Lock'n'Block
Debit Card Management

Lock'n'Block gives you the ability to lock or block your card anytime, yourself. You will no longer need to wait until we are open to do it.

There are seven areas you can control as it relates to the debit card (either Flash card or the new Debit Mastercard). They are:

1. Lock this card (block all transactions)
2. Block all purchases and refunds
3. Block all ATM transactions
4. Block all international transactions
5. Block all mobile wallet transactions
6. Block all flash/tap debit transactions
7. Block all E-commerce transactions

You can block your card through either accessing their account through online banking on a computer/tablet or through the KCCU app. Step by step instructions for each are found below to help you.

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Desktop

1. Sign in to your KCCU account from our website.
2. Select 'Account Services' from the menu on the left
3. From the sub-menu, select 'Lock Your Debit Card' (see below). This will bring you to the 'Lock Your Debit Card' screen
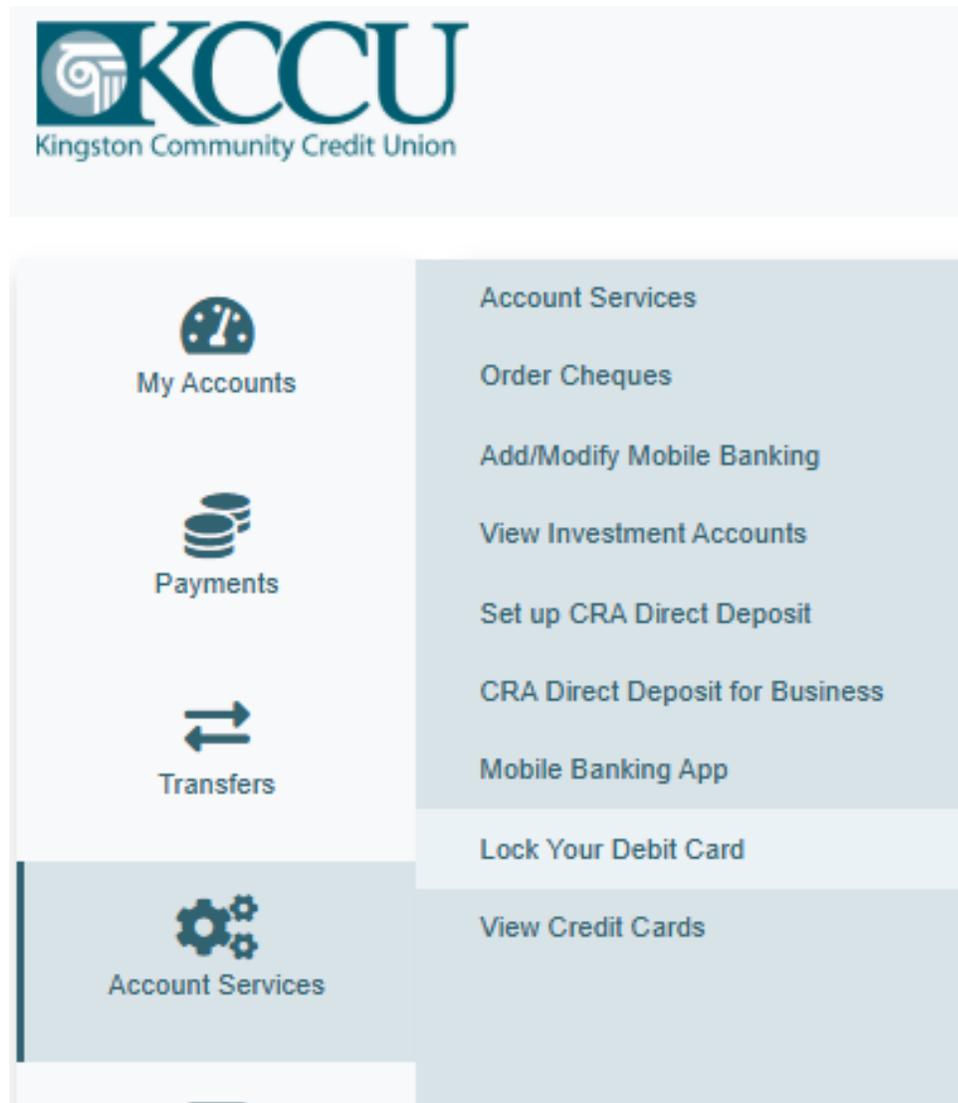
4. Select the card you want to lock by clicking on the card number or name. (note: you can change/add the name for the card once you click a card from your list)

Lock Your Debit Card ❓

An easy way to manage your debit cards. With Lock'N'Block® you can lock your debit card or block ATM transactions and purchases. You can also block your card for transactions made outside of Canada. Check with your branch for more details.

If you've lost your debit card or it's been stolen, it's important to report it to your financial institution immediately. Please call your branch to get a replacement sent to you.

Your Debit Cards

MY CARD ✏️	Partner's Card ✏️
•••• •••• •••• 4798	•••• •••• •••• 0176
🔓 This card is unlocked	🔓 This card is unlocked
• ATM Transactions are unblocked	• ATM Transactions are unblocked
• Purchases & Refunds are unblocked	• Purchases & Refunds are unblocked
• International Transactions are unblocked	• International Transactions are unblocked
• Mobile Wallet Transactions are unblocked	• Mobile Wallet Transactions are unblocked
• Flash/Tap Debit Card Transactions are unblocked	• Flash/Tap Debit Card Transactions are unblocked
• E-commerce Transactions are unblocked	• E-commerce Transactions are unblocked

5. Select the card you would like to manage by clicking on the name/number for that card. It will bring you to the card options page (see below)

Lock Your Debit Card

Card Name

MY CARD

☐ Lock this card (block all transactions) ❓

☐ Block all ATM Transactions ❓

☐ Block all Purchases & Refunds ❓

☐ Block all International Transactions ❓

☐ Block all Mobile Wallet Transactions ❓

☐ Block all Flash/Tap Debit Card Transactions ❓

☐ Block all E-commerce Transactions ❓

Cancel   **Save Changes**
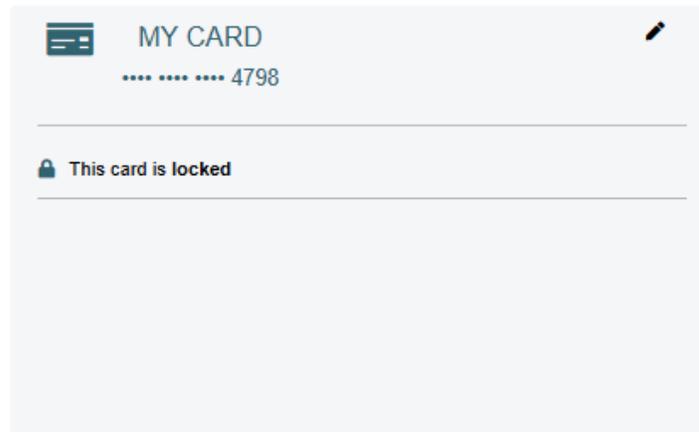
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6. From the list of options, you can select how you would like to manage your card. If you would like to completely lock your card (important to do if it is lost or stolen), you can simply click the top option (Lock this card (block all transactions)) and the card can no longer be used until you decide to unlock it. If you only want to block certain types of transactions, you can select the option(s) you want to block. You can select as many as you want in the event there are some features you do not want accessible from your card.

☐ Lock this card (block all transactions) ❓

☑ Block all ATM Transactions ❓
☐ Block all Purchases & Refunds ❓
☐ Block all International Transactions ❓
☑ Block all Mobile Wallet Transactions ❓
☐ Block all Flash/Tap Debit Card Transactions ❓
☑ Block all E-commerce Transactions ❓

7. Once you save your selection(s), you will go back to the card menu and will see the changes made.

   a. If you Locked you card completely, it will look like this:

   MY CARD
   •••• •••• •••• 4798

   🔒 This card is **locked**

   b. If you Blocked certain types of transactions, it would look like this:

   MY CARD
   •••• •••• •••• 4798

   🔓 This card is unlocked

   - ATM Transactions are **blocked**
   - Purchases & Refunds are unblocked
   - International Transactions are unblocked
   - Mobile Wallet Transactions are **blocked**
   - Flash/Tap Debit Card Transactions are unblocked
   - E-commerce Transactions are **blocked**

Lock'n'Block Debit Card Management Directions
(March 2026)

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8. When/if you are ready to activate the card again, just reverse these directions and go into the card and un-select the options picked and hit Save at the bottom. This will return the card to full active status. Or you can un-select certain transaction types if you want those activated again.

Mobile App

(Screen shot examples are from an Apple device but it is the same on Android)

1. Log in to your KCCU app on your mobile device
2. In the menu boxes at the bottom, click on "Debit Card Management"
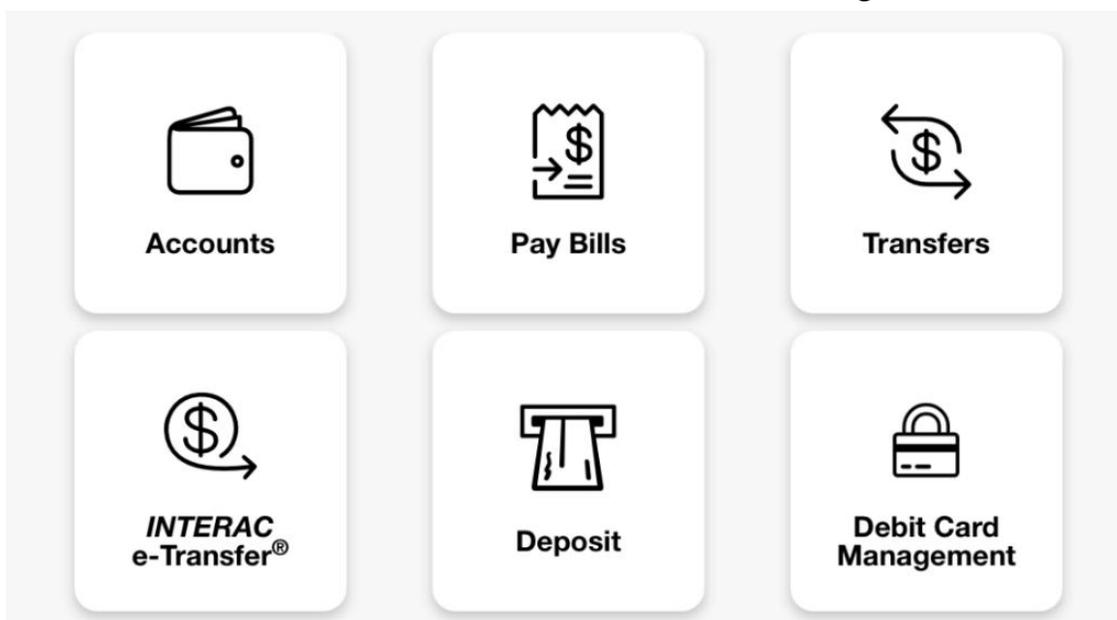
3. The next five screens are for information only. You can scroll through them or click "Get Started". You can also select the box "Don't show again" and these screens will not appear anymore.

Lock'n'Block Debit Card Management Directions
(March 2026)
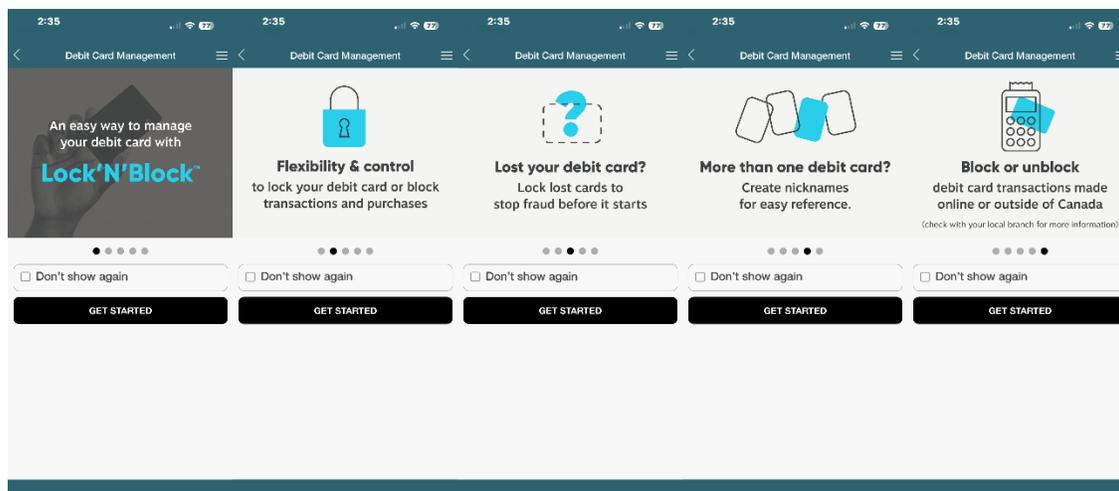
4. Once you click 'Get Started', It will show you a list of any cards from accounts you are signed on.

5. Select the card you are looking to lock or block by clicking/tapping on the edit icon (see image below) beside the card name (Note, you can name the card once you click/tap on it at the top of the next screen). This will take you to the individual card and show the options for card management

MY CARD
*************** 4798

Debit Card Management
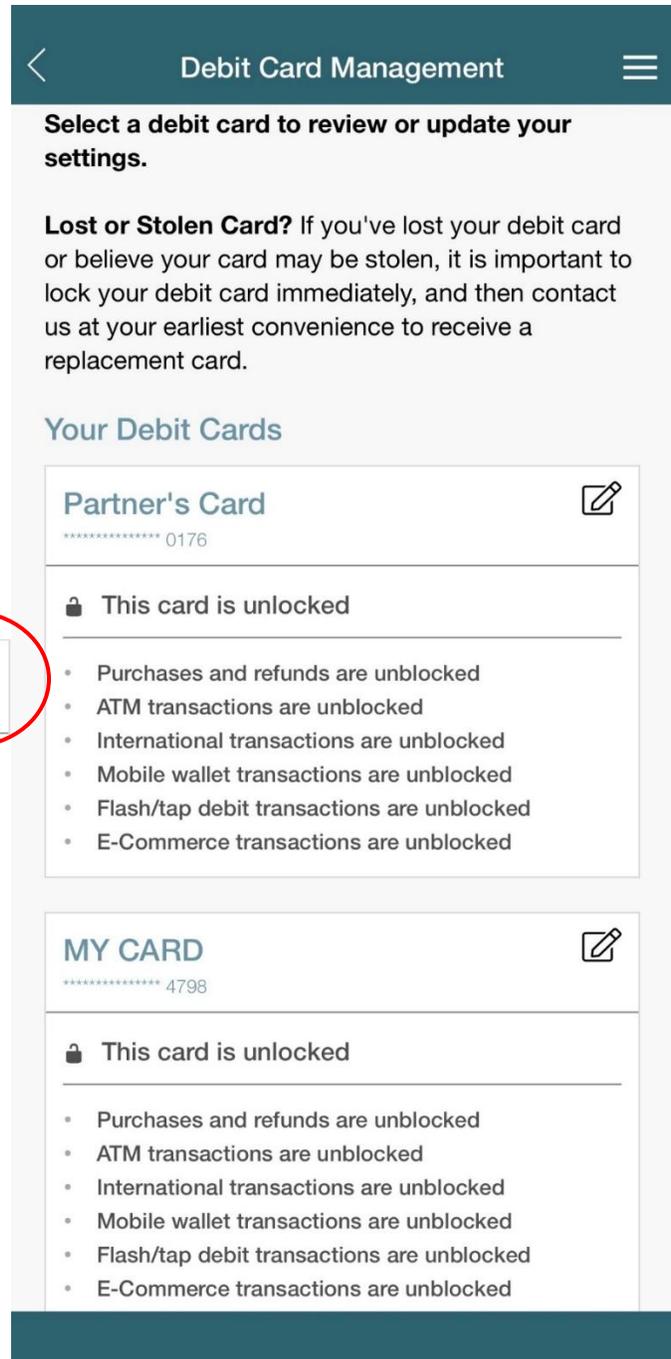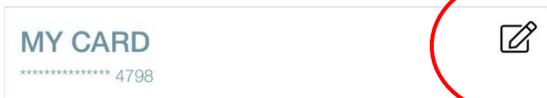
Select a debit card to review or update your settings.

Lost or Stolen Card? If you've lost your debit card or believe your card may be stolen, it is important to lock your debit card immediately, and then contact us at your earliest convenience to receive a replacement card.

Your Debit Cards

Partner's Card
*************** 0176

🔒 This card is unlocked

- Purchases and refunds are unblocked
- ATM transactions are unblocked
- International transactions are unblocked
- Mobile wallet transactions are unblocked
- Flash/tap debit transactions are unblocked
- E-Commerce transactions are unblocked

MY CARD
*************** 4798

🔒 This card is unlocked

- Purchases and refunds are unblocked
- ATM transactions are unblocked
- International transactions are unblocked
- Mobile wallet transactions are unblocked
- Flash/tap debit transactions are unblocked
- E-Commerce transactions are unblocked

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6. From this list, select the options you want to either Lock or Block. If you Lock the card, the entire card will be locked and not able to be used. If you are looking to block certain features, you can select as many as you wish. Once done, hit save at the bottom.

Debit Card Management

Card Name
MY CARD

Card Number
*************** 4798

- [ ] Lock This Card (Block All Transactions)
- [ ] Block all Purchases and Refunds
- [ ] Block all ATM Transactions
- [ ] Block all International Transactions
- [ ] Block all Mobile Wallet Transactions
- [ ] Block all Flash/Tap Debit Transactions
- [ ] Block all E-Commerce Transactions

CANCEL   SAVE

- [ ] Lock This Card (Block All Transactions)
- [x] Block all Purchases and Refunds
- [ ] Block all ATM Transactions
- [ ] Block all International Transactions
- [x] Block all Mobile Wallet Transactions
- [ ] Block all Flash/Tap Debit Transactions
- [x] Block all E-Commerce Transactions

7. Once you save your selection(s), you will go back to the card menu and will see the changes made.
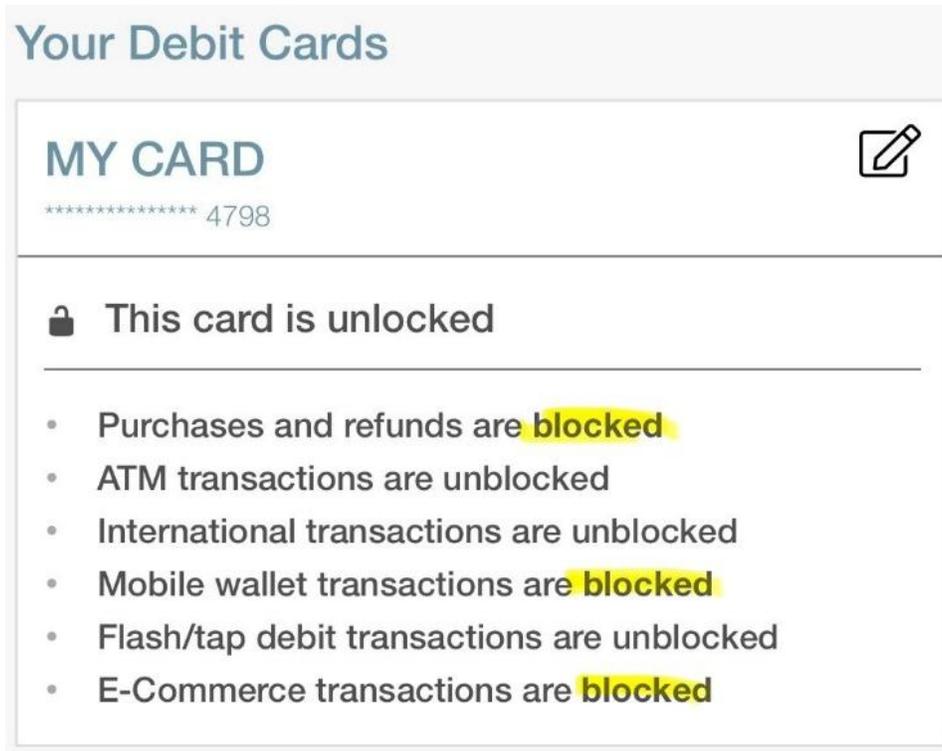   a. If you Locked you card completely, it will look like this:

Your Debit Cards

MY CARD
*************** 4798

🔒 This card is **locked**

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b. If you Blocked certain types of transactions, it would look like this:

Your Debit Cards

MY CARD ✎

*************** 4798

🔒 This card is unlocked

- Purchases and refunds are **blocked**
- ATM transactions are unblocked
- International transactions are unblocked
- Mobile wallet transactions are **blocked**
- Flash/tap debit transactions are unblocked
- E-Commerce transactions are **blocked**

c. Now your card is either locked completely, or transactions are blocked.

8. When/if you are ready to activate the card again, just reverse these directions and go into the card and un-select the options picked before and hit Save at the bottom. This will return the card to full active status. Or you can un-select certain transaction types if you want those activated again.

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