

CardValet from Fiserv

Protect your debit through your mobile device by receiving alerts and defining when, where and how your payment cards are used - with CardValet from Fiserv.*

CardValet Features:

- Sign up for alerts based on transaction amount, location, merchant type or transaction type
- Set limits for spending
- Turn your debit cards "off" if they're misplaced or stolen - right from your smartphone
- And set other features

Download CardValet from [Google Play™](#) or the [App StoreSM](#)

Benefits of CardValet

Fraud Protection

- Real-time alerts keep you informed when your cards are used
- Transaction controls allow your cards to work only in specific locations or geographic areas
- When your cards are "off," no withdrawals or purchases will be approved

Control Spending

- Set spending limits for general use or specify thresholds by merchant types, such as gas, groceries or retail stores
- Establish controls by location and change parameters via your mobile device

Business Use

Use transaction controls for merchant codes, locations, transaction types and thresholds to ensure employee spending adheres to company policies

Review Balances and Transactions

Monitor your finances anytime, anywhere by using the CardValet app to check your account balances or review recent card transactions

General Questions

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.

How much does CardValet cost?

CardValet is a free service, however, message and data rates may apply.

Can I unsubscribe from CardValet?

Yes, you can unsubscribe through the CardValet application via "Manage Portfolio." To unsubscribe, uncheck all cards and accounts and tap *Save*.

What steps do I need to complete to register in CardValet?

1. Visit your phone's app store and download the CardValet app. Once installed, open the app.
2. Confirm whether or not you want to receive push notifications from CardValet. Click Yes or No. You can configure these notifications later in "Settings."
3. Click "New User."
4. Enter your debit card number. Click "Next."
5. Enter your card's security code, expiration date, and the billing address that matches the card. Click "Next."
6. Enter the last four digits of your social security number. Click "Next."
7. Read and accept the terms and conditions.
8. Read and accept the privacy policy.
9. Enter your email address
10. Enter a Username.
11. Enter a Password (must be 8-12 characters, one upper case, one lower case, one number, one special character).
12. Enter your full name. Click "Next."
13. You can now login to CardValet.

I forgot my password and my account is now locked. What should I do?

After three incorrect username or password attempts, your account will be locked for security reasons. To unlock your account, click *Forgot Password*. The *Forgot Password* screen will prompt you for your username. The e-mail address associated with the username will send a security token to change your password.

Can multiple cards be linked to one registered CardValet account?

Yes. Cardholders can register multiple cards within a single CardValet app. Additional cards can be added within the *Menu>Manage Portfolio>Add Card* screen.

How many cards can I register within a single CardValet application?

There is no limit.

When registering more than one card on a device, what type of information do I need in order to register each card?

You'll need to enter the same level of detail entered for the original card. This information includes the card number, address, expiration date and CVV/CVC code. Additionally, secondary authentication may include the last 4 digits of the social security number. Multiple individuals can register the same card as long as they know the card details.

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?

The primary device is used to track the GPS for “My Location” alerts and controls. The primary device also receives all merchant and threshold alerts.

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.

Controls & Alerts

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

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 in-store transactions only, so internet transactions are not impacted.

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 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.

Will location controls, merchant controls, threshold controls, and turning the card off impact previously authorized recurring transactions?

No. Previously authorized recurrent payments will bypass the CardValet edit checks and will continue to process as usual.

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

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

How do I turn on alert/control for an ATM transaction?

ATM transactions are categorized within the “Others” merchant type.

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

You can set the “Do Not Disturb” time that will suppress notifications during the set time. Some notifications will still be delivered, for example, any transaction denial or any transaction that is an in-store 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.

Does the app show recent transaction history?

Yes. The app shows last 50 card-based transactions posted within last 30 days.

A threshold limit of \$50 has been set, but I cannot fill 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. If the gas station is preauthorizing with a minimal validation amount, such as \$1.00, the actual transaction amount may exceed the limit.

When does the 30 days of transaction history begin?

The 30 days of transactions begin when you register in CardValet. The app does not “look back” at transactions that occurred prior to you registering in CardValet.