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Have questions?



Visit your local branch



Call Customer Service at 888-853-7100



Learn more at www.barharbor.bank

Mobile and/or Online Carrier fees may apply for Bar Harbor Card Control.

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We work to help you reach your financial goals.



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Bar Harbor Card Control



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Welcome

At Bar Harbor Bank & Trust, we are committed to providing you the best service possible, and we think managing your money should be easy. Our Bar Harbor Card Control app helps protect your debit card from fraud by allowing you to conveniently control your debit card right from your smart phone.

Download Bar Harbor Card Control today in the App Store¹ or Google Play².



Table of Contents

In this book, you'll find resources to help you get the most out of your Bar Harbor Card Control app:

How to Download and Install the App.....	3
First Time Login.....	4
Navigating Bar Harbor Card Control.....	5
Menu Display.....	6
Accessing Settings.....	6
Setting Up a Primary Device.....	6
View Account Balances.....	7
Low Balance Alert.....	7
Managing Your Cards.....	8
Adding a Card.....	8
Removing a Card.....	8
Viewing Card Details.....	9
Locking Your Card.....	9
Viewing Recent Transactions.....	9
Setting Alerts.....	10
Setting Up Alert Preferences.....	10
Setting Customer Alerts.....	10
Setting up Locations Alerts.....	11
Setting up Spend Limit Alerts.....	12
Setting up Merchant Alerts.....	12
Setting up Transaction Alerts.....	12
Setting Controls.....	13
Setting up Control Preferences.....	13
Setting up Locations Controls.....	14
Manage Spending: Spend Limits.....	15
Setting up Merchant Controls.....	16
Setting up Transaction Type Controls.....	16



Bar Harbor Card Control

As your trusted financial institution, it is our top priority to keep your information and your accounts safe. Our free Bar Harbor Card Control app allows you to take fraud prevention into your own hands by letting you manage your debit card right from your smart phone or tablet.

By downloading the Bar Harbor Card Control app and adding your Bar Harbor Bank & Trust debit card, you'll be able to:

- Manage and monitor your debit card usage
- Turn your card off or on when lost or found
- Set alerts and deny transactions based on merchant or transaction type and location
- Monitor and control shared cardholders' usage

This guide will provide more detail on how to use Bar Harbor Card Control and what it can do for you. If you have additional questions, please visit your nearest branch or contact our friendly Customer Service Center at 888-853-7100.

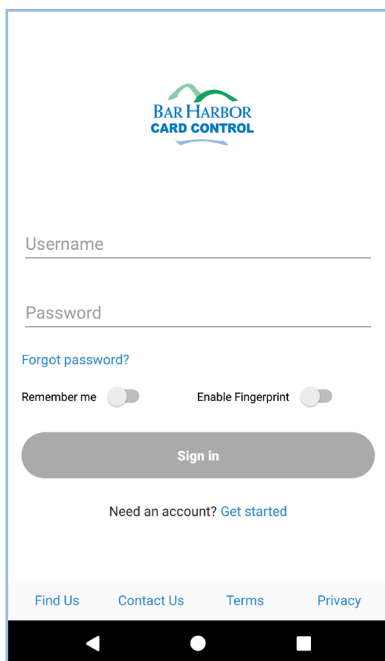
How to Download and Install Bar Harbor Card Control

The Bar Harbor Card Control App is available for free for both iPhones® and Android™ phones.



To download Bar Harbor Card Control in the App Store¹ or Google Play², follow these steps:

1. Search for Bar Harbor Card Control in the App Store or Google Play Store on your device.
2. Follow the instructions on your device to download and install Bar Harbor Card Control.



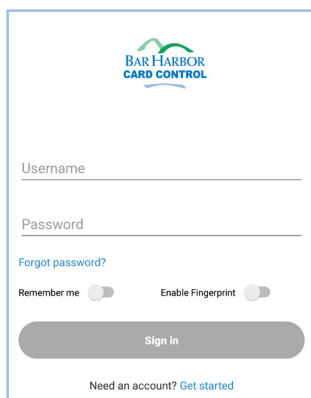
How to Log In for the First Time

Follow these steps to create your account:

1. Open the Bar Harbor Card Control App.
2. Tap *Get Started*.
3. Enter your card number and tap *Next*.
4. The next few screens will ask you to verify your identity to protect your information. Follow the prompts to complete this step. You will need to provide your card's CVV and expiration date, as well as personal information such as your address, zip code, and last four digits of your SSN. After you complete each screen, tap *Next*.
5. Accept the Terms and Conditions and the Privacy Policy.
6. Create your account by following the steps on the screen to enter your name and email, and select a username and password. You will need to provide a valid email address to create your log in credentials.
7. You will be asked to log into the app using the username and password your just created. Additionally, if your device allows it, you can opt to enable fingerprint login by toggling the slider on the login screen to on.

Logging Into Bar Harbor Card Control

Once you have created your account, you can login to the Bar Harbor Card Control app any time by entering your username and password and tapping *Sign in*.



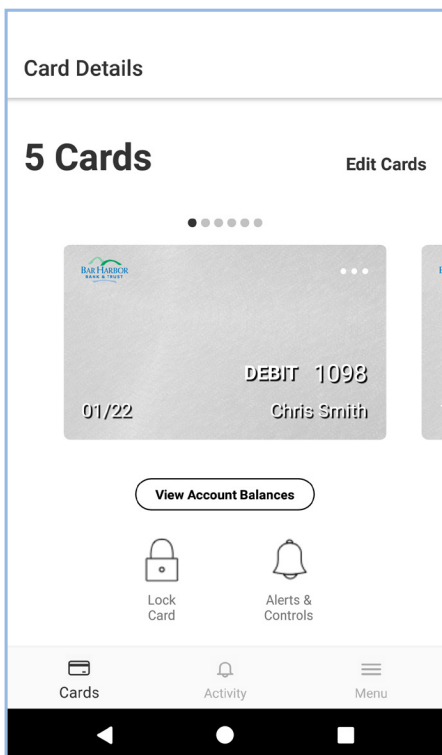
The screenshot shows the login interface for the Bar Harbor Card Control app. At the top center is the logo, which consists of a green mountain range icon above the text "BAR HARBOR CARD CONTROL" in blue. Below the logo are two input fields: "Username" and "Password", each with a horizontal line for text entry. Under the "Password" field is a blue link that says "Forgot password?". Below these fields are two toggle switches: "Remember me" and "Enable Fingerprint", both currently turned off. At the bottom of the form is a large, rounded grey button with the text "Sign in" in white. Below the button is a link that says "Need an account? Get started".

Navigating Bar Harbor Card Control

Home Screen Display

The Home Screen of Bar Harbor Card Control will display:

- Your registered debit cards (swipe left or right to switch between cards)
- Recent transactions
- Options to view account balances, lock cards, and manage alerts and controls



Menu Display

From the Home Screen, tap the menu icon in the bottom right of the screen. The menu displays these options:

- *Personal Information*
- *Transactions* – Displays transaction history for all managed cards and accounts.
- *Edit Cards* – Allows you to add, manage, or remove cards and accounts
- *Settings* – Allows you to view or change username, password, and device information
- *Contact Us* - Displays bank contact information
- *Find Us* – Displays nearby bank locations
- *Legal* – Allows you to view app Terms and Conditions and Privacy Policy
- *Log Out*

Additionally, at the bottom of the Home Screen to the left of the menu icon, you will see the following options:

- *Cards* – Brings you back to the Home Screen
- *Activity* – Displays activity and alerts for all cards

Accessing Settings

To access the settings menu, simply tap the menu icon and then tap *Settings*. To view and update your settings, tap the options within the settings menu.

Setting Up a Primary Device

The Primary Device setting identifies which device is defined as the primary. When a device is set as the primary, you will only receive alerts on that device, and that device will be used to determine your location.

The device you first complete your registration on will automatically become your primary device unless adjusted in your settings. To set a device as primary:

1. Access the app from the device you wish to make your primary.
2. Open the app, then tap *Primary Device* on the Settings screen.
3. Toggle the Primary Device slider to the ON position to set the device you are using as the primary.

Viewing Account Balances

To view account balances, first swipe to the card you wish to view on the Home Screen. Beneath the card, tap *View Account Balances* and the available balance for that account will display.

Low Balance Alert

A Low Balance Alert will send an alert to your device when the account balance falls below the specified amount. This alert only displays when you login to the app or tap Refresh on the Home Screen.

To set a Low Balance Alert:

1. Tap tap *View Account Balances* on the card you wish to set the alert on.
2. The account balance will appear. Tap the available balance.
3. Additional account details will appear. At the bottom of the screen, you will see *Low Balance Alert* and a toggle.
4. Toggle the Low Balance Alert slider to the On position. The Low Balance Alert Threshold field will display.
5. Enter your preferred threshold amount. An alert will be generated any time your account balance falls below the specified amount.
6. Tap *Set*. The alert is set.

Managing Your Cards

You can easily access cards and accounts, as well as add and remove cards and accounts, from the Home Screen.

Adding a Card

You can add a Bar Harbor Bank & Trust debit card any time by following these steps:

1. From the Home Screen, tap *Edit Cards*.
2. Tap *Add New Card* and follow the steps on screen to add your card. You will want to have your card handy during this process so that you can easily access all information required.

Removing a Card

Remove a debit card from your Bar Harbor Card Control portfolio by following these steps:

1. From the Home Screen, tap *Edit Cards*.
2. A list of active cards will appear below the *Add New Card* option. You'll see check boxes to the right of your listed cards and accounts.
3. For cards you want to remove, uncheck the box next to the card or account.
4. Tap *Save* at the top right of the screen. This will remove the card from your portfolio.

Once the card is unchecked, all Card Control services are disabled and you will not receive any alerts for that card.

Viewing Card Details

To view the details of cards you have registered, follow these steps:

1. On the Home Screen, swipe to the card you want to review.
2. The card image will display, with all pertinent card information such as cardholder name, last four digits of the card number, expiration date, and card status.
3. Tap the card image to view the card's Monthly Snapshot or Account Balances.

Locking Your Card

From within the app, you can turn your debit card on and off in real time by locking and unlocking your card. When a card is locked, all transactions made on the card, other than recurring payments and credits or deposits, are denied.

To lock your card:

1. On the Home Screen, swipe to the card you want to lock.
2. Under the card image, tap Lock Card.
3. Tap Lock Card on the alert message that appears to move forward.
4. When your card is locked, an alert will appear on top of the card image on the Home Screen.

Viewing Recent Transactions

Beneath each card on the Home Screen, a list of Recent Transactions will appear.

Setting Alerts

Alerts allow you to set specific alerts for how your card is used. You can set card alerts for:

- Locations
- Merchant Type
- Transactions Types
- Spend Limits

You will always receive an alert for denied transactions regardless of your alert settings.

Setting up Alert Preferences

From the Home Screen, you can manage alert preferences for that card by tapping *Alerts & Controls*. When a card is shared between more than one user, each user can set up their own alert preferences.

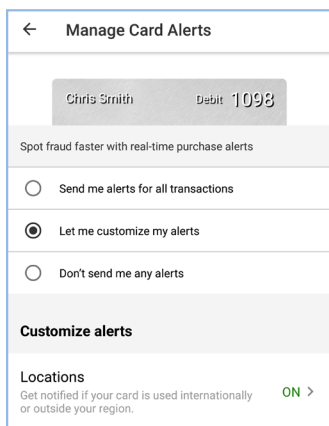
Accessing Alert Preferences:

1. Tap *Alerts & Controls* on the Home Screen beneath the card you want to set Alerts for.
2. Tap *Alerts* and select the alert option that works best for you.

Setting Custom Alerts

To set custom alerts, select the *Let me customize my alerts* option within the Alerts menu. There are three types of custom alerts you can set:

- Locations
- Spend Limit
- Merchant Types
- Transaction Types



Setting up Locations Alerts

Locations Alerts allow you to receive alerts depending on where your card is use. These alerts only apply to in-store transactions. To set up locations alerts:

1. Tap the *Locations* option to set up location alerts.
2. The following options will display on the Locations Alert screen.
 - My Location
 - My Regions
 - International

My Location Alerts

If you enable this alert, you will receive a message every time your primary device location and merchant location do not match. If your card is used somewhere your primary device is not present, you will receive an alert. To activate this alert, toggle the slider to the ON position.

My Regions Alerts:

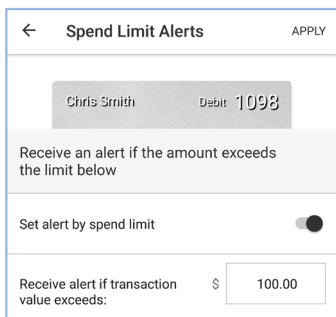
Use the My Regions Alerts option to set up alerts for transactions outside of one or multiple geographic areas.

To set up My Regions alerts:

1. Tap and enable *My Regions* to set one or more geographic regions. You can set up to three alert regions for each card. Each region is a circular area with a minimum radius of 5 miles from the location selected.
2. Tap *Add Region*. An interactive map displays.
3. Enter the ZIP Code or the city and state for the area for which you are searching into the text box.
4. Zoom in or out to specify the region.
5. Enter the name for the region into the text box.
6. Tap *Add Region*.

International Alerts:

Use the International Alerts option to set up alerts for transactions outside of the United States. To set up International alerts, toggle the International alerts slider to the ON position. Tap My Country to change your country to somewhere other than the United States.



Setting up Spend Limit Alerts

Use the Spend Limit Alerts option to receive alerts any time a transaction above a set spend threshold occurs.

To set up Spend Limit Alerts:

1. On the Alert Preferences screen, tap *Spend Limits*. The Spend Alerts screen will display.
2. Toggle the slider to the ON position. The *Receive Alert if Transaction Value Exceeds* text box displays. Enter the threshold amount into the box.
3. Tap *Apply* for the Spend Limit alerts to take effect.

Setting up Merchant Alerts

Use the Merchant Types Alerts option to set up alerts for transactions made at specific types of merchants.

To set up Merchant Alerts:

1. Tap *Merchant Types*.
2. Toggle the slider to ON and tap the check box beside each merchant type to enable the alert. You will receive an alert for transactions at any merchant types you checked.

Setting up Transaction Alerts

Use the Transaction Alerts option to set up alerts for certain types of transactions.

To set up Transaction Alerts:

1. Tap *Transaction Types*.
2. Toggle the slider to ON and tap the check box next to each transaction type to enable the alert. You will receive an alert for transactions types you checked.

Setting Controls

Bar Harbor Card Control allows you to set preferences to automatically deny transactions based on:

- Locations
- Spend Limits (Manage Spending)
- Merchant Types
- Transactions Types

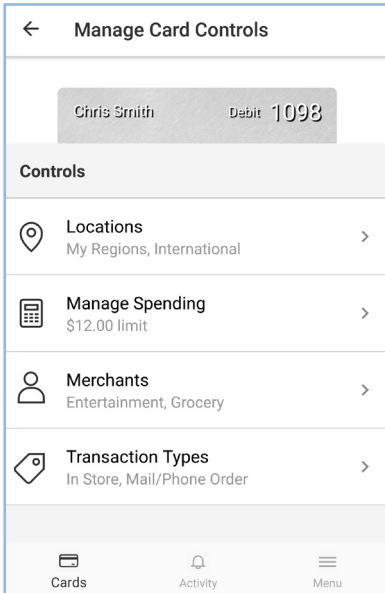
When a control preference is set, transactions that fall within restrictions will automatically be denied. You will receive an alert any time a transaction is denied.

Setting up Control Preferences

From the Home Screen, you can manage control preferences for that card by tapping *Alerts & Controls*.

Accessing Control Preferences:

1. Tap *Alerts & Controls* on the Home Screen beneath the card you want to set Alerts for.
2. Tap *Controls*.
3. The control options listed above will display.



Setting up Locations Controls

Locations Controls allow you to automatically deny transactions depending on where your card is used. These controls only apply to in-store transactions. To set up locations controls:

1. Tap the *Locations* option within Control Preferences.
2. The following options will display.
 - My Location
 - My Regions
 - International

My Location Controls

If you enable this control, only transactions placed at locations where your primary device is present will be allowed. Transactions will be declined at merchants whose location does not match your primary device location. To activate this control, toggle the slider to the ON position.

My Regions Control

My Regions allows you to set geographical areas where you can make in-store transactions with your card. When My Regions is set, all in-store transactions made outside the specified region(s) will be denied. To set up this control:

1. Tap and enable *My Regions* to set one or more geographic regions. You can set up to three alert regions for each card. Each region is a circular area with a minimum radius of 5 miles from the location selected.
2. Tap *Add Region*. An interactive map displays.
3. Enter the ZIP Code or the city and state for the area for which you are searching into the text box.
4. Zoom in or out to specify the region.
5. Enter the name for the region into the text box.
6. Tap *Add Region*.

International Control

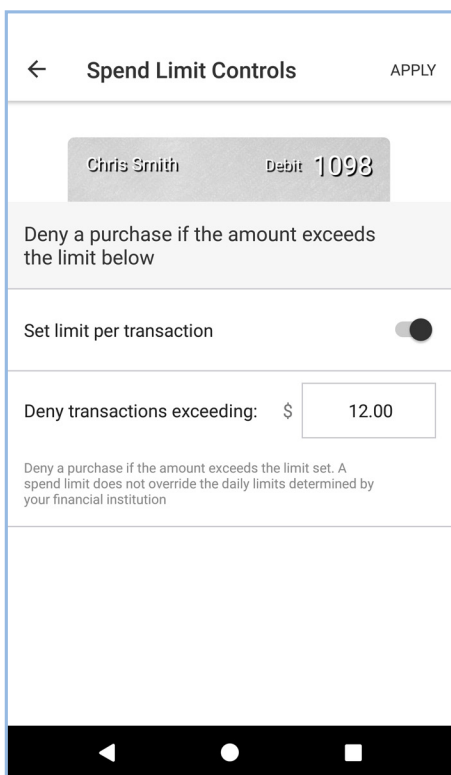
Use the International option to block transactions made outside of the United States. To automatically decline international transactions, toggle the International slider to the ON position.

Manage Spending: Setting up Spend Limits

Use Manage Spending to deny transactions over a certain amount.

To use Manage Spending:

1. Tap *Manage Spending*. The Spend Limit control screen will display.
2. Toggle the slider to the ON position. The *Deny Transactions Exceeding* text box displays. Enter the threshold amount into the text box. Any transactions over this amount will be denied.
3. Tap *Save* for the Spend Limit controls to take effect.

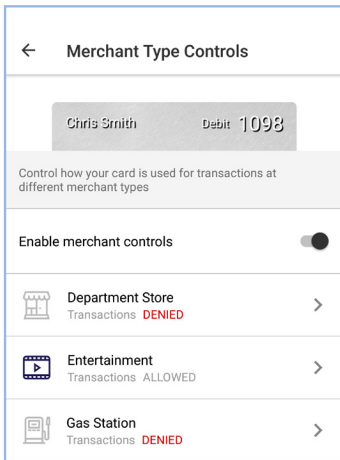


Setting up Merchant Controls

Use the Merchants option to allow transactions at only specific merchant types. You can choose which merchant types to allow or deny transactions from.

To set up Merchant Controls:

1. Tap *Merchants*
2. Toggle the Enable Merchant Controls slider to the ON position. This will automatically allow transactions at all merchant types.
3. Tap each merchant type and select Allow this merchant type or Deny this merchant type in order to customize your controls.



Setting up Transaction Type Controls

Use the Transaction Type option to allow only specific transactions types. You can choose which transaction types to allow or deny.

To set up Transaction Type Controls:

1. Tap *Transaction Types*.
2. Toggle the Enable Transaction Controls slider to the ON position. This will automatically allow transactions of all types.
3. Tap each transaction type and select Allow this transaction type or Deny this transaction type in order to customize your controls.