

HMECU Cobadge Debit Mastercard



Your HMECU Cobadge Debit Mastercard is still a debit card and not a credit card, so every purchase uses the money already in your account. What is new is that your card now gives you more ways to pay. You can shop online, and you can use your card internationally anywhere Mastercard is accepted.

Your HMECU Cobadge Debit Mastercard: Still Debit

Your HMECU Cobadge Debit Mastercard is still a debit card.

This means:

- You are spending your own money
- There is no borrowing
- There is no credit limit
- There is no balance to pay later

What's new is that your debit card can now also be used for online and app-based purchases where regular debit isn't accepted.

Activate Your Card First

Before using your card online or for tap, you must activate it with one chip-and-PIN transaction.

You can do this by:

- Making a purchase in-store using your PIN
- Using an HMECU or Exchange Network ATM

Once this is done:

- Online and tap purchases will work

This is a security step to protect your account.

What Stays the Same and What's New

What Stays the Same

- In-store purchases in Canada work the same way
- ATM withdrawals in Canada work the same way
- Money comes directly from your account

What's New

- You can now use your debit card for online and in-app purchases
- Some transactions may show temporary holds
- Extra security is used for certain purchases

Extra Security For Online Purchases

Some online purchases use extra security checks, including one-time passcodes.

- You may receive a text message asking you to confirm a purchase
- Your phone should be nearby when shopping online
- This helps prevent unauthorized use of your card

If your mobile number changes, please let us know so your security features continue to work properly.

What Is Online Shopping (E-Commerce)?

Online shopping, also called e-commerce, is when you pay for things digitally. This includes:

- Purchases on websites
- Payments in mobile apps
- Subscriptions or online services


Common examples:

- Online retail shopping
- Streaming services
- Ride-share or delivery apps
- Online bill payments where regular debit is not accepted

Your HMECU Cobadge Debit Mastercard allows these purchases while still using money from your account.

Have questions?

If you need help or if your card is lost or stolen, please contact us right away.

 905-575-8888

 Visit any HMECU branch

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About Temporary Holds

Some online and international purchases place a temporary hold on your account before the final amount is posted.

What you may notice:

- Your available balance updates right away
 - The purchase may appear in your account history later
 - The final amount replaces the hold once processed
- This is normal and expected.

Examples where holds are common:

- Online shopping
- Hotel or car rental reservations
- Pay-at-the-pump fuel purchases

Holds usually clear within a few days, depending on the merchant.

Stay In Control With Lock'N'Block

(Found under "Card Management" in Online Banking and the Mobile App)

You're always in control of how your HMECU Cobadge Debit Mastercard is used.

With Lock'N'Block through Card Management in online banking or the mobile app, you can:

- Temporarily lock and unlock your card
- Turn online (e-commerce) purchases on or off
- Block international transactions

You can change these settings anytime, or we can help you in branch or over the phone.

