

CardValet Frequently Asked Questions

Question	Answer
What types of phones are supported by CardValet?	CardValet works with the most recent mobile operating software as well as two past generations of Android and iPhone devices.
Can I unsubscribe from CardValet?	Yes. There are two ways that you can unsubscribe from CardValet. <ol style="list-style-type: none"> You can unsubscribe through the CardValet application. To unsubscribe, uncheck all cards and accounts and tap OK. Contact us at 800-354-0182.
How long does the app stay logged in if you do not log out?	The app automatically logs you off after 10 minutes of inactivity.
What is included in <i>Spent on card this month</i> ?	<i>Spent on card this month</i> displays the total amount that is calculated from the cumulative spending on all managed cards in the month to date. At the end of every month, the system automatically resets the monthly spending amount to zero (0). Refunds are deducted from the total.
What is included in <i>Spent this month</i> ?	<i>Spent this month</i> displays on the back of a specific card and is the total amount that is calculated from the cumulative spending for that card. At the end of the month, the total resets to zero (0). Refunds are deducted from the total.
When a card is lost, does the new card number need to be registered manually through the app? And how is the lost card number removed?	Yes. The new card number must be registered. The replacement card can be added via Menu>Manage Portfolio>Add Card. The old card cannot be removed but can be unmanaged via Manage Portfolio.
On the Login screen, why is the message <i>Logon Failed. Please enter a valid username or password</i> displaying even though the user is entering the correct password?	Each time an incorrect username or password is entered the message displays. On the third attempt the account is disabled; for security reasons the message continues to display even if the correct username/password is entered. To unlock your account, please contact us at 800-354-0182.
What are the CardValet password requirements?	CardValet passwords must be at least 8 characters in length and must contain at least 1 upper case character, 1 lower case character, 1 number, and 1 special character.
Can multiple cards be linked to one registered CardValet account?	Yes. Additional cards can be added within the Menu>Manage Portfolio>Add Card screen.
How many cards can you register within a single CardValet application?	There is no limit.
When loading more than one card on a device, what type of information is needed to register each card?	The information needed is the same level of detail entered for the original card. This information includes the: <ul style="list-style-type: none"> • Card Number • Address • ZIP code • Expiration Date • CVV/CVC Code • Last 4 digits of the social security number Multiple individuals can register the same card as long as they know the card details.

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<p>You can download the card on multiple devices but are requested to indicate which device is primary.</p> <p>What is the purpose of assigning a primary device?</p> <p>Can you make changes to the settings from the non-primary devices?</p>	<p>The primary device is used to track the GPS for <i>My Location</i> alerts and controls and all merchant and threshold alerts will be sent to the primary device. All devices that have registered a particular card can view or change the CardValet settings for that card.</p> <p>Controls (including the On/Off setting) are set at the card level, so the last update to a control will be honored regardless of which phone was used to make the change. Alerts are set at the device level, so each primary device will receive alerts that were set up from that particular device. The primary device can be re-set by accessing Settings>Primary Device.</p>
<p>If a parent registers a card for a child, what stops the child from changing the controls placed on the card?</p>	<p>Each person who registers a card will have access to controls for the card. In many cases, the child will not know about CardValet unless the parent shares the information.</p>
<p>What if I am having issues registering and cannot get past the SSN?</p>	<p>Contact us at 800-354-0182.</p>
<p>Can I re-enroll in CardValet if I previously unsubscribed?</p>	<p>Yes. Simply register as a new user. However, you will be required to select a new user name.</p>
<p>What exactly is the range of the My Location controls, and will this control setting impact internet transactions?</p>	<p>The My Location controls and alerts will check to ensure the merchant location is within a 5-mile radius of the device set as primary within CardValet. These controls impact card present transactions only, therefore internet transactions are not impacted.</p>
<p>If My Location is set but the primary device is off, will transactions get denied outside of the My Location area?</p>	<p>CardValet ignores location information that is more than 8 hours old. So, if the phone is off for more than 8 hours, My Location controls will not take effect, and the transaction will not be denied on the basis of the old location information.</p>
<p>What happens if My Location is set but the phone is left at home? Will transactions be denied outside the My Location area?</p>	<p>CardValet performs a proximity check at the granularity of ZIP code or city, so if the merchant is close to home then the transactions will still go through.</p>
<p>Can I turn on My Location for a dependent's card? How will it work?</p>	<p>My location is only effective for the enrolled user. To limit the dependent's card, you can use the Region Location feature. You can set up to 3 regions using the map to designate the area.</p>
<p>A region has been set on the map. Does this mean the card can only be used exactly in this region?</p>	<p>The region shows the approximate area where the card can be used; the area must be greater than 5 square miles. CardValet can typically map the transaction down to a ZIP code or city. If the city or ZIP code of the merchant overlaps with the selected region in the map, then the transaction can still go through. There are instances where a merchant location cannot be mapped down to a ZIP code or city, in which case CardValet will default to a state-level match.</p>
<p>Can I block all International transactions?</p>	<p>Yes. International transactions can be blocked using the Block International location control. Transactions will be limited to the United States.</p>
<p>Does Block International also block international Internet (card not present) transactions?</p>	<p>No. The location controls are applicable to in-store transactions only.</p>
<p>Will location controls, merchant controls, threshold controls, and turning the card off impact previously authorized recurring transactions?</p>	<p>Previously authorized recurrent payments will continue to process and will bypass the CardValet edit checks.</p>
<p>How long does it take for a control or alert setting to take effect?</p>	<p>Control settings take effect as soon as the <i>Updating information</i> message in the app stops.</p>
<p>How are controls established for various merchant types?</p>	<p>Specific merchant types have been created within CardValet, and these merchant types can be used for controls or alerts via the Alert Preferences or Control Preferences screen.</p>

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How do I turn on alert/control for an ATM transaction?	ATM transactions are categorized within <i>Others</i> merchant type.
How do I turn off notifications at certain times, such as when I am sleeping?	You can set the Do Not Disturb time that will suppress notification during the set time. Some notifications will still be delivered, for example any transaction denial or any transaction that is a card-present authorization.
Are the alerts sent as email or push notifications to the device?	CardValet alerts are sent as push notifications to the phone. The alerts also display under Messages in the CardValet app.
If I have set an alert for international transactions and no controls are set, will I receive alerts for all international transactions regardless of whether the transaction is blocked or successful?	Yes. An alert is generated regardless of whether or not a control preference is set.
If I set multiple alerts and a transaction violates these alerts will I receive a separate message for each alert?	No. The alerts are consolidated into one message. Example: if the message has violated Threshold and Location settings then you will see only one alert and not multiple alerts.
When is the low balance alert generated?	CardValet updates the balance under two conditions: <ul style="list-style-type: none"> • When the user logs into CardValet • When the user taps Refresh Even if the balance has fallen below the threshold that has been set, it is only updated when the user logs into the app or taps Refresh, which then triggers the alert.
Why did I receive an alert for a denied transaction if it was not set?	Alerts are always sent for denied transactions, a deposit or refund, when a shared user changes a control setting, or if the card status changes.
Why is a transaction denied for My Location or My Regions when the merchant is physically located within the boundaries?	When performing an edit check on My Location and My Regions, CardValet compares the geographic location of the mobile device as well as the Merchant's information that is sent within the transaction. It is possible for the merchant's transaction information to be an address other than the physical location of the merchant i.e. Corporate or Regional address. In these instances, the transaction will bypass the CardValet edit checks since the information is not within the set boundaries.
Does the app show recent transaction history?	Yes. The app shows the last 50 card-based transactions posted within the last 30 days.
A threshold limit of \$50 has been set but I cannot get gas in some stations. Why?	Some merchant types will preauthorize the card for an amount that may be larger than the actual transaction amount. In this instance the preauthorization amount must meet the threshold spend limit.
A threshold limit of \$50 has been set, but I can fill gas in some stations for more than \$50. Why?	CardValet controls are only invoked during authorization of a transaction. In some cases, such as gas stations, a card may be tested for validity by doing a \$1 preauthorization, and the actual transaction amount is charged to the card after the transaction. Some gas stations will preauthorize for a maximum amount, example: \$126, and some gas stations will check validating, example: \$1. In the latter case, the actual transaction amount may exceed the limit, while in the former case, an authorization may be denied.
Why are Balance Inquiry transactions generated when I log on to the CardValet app?	When you log on to the CardValet application, a Balance Inquiry transaction is performed to retrieve and display the balance. A balance inquiry is performed on every account listed. The application will not initiate more than one balance inquiry within 30 minutes even if you press the Refresh button.

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What type of transactions display in CardValet?	CardValet only shows the transactions that are performed with the card. It does not show the transactions that are done on the account without using your card, such as teller transactions or bill pay.
Will the balance be updated to include teller transactions?	Yes, the balance will be updated to reflect the teller transactions. The balance is updated the next time you log into CardValet.
When does the 30 days of transaction history start?	The 30 days of transactions begin after you register in CardValet.