Debit Card, Bank of Hawaii Visa® Debit Card for Business, EASE by Bank of Hawaii Visa® Debit Card, and Bank of Hawaii Black Visa® Debit Card.

How do I get the Debit Card Controls Service?

- First, you will need to be enrolled in e-Bankoh online banking. If you have not yet signed up, please visit www.boh.com to enroll. Next, you will need to download the BOH Mobile Banking App from the Apple Store for iPhones or the Google Play Store for Android devices. Next, sign into the BOH Mobile Banking App using your e-Bankoh username and password. After accepting the terms and conditions of the Mobile Banking Agreement, you will be able to use Card Controls. From the Accounts landing page, select the “More” button either at the bottom (for iPhones) or the top right (for Android devices). Your eligible cards will already be listed after selecting “Add”. Choose the card(s) you wish to add to the Card Controls feature.

Is there a fee to use the Debit Card Controls Service?

- No, it is provided free to all BOH Mobile Banking users.

Is there a limit to the number of cards I can register?

- No, but they must all be eligible Bank of Hawaii Debit Cards that have been issued to you.

If I have a joint account and we each have a debit card, do my controls affect their debit card? Can I enable/disable their Card Controls?

- Card Controls are set based on the individual card number issued to you. When you access Card Controls in the BOH Mobile Banking App, only the card issued to you will appear for enabling and setting controls.

By turning off my card, am I closing my checking account or Debit Card?

- No, using card controls does not change the status of your checking account or your Debit Card.

If I have my card turned off, will recurring transactions go through?

- Yes, merchant recurring transactions that you have authorized will be approved. Additionally, you can select to receive alerts on recurring transactions as well.

I received a new card number. Will it be automatically updated in the app?

- When your card number changes, you will need to add the new card to the Card Controls Service. This can be done by going to the Card Controls home page and selecting “Add” at the top right of the screen. Your card will be listed here after you have activated your new Debit Card. However, if your card is simply expiring and the card number remains the same, you do not need to update your card.

What are “Threshold Amount” controls?

- The Threshold Amount feature allows you to limit the maximum dollar amount allowed per transaction. If the dollar amount exceeds the threshold amount per transaction, the transaction will be declined.

Can I increase my Debit Card limits by changing the “Threshold Amount” controls?

- Although the threshold amount controls will not constrain the dollar amount you can enter by the established daily limits of your Debit Card, entering an amount higher than your daily limits will not increase your limits.

Will pre-authorizations affect the “Threshold Amount” controls?

- Certain merchants may seek an authorization hold at the time the transaction is made (e.g. gas stations, restaurants, hotels, etc.). The authorization hold may be higher or lower than the actual transaction paid because the final transaction amount is not known at the time of the transaction. For example, if you set the threshold limit at \$50, the merchant requires an authorization for \$25, and the final transaction amount is \$75, this transaction will proceed even though it exceeds the threshold. However, if the merchant requires an authorization for \$75 and the final transaction amount is \$35, this transaction will be declined even though it does not exceed the threshold.

How long does it take for a control or alert setting to take effect?

- It happens immediately after you set and save the option.