BFCU Card App
Frequently Asked Questions

What can I do via the card app?

- ☑ You can view and filter your Benchmark Credit and Debit Card transactions.
- ☑ Make your monthly Credit Card payment.
- ☑ View prior Credit Card payments.
- ☑ Lock and unlock card(s).
- ☑ Report card(s) lost or stolen.
- ☑ Set card travel alerts and card controls.

What operating systems are supported?

The latest version of iOS and Android are supported; plus, two previous versions.

Do I have to be connected to mobile data or Wi-Fi to have access to the card app?

If you have access to an internet connection via either a mobile data plan or a Wi-Fi connection, the app will work.

What information do I need to enroll?

To help setup your app profile, you will need to have the card number; along with the primary cardholder's personal information and contact information for each Benchmark card you wish to enroll and manage via the app.

I cannot get past the enrollment process and I know I am entering correct information.

Please return to the login page and tap on "Contact" to get the phone number you can call for additional assistance.

Are there requirements regarding the username, password, and email address during the enrollment process?

The username must be between 6 and 16 characters with no special characters (ex. #, !, or &); plus, it cannot be your first or last name, and must be unique in our system. The password should be at least 8 characters and must include a combination of uppercase and lowercase letters, numbers, and special characters. The email address you enter should include the @ sign, should be valid, and must also be unique in our system — only one user account can be tied to a given email address.

When I try to login, I receive a message "We still can't verify your information" and am given a phone number. Why?

Please contact the number provided for further assistance. If you tried to log-in to your account, but failed to enter the correct username and password five or more times, then your account will be locked and you will need to be unlocked before you can log into the app.

I am trying to enroll or log-in and am receiving a "Not your fault" message.

This message sometimes indicates there is a wide-spread issue with the app. You can try to uninstall and re-install the app, or you can also tap on "Contact" for a phone number that you can call for assistance, or to report the issue.

What if I forget my username?

If you forget your username, tap on "Forgot Username" and enter the email address associated with your profile. You will be prompted to answer a security question and after you verify your identity, your username will be sent to you via the email address associated with your profile.

What if I forget my password?

If you forget your password, tap on "Forgot Password" and enter your username and one of the card numbers that is associated with your account. You will be prompted to answer a security question and after you verify your identity, we will send a temporary password to the email address associated with your profile. The temporary password expires after 1 hour.

Return to the login page to login with your username and temporary password (you will be prompted to enter your temporary password twice), then you will be requested to select and verify a new password.

What accounts can I see and access using Benchmark's card app?

You can see transactions and payments related to your Benchmark Credit Card(s); as well as transactions made via your Benchmark Debit Card(s) for all cards you've added to your user profile. If you would like to add more card accounts to your user profile, you can swipe to pull up 'Add Card' - all the way to the right of the Account Summary.

Why don't I see the account balance for my Debit Card?

Your Debit Card balance is whatever available funds you have in your Checking Account and due to limits on the availability of specific information regarding Checking Accounts, your account balance is not visible within this app. You may log into our mobile app to view your available Checking Account balance.

I am trying to report my card as lost or stolen and I'm getting a message "It looks like you are trying to update your address." Why can't I complete my lost/stolen report in this app?

You are receiving this message because you reported that the address on file is not correct. We do not want to process the report and then send your replacement card to the wrong address, so we need to update your address first. Please call the phone number provided inside the app.

How do I dispute a charge?

Tap on card to show the list of transactions. Tap down arrow to see more details then tap on the dispute triangle. You will be contacted for further information.

I have misplaced my card; how do I lock the card?

Tap the unlock symbol at the bottom left of the card image to switch your card to being locked. If you wish to unlock your card, simply tap the locked image and your card will now be unlocked. The card cannot be used while in the locked position.

Can I view or make changes to a pending Credit Card payment?

You can view Credit Card payments that are pending; however, once a payment is scheduled; changes cannot be made, but the payment can be cancelled.

What is the purpose of giving my card a nickname?

Your card's nickname will appear on the Account Summary, Transactions, and other screens. Its purpose is to help you distinguish between different cards that have been added to your user profile. To add a nickname, tap the card settings icon located in the upper right corner of the card then hit the pencil icon to enter a nickname.

How can I change my name, email address, phone number, password, security questions, or profile picture?

Beside Account Summary, tap on the menu bar in the upper left corner then tap on the Edit Profile icon to the right of your username. From this screen, you can manage/edit your profile picture and information, update your password, and change your security questions.

How can I change my username or mailing address?

For security purposes, you will not be able to change your username after enrollment, nor will you be able to edit your mailing address inside this app. Contact Benchmark Federal Credit Union at (610) 429-1600 or (800) 999-9276 (outside of PA) to change your mailing address.

If I have enabled alerts, how will I receive my notifications?

Alerts, when enabled, will be sent as SMS text messages to the phone number that is associated with your profile. If you enable alerts, please make sure a valid phone number, that can receive text messages, has been added to your profile. You may receive your alerts at the email address that is associated with your profile, but only if the service that delivers text messages is temporarily unavailable.

Who do I call for assistance?

If you need assistance and you are on the log-in page, tap on "Contact" at the bottom right to pull up a number that you may use to contact for assistance. If you are already logged in to your account, tap on the menu bar in the upper left, then tap "Contact" at the bottom of the menu that appears.

How do I change the card if/when I get a new card?

Tap on card settings in the upper right corner of the card, tap remove card. Swipe left to add a new card.

How do I see my transactions?

Tap on card to show the list of transactions. Further menu options will be available at the bottom of the screen.