



MVB Debit Card FAQ

- **Where can I use my debit card?**

You can use your MVB Debit Card anywhere MasterCard is accepted.

- **What is my Daily Limit?**

The Daily Limit per card is \$1,000 and is a combined total of all merchant purchases and ATM withdrawals, regardless of customer balance. The limit resets at midnight each day.

- **What should I do if my Debit Card is lost or stolen?**

Call the bank during normal business hours or call Shazam Lost Card at 800-383-8000

- **How do I report unauthorized transactions on my Debit Card?**

Contact the bank during normal business hours or call Shazam Fraud Desk at 866-508-2693

- **What should I do if my card is declined?**

Contact the bank during normal business hours or call Shazam Fraud Desk at 866-508-2693

- **Why is my Debit Card being declined?**

- Insufficient balance
- Merchant is outside of Missouri and no known travel notice
- No PIN is used (run as credit)
 - To prevent fraud, further restrictions apply when a Debit Card is processed without a PIN as a "Credit" transaction with signature (card present) or via Internet or telephone (card not present).
- Transaction is originating from a blocked country
- The Falcon fraud detection system may also decline transactions that are considered suspicious based on factors such as merchant, amount, location, and patterns.

- **How do I select or change my PIN (Personal Identification Number)?**

Call Shazam at 800-717-4923. You will need to call from a phone number on file and provide the following information:

- Debit Card Number
- Expiration Date
- CVV number (on back of card)
- Social Security Number

- **Are there places I should not use my Debit Card?**

Customers are cautioned to avoid using their Debit Card for car rentals, hotels, and gas stations where an extended hold for projected expense may be placed on their funds, and should consider using a credit card at such merchants.

- **What is my code for making purchases online, my pin number doesn't work?** Some *merchants* require a separate code, different from your PIN. You can register your card and set up your code here <https://shazam.cardinalcommerce.com/cardservices/>

- If you have issues or become locked out Call 1-800-537-5427

Our fraud rules & restrictions are designed to balance customer convenience and fraud prevention, but no fraud rule is perfect. Always check your statements and monitor your accounts through Internet Banking and the Mobile App. Set up personalized notifications to get real time notifications through [Shazam Bolt\\$](#).