

TBS Platform Migration and New Mobile App FAQs

Agent Bank Partners

1. Why is the credit card program being migrated to a different platform?

- We are migrating to a new platform to provide a more modern and reliable card experience, with improved performance and new features over time.

2. Can my bank opt-out from moving to the new platform?

- No. The transition to the new platform is a back-end change and will happen automatically. The new platform is designed to improve performance, streamline processes, and offer additional features.

3. Is there a cost to the bank for this platform transition?

- There is no cost to the bank.

4. Will customers be notified of the platform migration?

- No, customers will not be notified, as the transition is primarily a backend change.

5. Will systems be down during the transition?

- There won't be scheduled system downtime; however, cardholders may experience delays in payment processing and real-time transaction updates. Payments via a customer service rep will also not be available over migration weekend until 6/15.

6. Do I have to change the links to MyCardStatement that are on my bank website?

- You don't need to make changes to the MyCardStatement link on your website. Once eZBusiness is available in Q3 of 2026 for the business accounts, you'll want to update the links to point to eZBusiness for your business customers.

For consumer accounts: No, existing MyCardStatement links do not need to be changed.

7. What is the payment cutoff times?

- There are no changes to the payment cutoff times. All cutoff times remain at 5:00 PM EST.

8. Will existing autopayments be transferred, or will cardholders need to re-enroll?

- For accounts migrating to the new platform, ACH payment settings will transfer automatically, so cardholders do not need to set them up again. Payments will now be drafted on the due date. Cardholders enrolled in autopay through MyCardStatement do not need to re-enroll. However, autopay settings from the mobile app (MyCard Mobile) will not transfer, so cardholders who enrolled through MyCard Mobile will need to re-enroll in autopay using the new platform (Card Suite Pro).

9. Can a cardholder make a payment by phone or on the IVR during migration?

- Starting end of business day on 6/11, payments can't be accepted by a customer service representative via phone. Customers should be directed to make payments in MyCardStatement or the IVR. Posting of IVR payments will be delayed. Payments via phone will be accepted again on 6/15.

10. What steps do business customers need to take to access and manage their accounts after migration?

- Business customers will need to register in eZBusiness to access their accounts. Enrollment will be completed using forms provided by their agent banks. Administrators must set up the new account, and cardholders must enroll their individual cards. MyCardStatement will have limited functionality, so account management should be completed through eZBusiness.

11. What happens if an account statement drops on Friday of migration weekend?

- Statement drops will be processed a day early on Thursday of migration weekend.

12. Do users need to re-enroll in account alerts after the transition?

- It depends on the type of user and how alerts are accessed:

Business accounts: MyCardStatement:

No, re-enrollment is not required. Existing alert settings will remain the same.

Personal cardholders (Card Suite Pro mobile app):

Yes, personal cardholders will need to re-enroll in account alerts within the app after the transition.

13. Will the rewards program be changing? Will customers lose any points or cash back?

- No, the rewards program will not be changing and will remain cRewards. Cardholder's points and cash back will transfer as part of the migration.

14. Are the underwriting parameters changing?

- No, the underwriting parameters are not changing.

15. Will TCM still have the same email process for underwriting, maintenance, and questions?

- Yes, TCM will continue to use the same email process for underwriting, maintenance, and questions.

16. Will there be any restrictions with using the card during the migrations or after it has been completed?

- You will have no restrictions during migration or after it has been completed.

17. What happens if my cardholder has an active/open dispute on TBS?

- There is a process in place for the migration that will move the dispute records over to the new platform.

18. What happens if there are active travel exclusions?

- Any active travel exclusions will be carried over and continue to apply.

19. What training will be available?

- There will be webinars and demos for the banks, and demos and materials for the cardholders.

Card Suite Pro Mobile App

20. What is the new mobile app?

- The Card Suite Pro mobile app will be available for personal credit card accounts beginning June 15, 2026. Cardholders can download it from the Apple App Store or Google Play Store by searching for Card Suite Pro. They can enroll their card on or after June 15, 2026. On the app, cardholders can view their balance and transactions, turn the card on and off, set spend alerts, and more.

21. Is the new mobile app replacing the current MyCard Mobile app and when?

- Yes. The current app will no longer be available on June 15, 2026. Cardholders will need to download the new Card Suite Pro app to continue mobile banking. The new app will be available to download and enroll on or after June 15, 2026 in the App Store and Google Play.

22. How will the new Card Suite Pro app be different from the current app?

- The app includes new features such as PIN reset/change, enhanced registration using a one-time passcode, travel plan settings, and the ability to set spend limits per transaction, per day, or per month.

23. Will loyalty or rewards points be available in the app?

- Currently, loyalty and rewards points will only be available via the MyCard Statement website.