

# CardValet<sup>®</sup> Frequently Asked Questions

## Registration

### What are CardValet password requirements?

Passwords must be a minimum of 8 characters and contain:

- 1 upper case character
- 1 lower case character
- 1 number
- 1 special character

### What type of information do I need to register a card?

Required information includes:

- Card number
- Address
- ZIP code
- Expiration date
- CVV/CVC code

Secondary authentication includes:

- Security token sent in an email
- Last 4 digits of your social security number

### How long can my address be?

CardValet accepts an address up to 50 characters. The address and ZIP code must match the primary or owner address located on the cardholder record that Amistad Bank maintains.

### How can I complete registration if I started the process but did not complete it?

Relaunch the app on the same device. Once you select New User and enter the card number, the app restarts the registration process at the previous stopping point. If a different device is used, new registration is required.

### Can multiple cards be linked to one registered CardValet account?

Yes. You can register multiple cards from Amistad Bank. Additional cards are added within **Menu | Manage Portfolio | Add Card**.

### When loading more than one card, what type of information do I need to register each card?

Enter the same level of detail entered for the original card. Multiple individuals can register the same card as long as they know the card details—example: Multiple individuals registering one card can include parents/dependents, spouses, or employers/employees.

### What is the purpose of assigning a primary device?

The primary device is used to track the GPS for *My Location* alerts and controls. Additionally, all merchant and threshold alerts are sent to the primary device. All devices that have registered a particular card can view or change the CardValet settings for that card.

### If I register a card for my child, can my child change the controls on the card?

Only cardholders with access to the user name and password to the CardValet app can modify the controls.

**Can I re-enroll in CardValet if I previously unsubscribed?**

Yes. To use CardValet again, register as a new user. You are required to select a new user name; if you enter the previous user name, an error displays. Upon successful registration, you may once again use CardValet.

**CardValet prompted me to enter the amount of a PIN-based transaction performed in the past 72 hours. I only use my card for signature transactions. What do I do?**

If you do not have an email or social security number on file, you are requested to perform a PIN-based transaction. The amount entered is compared to our historical transaction data. A PIN-based transaction may be performed at an ATM or to make a purchase.

## Transactions

**How long does the app stay logged in if I do not log out?**

CardValet logs out after 10 minutes of inactivity.

**When a card is lost, does the new card number need to be registered through the app?**

Yes. The new card number must be registered. The replacement card is added to your profile through **Menu | Manage Portfolio | Add Card**.

**How do I remove a lost card number?**

The old card cannot be removed but you can unmanage the old card through the **CardValet app | Manage Portfolio**. Uncheck all cards and accounts and tap **OK**.

**Which smart phones does CardValet support?**

Android and iPhone.

**What type of transactions display in CardValet?**

CardValet only shows the transactions performed with the card. It does not show transactions without the card, such as teller transactions or bill pay to or from an account.

## Controls and Alerts

**What is the range of the My Location controls and does it impact internet transactions?**

The My Location range is a 5-mile radius of the primary device. My Location impacts in-person transactions only, therefore internet transactions are not impacted.

**If My Location is set and the primary device is off, are transactions denied outside the My Location area?**

CardValet ignores location information more than 8 hours old—meaning, if the phone is off for more than 8 hours, **My Location** controls do not take effect and the transaction is not denied.

**If My Location is set but my phone is left at home, are transaction denied outside the My Location area?**

CardValet performs a proximity check based on ZIP code or city, so if the merchant is close to home, the transactions are not denied.

### **Can I turn on My Location for a dependent's card?**

No. **My Location** is only effective for the enrolled cardholder. To limit the dependent's card, use the **Region Location** feature. Set up to 3 regions using the map to designate the area. The regions are effective for all users with the same card number.

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

The region shows the approximate area where the card can be used; the area must be greater than 5 square miles. CardValet performs a proximity check based on ZIP code or city; if the city or ZIP code of the merchant overlaps with the selected region in the map, the transaction is approved. If the merchant defaults to a corporate location, your home state is used.

### **Do location controls, merchant controls, threshold controls, and turning the card off impact previously-authorized recurring transactions?**

No. Previously authorized recurrent payments continue to process and bypass CardValet.

### **How long does it take for a control or alert setting to take effect?**

Settings take effect as soon as the *Updating information* message in the app disappears.

### **How are controls established for various merchant types?**

CardValet contains specific merchant types used for controls or alerts through the **Alert Preferences** or **Control Preferences** screen. Each merchant type contains various merchant category codes (MCC). Merchant types currently supported are: Department Store, Entertainment, Gas Station, Grocery, Household, Personal Care, Restaurant, Travel, and Others. Note: It is possible for a retailer to differ from the CardValet merchant type classification.

### **How do I turn off notifications at certain times, such as when I'm sleeping?**

Set the **Do Not Disturb** time to suppress notifications. Some notifications are still delivered—example: any transaction denial or any card-present transaction.

### **Are 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.

## **Reports**

### **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.

### **Why did I receive an alert if it was not set?**

Alerts are always sent for:

- Denied transactions
- Deposits
- Refunds
- When a shared user changes a control setting

- Card status changes

**Why is a transaction denied for My Location or My Regions when the merchant is physically located within the boundaries I set?**

CardValet compares the geographic location of your mobile device to the Merchant's Reg E information sent with the transaction. Occasionally, the merchant's address is not the physical location of the merchant—example: the corporate or regional address of the merchant—causing the transaction to be denied.

**When multiple users are associated with a card, who determines the card controls?**

Anyone may update the card controls. When a cardholder sets a control, an alert is generated to the other cardholder. Since the user name is entered at enrollment, the cardholder's name is displayed in the alert.

## International

**If I 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.

**Can I block all international transactions?**

Yes. International transactions are blocked using the **Block International** location control. Transactions are then limited to the United States.

**Can I use the CardValet app outside the United States?**

Yes, if the app is downloaded and installed from the United States app store before you go abroad. You can update and manipulate your card controls while outside the United States.

**Does Block International also block international internet transactions?**

No. The location controls are applicable to in-store transactions only.

**If I reside outside the U.S., do the international controls and alerts block transactions within the U.S.?**

CardValet is only available within the United States so all users are considered U.S.-based, no matter how much time you spend outside of the country.

**Can I use CardValet on a phone bought outside the United States?**

During a new phone activation process, you select your resident country. From an App store perspective, this selection determines your native country. When publishing an app on Apple or Google App stores, the publisher designates the territories where the app is available.

CardValet is set up as a United States app. Smart phone users can only download apps available in their native territory (or country) even if they happen to be visiting or relocating to a foreign country where different apps may be available. This has the following implications:

- If the native country set up on the phone and the app territory do not match, you cannot use the app on your phone.
- CardValet is specifically set up for the US, so phones set up for any other territory cannot use the CardValet app.

## General

### Does CardValet support ATM cards?

No. CardValet currently supports debit cards and credit cards.

### Can I unsubscribe from CardValet?

Yes. There are two ways to unsubscribe from CardValet:

- Through the **CardValet app | Manage Portfolio**. Uncheck all cards and accounts and tap **OK**.
- Contact Amistad Bank and we can assist.

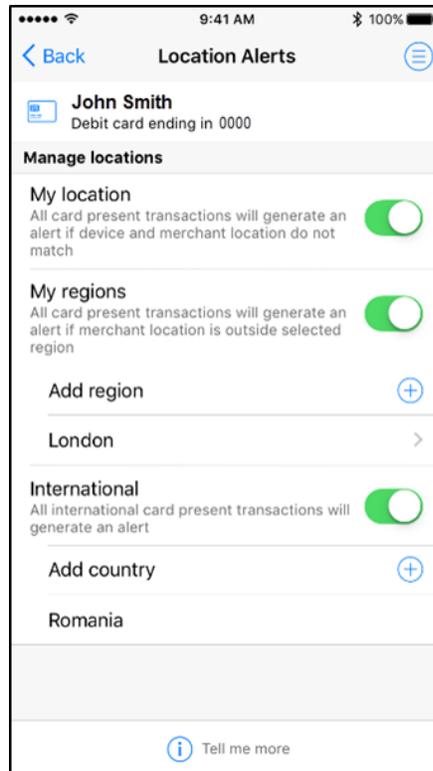
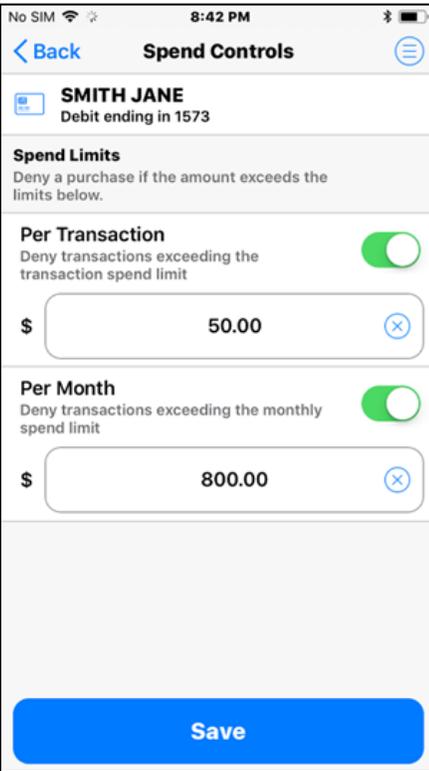
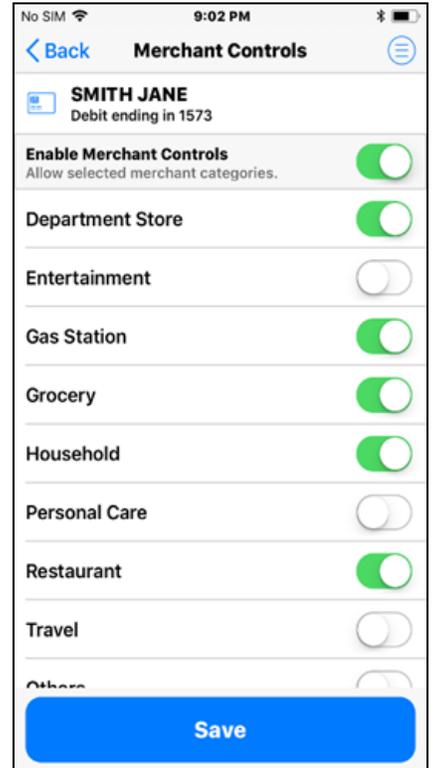
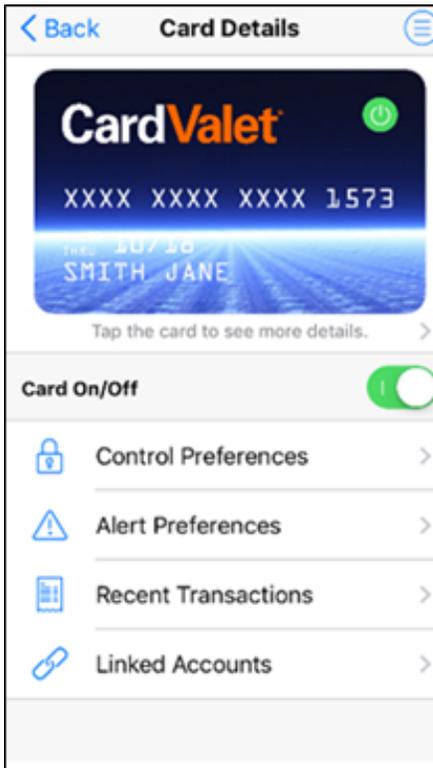
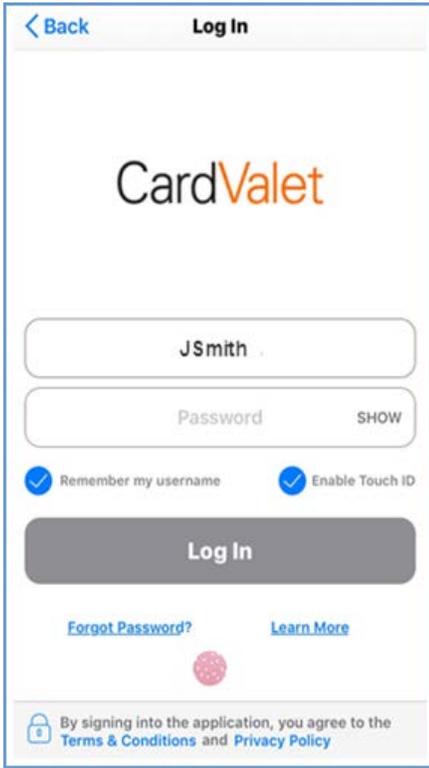
When you unsubscribe, all previously set alerts and controls are no longer in effect.

### Can a company use CardValet to control their subordinate cards?

Yes, but CardValet capabilities are targeted to customers with single account/multiple cards. Any card can be registered and accessible to a CardValet user as long as the card has a CVV value. Because of the CVV constraint, a Primary or Control Account cannot be registered; however, any subordinate card can be registered to initially create CardValet security credentials and then add the remaining cards as needed. There is no company-level view of Available Credit or Current Balance which may cause confusion for the company user.

### What is the login web address?

There is no web address to the Login page—CardValet is a stand-alone mobile app. The app runs on the mobile device, not through a web browser.



**CardValet FAQs**

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