

Frequently Asked Questions

Q: What can I do with this app?

A: You can view your credit card transactions, pay your credit card bill, view payment history, lock or unlock cards, report cards lost or stolen, report fraudulent activity and dispute transactions, and set alerts and controls for purchases.

Q. What is fraud?

A. Any unauthorized transactions of your card

Q. What is a dispute?

A. Whether you were charged for an item you didn't purchase or billed the wrong amount for something you did buy, disputes occur when a cardholder questions the accuracy of one or more charges. Examples: You were charged for purchases you didn't make, items you bought but never received, you didn't receive a credit for an item you returned or the amount you were charged for a purchase you made was incorrect

Q: What operating systems are supported?

A: The latest version of iOS and Android are supported plus two previous versions.

Q: Do I have to be connected to mobile data or Wi-Fi in order for the app to work?

A: As long as there is an internet connection, via either a mobile data plan or a Wi-Fi connection, the app will work.

Q: What do I need to enroll?

A: You need to have the credit card number you want to manage using this app, information about the primary cardholder, and contact information that will be used to set up your profile.

Q: I can't get past the enrollment process and I know I'm entering the correct information.

A: Please return to the login page and tap on "Contact" to get the phone number you can call for additional assistance.

Q: What is the username, password, and email address requirements?

A: Your username should be between 6 and 16 characters with no special characters (ex. #, !, or &), cannot be your first or last name, and must be unique in our system. Your password should be at least 8 characters and must include a combination of uppercase and lowercase letters, numbers, and special characters. The email address you enter should include the @ sign, should be valid, only one user account can be tied to a given email address.

Q: When I try to log in, I get a message "We still can't verify your information" and I'm given a phone number. What's this?

A: Please call the number provided. If you tried to log in to your account but failed to enter the correct username and password five or more times, then your account will be locked and will need to be unlocked before you can log into the app.

Q: Can I just call my Credit Union?

A: Yes, either the CU (724-775-9854) or card services can assist with troubleshooting.

Q: I'm trying to enroll or log in and I'm getting a "Not your fault" message.

A: This message may sometimes indicate there is a wide-spread issue with the app. You can try to uninstall and reinstall the app. You can also tap on "Contact" to reach a phone number that you can call for assistance or report the issue.

Q: What if I forget my username?

A: Tap on "Forgot Username" and enter the email address associated with your profile. You will then be prompted to answer a security question. After you verify your identity, we will send your username to the email address you provided.

Q: What if I forget my password?

A: Tap on "Forgot Password" and enter your username and one of the card numbers that has been associated with your account. You will then be prompted to answer a security question. After you verify your identity, we will send a temporary password to the email address associated with your profile. The temporary password will expire after 1 hour.

Return to the login page, log in with your username and temporary password, and then you will be prompted to enter your temporary password once again and to pick and verify a new password.

Q: What accounts can I see and access using this app?

A: You can see transactions and payments related to the credit cards you have added to your user profile. If you would like to add more card accounts to your user profile, you can swipe left all the way on the 'Account Summary', to pull up 'Add Card'.

Q. Can I put my business and consumer cards in the app?

A. Yes, the app will handle all of your West-Aircomm credit cards.

Q: Can a secondary or authorized user access their shared account using this app?

A: Yes. If you have the card number and information about the primary cardholder, you can add the card at the time of enrollment or after enrollment by swiping to the far right in the 'Account Summary' and then tap on 'Add Card'.

Q. What types of transactions show in the app?

A. All of your transactions including pending transactions

Q. How many transactions can I view in the app?

A. All transactions within the past 90 days.

Q. Will the app show pre-authorization charges on my debit card?

A. Yes, the transaction list will include pre-authorized charges from certain merchants such as gas stations.

Q. Can I make credit card payments in the app?

A. Yes, you can make Credit Card Payments from your preferred Checking or Savings account using the "Make a Payment" option.

Q: What are Alerts & Controls?

A: Alerts are customized notifications you set to alert you when something happens on your card. You can be notified for transactions over a certain dollar amount, or a foreign transaction, etc. Controls are limitations you put in place on your card. You can set a control to deny certain transactions, only approve transactions over a certain dollar amount or decline transactions from a gas pump. Set your card preferences for your lifestyle.

Q. What is the difference between an alert and a control/restrictions?

A. An alert is a text notification sent to your cell phone when a transaction takes place. A control/restriction limits the use of the card based on the preferences or filters you defined.

Q. How do I access alerts and controls?

A. You can access alerts and controls by going to the menu on the app or using the "Notification Settings" within the card details

Q. What would cause a location-based alert?

A. If you set an alert for purchases made outside of your local area and you make a purchase at a local retailer or an online retailer whose home office is another state, these would trigger a location-based alert for the transaction.

Q. Does a lock/restriction block recurring payments?

A. In most cases, recurring payments will continue until you contact the merchant and cancel the recurring payment. Any issues should be directed to the merchant.

Q. Will the card alerts previously set up still work?

A. No, if you previously set up alerts for your card, you will need to set up new alerts in the app.

Q. How fast do the controls/ alerts work?

A. Within moments after you hit "submit," the locks, controls, and alerts are activated

Q: I'm trying to report my card as lost or stolen and I'm getting a message "It looks like you are trying to update your address." Why can't I complete my lost/stolen report in this app?

A: You are getting this message because you reported that the address we have on file is not correct. We do not want to process the report and then send your replacement card to the

wrong address, so we need to update your address first. Please call the phone number provided inside the app.

Q: Can I view or make changes to a pending credit card payment?

A: You can view credit card payments that are pending. Once a payment is scheduled, changes cannot be made to it, however the payment can be cancelled.

Q: What is the purpose of giving my card a nickname?

A: Your card's nickname will appear on the Account Summary, Transactions, and other screens. Its purpose is to help you distinguish between different cards that have been added to your user profile.

Q: How can I change my email address, phone number, username, name, password, security questions, or profile picture?

A: On the Account Summary, tap on the hamburger menu in the upper left corner, and then tap on the Edit Profile icon to the right of your username. From this screen you can manage your profile picture, edit your profile information, update your password, and change your security questions.

Q: How can I change my username or mailing address?

A: You will not be able to change your username after enrollment, nor will you be able to edit your mailing address inside this app. Please contact your CU 724-775-9854 for ways to update your mailing address.

Q: If I've enabled alerts how will I receive my notifications?

A: Alerts, when enabled, will be sent as SMS text messages to the phone number that is in on your profile. If you enable alerts, please make sure a valid phone number that can receive text messages has been added to your profile. You may receive your alerts at the email address that is on your profile if the service that delivers text messages is temporarily unavailable.

Q: Who do I call for help?

A: If you need assistance and you are on the login page, tap on "Contact" at the bottom right to pull up a number you can call. If you are already logged in to your account, tap on the hamburger menu in the upper left, and then tap on "Contact" at the bottom of the menu that appears.