

Frequently Asked Questions

General

Q1: Does CardValet work on Android phones and iPhones?

A: Yes. CardValet works with the most recent mobile operating software as well as two past generations of Android and iPhone devices.

Q2: Does CardValet work for ATM cards?

A: No, CardValet currently supports debit cards (operating on the EPOC platform) and credit gateway transactions (also operating on the EPOC platform).

Q3: How will names appear on the card within the app?

A: Names are displayed as last name then first name (e.g. SMITH JOHN.)

Q4: Does CardValet reflect the card status?

A: Yes, the Card Details screen displays the Card Status. Green circle means card is active, red means card is currently turned off.

Registration

Q1: What are the CardValet password requirements?

A: CardValet passwords must be at least eight (8) characters in length and must contain at least: one (1) upper case character, one (1) lower case character, one (1) number and one (1) special character.

Q2: Can multiple cards be linked to one registered CardValet account?

A: Yes; cardholders can register multiple cards within a single CardValet app. Additional cards can be added within the “Settings - Add Card” screen. There is no limit to the amount of cards registered per CardValet account.

Q4: If a user has two cards from different financial institutions that support CardValet; can they register both cards with CardValet?

A: The user must create a unique login account for each financial institution. Each login account is applicable for a single financial institution. In the login page, the logo of the last logged-in financial institution shows.

Q5: If the user’s address is longer than 20 characters – what should be entered?

A: The user enters the first 20 characters of the street address.

Q6: When loading more than one card on a device, what type of information does the user need in order to register each card?

A: The user needs to enter the same level of detail entered for the original card. This information generally includes the card number, address, ZIP code, expiration date, and CVV/CVC code. Secondary authentication includes: security token sent in an email, last 4 digits of the social security number, or a PIN'd transaction amount performed in the past 72 hours. Multiple individuals can register the same card as long as they know the card details. Typical examples of multiple individuals registering one card include: parents and dependents; spouses; and employers/employees.

Q7: You can download the card on multiple devices but are requested to indicate which device is “primary.” What is the purpose of assigning a primary device? Can you make changes to the settings from the non-primary devices?

A: The primary device is used to track the GPS for “My Location” 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. 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.”

Q8: If a parent registers a card for a child, what stops the child from changing the controls placed on the card?

A: Each person who registers a card will have access to controls and alerts for the card. In many cases, the child will not know about CardValet unless the parent shares the information.

Q9: As part of the cardholder registration process, CardValet may prompt the user to enter the amount of a PIN-based transaction performed in the past 72 hours. What if a cardholder doesn’t use PIN’d transactions? What if they just used their card as signature only?

A: In the event that a cardholder does not have an email or SSN on the cardholder record, the cardholder is requested to perform a PIN-based transaction. The amount entered is compared to the historical transaction data. The PIN-based transaction may be performed at an ATM or to make a purchase.

Q10: When cardholders receive a reissued or replacement card, will they have to update their cards within the application?

A: If the card number is new, then the user must “add” the new card number to the user’s profile. In addition, the user may delete the old card by accessing Settings > Manage Accounts.

Controls and Alerts

Q1: What exactly is the range of the “My Location?” controls, and will this control setting impact internet transactions?

A: The My Location controls and alerts will check to ensure the merchant location is within a five (5) mile radius of the device set as “primary” within CardValet. These controls impact “card present” transactions only, therefore internet transactions are not impacted.

Q2: If My Location is set but the primary device is off, will transactions get denied outside of the My Location area?

A: CardValet ignores location information that is more than one (1) hour old. So, if the phone is off for more than an hour My Location controls will not take effect, and the transaction will not be denied on the basis of the old location information.

Q3: What happens if My Location is set but the phone is left at home? Will transactions be denied outside the My Location area?

A: 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.

Q4: Can a user turn on My Location for a dependent’s card? How will it work?

A: My Location is only effective for the enrolled user. To limit the dependent’s card, the user can use the Region feature to set usage preferences for where the card can be used. Set location preference to “Region” in the drop down menu, then “Add” a “New Region” to set the map to the area where the card may be used.

Q5: A region has been set on the map. Does this mean the card can only be used exactly in this region?

A: The region shows the approximate area where the card can be used. 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.

Q6: Can cardholders block all international transactions?

A: Yes. International transactions can be blocked using the “International” location control. Transactions will be limited to the United States.

Q7: Will location controls, merchant controls, threshold controls, and turning the card “Off” impact previously authorized recurring transactions?

A: Previously authorized recurrent payments will continue to process and will bypass the CardValet edit checks.

Q8: How long does it take for a control or alert setting to take effect?

A: Control settings take effect as soon as the “Updating information” message in the app stops.

Q9: How are controls established for various merchant types?

A: 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. Each of the merchant types contains various merchant category codes (MCC). Please note that it is possible for a retailer to forward a MCC that may differ from the CardValet merchant type classification. Merchant types currently supported include: Department Store; Entertainment; Gas Station; Grocery; Household; Personal Care; Restaurant; Travel; and Others.

Q10: How does a user turn off notifications at certain times such as when the user is sleeping?

A: The user can set the “Do Not Disturb” time that will suppress notification during the set times. Some notifications will still be delivered, for example any transaction denial or any transaction that is a card-present authorization.

Q10: Are the alerts sent as email or “push” notifications to the device?

A: CardValet alerts are sent as push notifications to the phone. The alerts also display under “Messages” in the CardValet app.

Q11: If the user has set an alert for international transactions and no controls are set, will the user receive alerts for all international transactions regardless of whether the transaction is blocked or successful?

A: Yes, an alert is generated regardless of whether or not a control preference is set.

Q12: If a user sets multiple alerts and a transaction violates these alerts will the user receive a separate message for each alert?

A: No, the alerts are consolidated into one message. For example, if the message has violated “Threshold” and Location settings then you will see only one alert and not multiple alerts.

Q13: Can we turn the low balance alert off?

A: The low balance alert is controlled on a cardholder level. It cannot be turned off by client/card prefix.

Q14: When is a low balance alert generated?

A: CardValet updates the balance under two conditions: (a) when the user logs into CardValet and (b) 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.

Transactions

Q1: Does the app show recent transaction history?

A: Yes, the app shows the last 50 card-based transactions posted within the last 30 days.

Q2: A threshold limit of \$50 has been set but the user can't fill gas in some stations. Why?

A: There are some merchant types where a merchant will pre-authorize the card for an amount that may be larger than the actual transaction amount. In this instance the pre-authorization amount must meet the threshold spend limit.

Q3: A threshold limit of \$50 has been set, but the user can fill gas in some stations for more than \$50. Why?

A: 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 pre-authorization, and the actual transaction amount is charged to the card after the transaction. Some gas stations will pre-authorize for a maximum amount, e.g. \$126, and some gas stations will check validating, e.g. \$1. In the latter case, the actual transaction amount may exceed the limit, while in the former case, an authorization may be denied.

Q4: Why are Balance Inquiry transactions generated when cardholders log on to the CardValet app?

A: When a cardholder logs 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 in the cardholder record. The application will not initiate more than one balance inquiry within 30 minutes even if the cardholder presses the Refresh button.

Q5: What type of transactions display in CardValet?

A: CardValet only shows the transactions that are performed with the card. It does not show the transactions that are done on the account but without using your card, such as teller transactions or bill pay on an account.

Q6: Will the balance be updated to include teller transactions?

A: The balance will be updated to reflect the teller transaction if the account processor supplies the updated balance. The balance is updated the next time the user logs into CardValet.