

Lock'N'Block®



Lock'N'Block® is a registered trademark of Everlink Payment Services Inc.

Lost or Stolen Debit Card?

Lock'N'Block® will Protect your Credit Union Debit Card from fraud with a click of a button.

- *Quick* • *Easy* • *Convenient*
- Lock your debit card.
- Block ATM transactions.
- Block purchases and refunds.
- Block all international transactions.



Lock'N'Block®

Cypress Credit Union is excited to offer Lock'N'Block®, technology that allows you to turn the functionality of your *MemberCard®* debit card on and off through the Cypress Credit Union Mobile App, *MemberDirect®* Online Banking, or Mobile Banking.

Benefits of Lock'N'Block®:

- It's quick, easy, and convenient.
- Protects you from occurrences of fraud. Much of the debit card fraud happening today occurs outside of Canada. You can block/unblock all international transactions with the Lock'N'Block® feature.
- Empowers you to control access to your debit cards anytime, anywhere.
- If you lose or misplace your debit card, you can log in 24/7 and block your own card immediately until you find it or have the opportunity to report it lost or stolen.

How it works:

1. Login to your *MemberDirect®* account via online, mobile web, or the Cypress Credit Union Mobile App.
2. On the app, simply click the Lock'N'Block® icon. If you use online or mobile banking, click 'Account Services', then select 'Lock'N'Block'.
3. Select the card and toggle to either 'lock' or 'unlock'.

With Lock'N'Block® you can:

- Lock your Cypress Credit Union debit card.
- Block purchases and refunds.
- Block ATM transactions.
- Block all international transactions.
- Have the peace of mind knowing that you have control over your Cypress Credit Union debit card.

Frequently Asked Questions

What is Lock'N'Block®?

Lock'N'Block® is a mobile card lock service that allows you to lock your Cypress Credit Union debit card or block transactions by using the mobile app, mobile web, or online banking. Lock'N'Block® makes it easier and faster for you to protect your accounts, as you will no longer have to call your branch to lock your debit card if it's lost or stolen.

When the card is "locked", all transactions are automatically declined, making fraudulent attempts to use the card either online, by phone or at ATMs and POS devices virtually impossible.

How does Lock'N'Block® work?

Lock'N'Block® is integrated into *MemberDirect®* Online Banking and our Cypress Credit Union Mobile App. Once you suspect your card has been lost or stolen, all you have to do is log in to your account, click the Lock'N'Block® icon (or select 'Account Services', then 'Lock'N'Block' if using online banking), select your card, and toggle to either 'lock' or 'unlock'.

To access Lock'N'Block® through online banking

- Log in to online banking
- Click Account Services > Lock'N'Block®

To access Lock'N'Block® through your mobile app

- Log in to your mobile app
- Tap the Lock'N'Block® icon

What if I don't use the Cypress Credit Union App or *MemberDirect®* Online Banking?

Lock'N'Block® is accessible through *MemberDirect®* Online Banking and our Cypress Credit Union Mobile App. If you have not already signed up for online banking, please sign up to take advantage of this feature.

What happens if I find my card that I had locked?

Simply follow the same steps you took to lock the card to unlock it once again.

Is there a fee for using the service?

No, Lock'N'Block® is a complimentary service offered within our free Cypress Credit Union Mobile App and *MemberDirect*® Online Banking.

Can I manage debit cards that I hold with other financial institutions in Lock'N'Block®?

No, you can only manage your Cypress Credit Union debit cards.

Can I manage my credit cards in Lock'N'Block®?

No, this feature is designed to manage your Cypress Credit Union debit cards only.

*Please contact your Cypress Credit Union branch with any further questions,
Or, under "Security" on our homepage at www.cypresscu.sk.ca*

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