

4 Credit & Debit Card User Tips



Keep Us Informed

Before you travel and/or plan to perform transactions above your customary transaction volumes, please contact the bank to advise us of your impending travel or expenses. This will help to avoid declined purchases based on transaction monitoring.

Email our Customer Support and Digital Banking Department at info@ecabank.com or call (268) 480-6186 advising:

- Your upcoming travel itinerary and dates.

Or

- In the case of conducting large transactions, advise the estimated value and anticipated dates of your transaction(s).



Contact Us

If you encounter an issue using your card while at a merchant or making an online purchase, please contact us for assistance:

Cardholders should contact our Customer Support and Digital Banking Department at info@ecabank.com or (268) 480-6186 between 8 a.m. to 10 p.m. daily or contact the numbers stated on the back of your card.

It is a good precaution to have the contact numbers at the back of your card saved in your phone, in the event your card is lost or stolen.



Re-pinning Your Credit Card

ECAB credit cardholders have the flexibility to create your own unique PIN.

If you have forgotten your PIN or wish to change your PIN, please login to our Credit Card Online portal to Re-PIN your card.

- Log into the Credit Card Online Portal at www.ecabank.com.
- Select Preferences and verify your email and phone number.
- Select "Change PIN" to PIN or Re-Pin your credit card.

You will receive a confirmation message advising your PIN has been changed.



Verifying Your Online Transaction

Some online merchants require cardholders to enter a One Time Passcode (OTP) to confirm their transactions.

It is a unique 6-digit code that is sent in an email or text to the mobile number registered to your account.

If you do not receive your One Time Passcode when attempting a 3Dsecure transaction online, please contact us at (268) 480-6186 between 8 a.m. and 4:30 p.m. from Monday to Friday.

NB. Secondary cardholders are reminded to register their cards on our Credit Card Online Portal at www.ecabank.com, to ensure OTP codes are delivered to their email address or mobile phone in addition to the primary cardholder.