

CardSwap Frequently Asked Questions

Q: What is CardSwap?

A: CardSwap is a convenient and easy tool to update the payment method on many of your subscription services like Netflix, Amazon, Hulu, and more. To begin swapping your card on your subscription services.

1. Login to First Commerce Credit Union (FCCU) digital banking
2. Select Cards from the main menu
3. Select CardSwap from the sub-menu
4. Select from dozens of subscription services
5. Assign the FCCU debit or credit card you wish to use

CardSwap will replace the card on file with your selected online merchant to your FCCU debit or credit card.

Q: Why does CardSwap need my login information for the subscription service?

A: In order to update the card on file at a selected subscription service, CardSwap uses the credentials provided to access and update your payment preferences at the online merchant.

Q: How secure are my usernames and passwords?

A: Data is encrypted utilizing AES 256 encryption and all web services are HTTPS/SSL. Credentials are encrypted using AWS key managements service, using hardened systems where sensitive data is never stored unencrypted.

Q: Does CardSwap allow me to assign my FCCU debit card for some services and my FCCU credit card for others?

A: Yes, CardSwap supports both FCCU debit and credit cards. You may load multiple FCCU cards. The card currently displayed when selecting a merchant to update is the card that will be added to that merchant. You may then select your other FCCU card and swap other merchants to an alternate card

Q: Why am I getting an error message when I try to add a new card to CardSwap?

A: CardSwap supports FCCU debit and credit cards. To avoid an error adding the card, ensure the card being added is a FCCU card and that the expiration and CVV information for the card was entered correctly. FCCU Prepaid cards are not eligible for this service.

Q: How do I remove my FCCU card from a merchant after I used CardSwap to update?

A: If you wish to remove your FCCU card from a particular merchant you

previously swapped, and you are not switching to a different FCCU card, visit your online account for that merchant and remove the FCCU card.

Q: If I delete a merchant from my Card Swap list, is the billing card removed as the payment type?

A: No—to remove your billing card as the payment type you must log-in to the merchant's site.

Q: How long does it take a card to be swapped with a vendor?

A: CardSwap notifies you to allow 24 hours for the payment information to be updated with the vendor. In many instances it only takes a few minutes to see the changes and many vendors will notify you by email that your information has been updated.

Q: What if I can't remember my login credentials for a particular company?

A: There is a "Forgot Username/Password" link on the left side of the area where you enter your credentials. You'll be redirected to that company's site to get help resetting or remembering your password.

Q: Do I have to have an active subscription to one of the listed companies in order for the swap to work?

A: Yes. If your subscription has lapsed, you must first renew with the company, and then CardSwap will allow you to update your payment information to your FCCU debit or credit card.

Q: When I get a card with a new expiration date, will it automatically update Card Swap?

A: No. When you receive your new card, simply go to CardSwap, update your card information and all of your linked merchants will update at once.

Q: Can I use CardSwap with my account number and routing number?

A: No. You have to have a FCCU debit or credit Card in order to use CardSwap. There is no ACH option at this time.

Q: What does this message mean: "Your subscription is paid through a third-party billing service; therefore, we are unable to obtain billing details for this account"?

A: If you have a billing account set-up through a third party, you must first update the third-party billing account. For example, if you pay Netflix through iTunes, once you update your billing card with iTunes, your Netflix account will reflect the swapped billing card.

Q: What if the company I want to update my card with is not listed in CardSwap?

A: Additional companies that participate with CardSwap will be considered during periodic assessments.

Q: If I change the login information (username or password) for the vendor after they have been added to card swap, will I have to relink the vendor?

A: Yes, you will need to update the username and password if you have changed that login. Otherwise it would not have been able to match up the card to the appropriate merchant