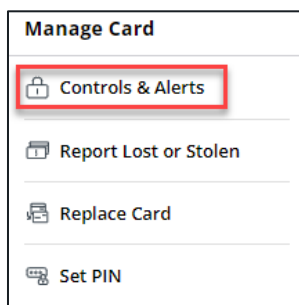# How Card Controls Work

CardWise users can tailor card 'Controls' to deny transactions that do not meet card control preferences. Card Control preferences fall into four categories:
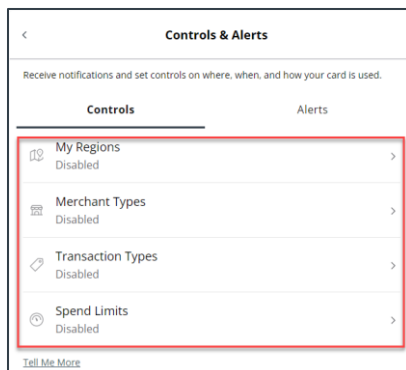
- **Locations**: control in-store transactions made outside the set geographic region and/or all international in-store transactions.

- **Merchant Type**: control purchases made at selected merchant types (i.e. entertainment, gas stations, age restricted – liquor, casinos, bars, etc., and more).

- **Transaction Type**: control transactions made in-store, online, at an ATM, autopay/recurring transactions, or other.

- **Spend Limits**: control transactions exceeding the set spend limit and/or if cardholders spend over a specific amount per month.

How to set up Controls

1. Log in to **CardWise Mobile** or **CardWise Online**.

2. Select **Controls & Alerts** from the **Manage Card** menu.

3. Under **Controls**, select the control category to view and enable transactions related to that category.

4. Click to toggle on the applicable Control category.

   For **Location Controls**, click **Add Region** to search and select an area where transactions **are permitted**. Cardholders can add multiple regions.
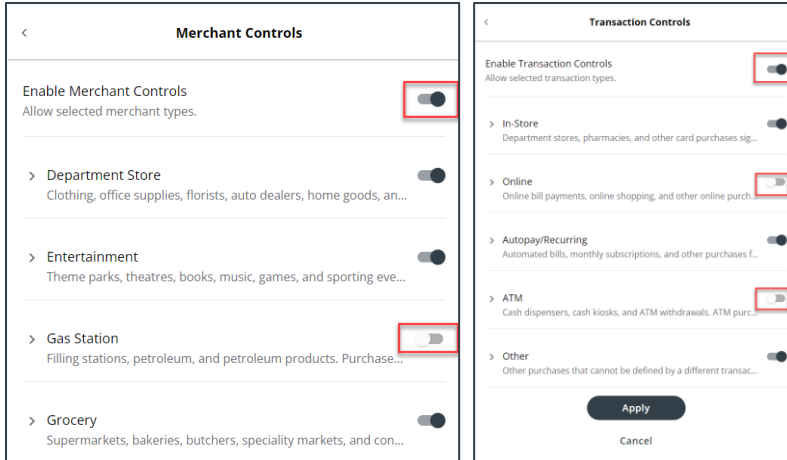
   To block **International Transactions**, click the toggle button next to Block International Control. Not that enabling this control will not block online merchants registered in another country.

   To add a Travel Plan, click Add **Travel Plan** and then enter the location and duration of travel and click **Submit**. Transactions made in the Travel Plan location during the set duration will not be blocked by the Block International Control.
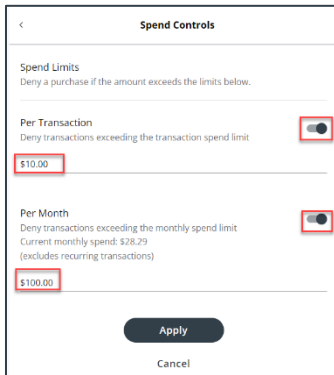

   For **Merchant Controls** and **Transaction Controls**, click the toggle button to enable the Control category. By default, all Merchant and Transaction toggles are turned on, allowing transactions at all Merchant Types and all Transaction Types. Cardholders must **turn off** the toggle button for those transactions to be denied.

   In the examples below, the Gas Station Merchant Type toggle is off. Any transactions made at a Gas Station merchant will be denied.

For **Spend Limit** controls, click the toggle button to enable the Per Transaction or Per Month spend limit and enter the amount of the desired limit. Any transactions exceeding the limit will be declined.

The CardWise platform supports both Mastercard® and Visa credit cards issued by Collabria Financial Services. The above instructions apply to both networks.

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