

# CardValet® Frequently Asked Questions

General FAQs	
Question	Answer
Does CardValet® work for ATM cards?	No. CardValet® currently supports debit card and credit card transactions.
Can I unsubscribe from CardValet®?	Yes. There are multiple ways that you can unsubscribe from CardValet®. You can unsubscribe through the CardValet® application via Manage Portfolio. To unsubscribe, uncheck all cards and accounts and tap <b>OK</b> . Bank of Stronghurst can also unsubscribe you from CardValet® on your behalf. When you unsubscribe, all of the previously set alerts and controls are no longer in effect.
How long does the app stay logged in if I do not log out?	The app automatically logs off after 10 minutes of inactivity.
How will my name appear on the card within this app?	Names are displayed as last name then first name. <b>Example:</b> DOE JOHN
Does CardValet® reflect the card status?	Yes. The Card Details section displays the card status—Active, Inactive, or Restricted.
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). Deposits and 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). Deposits and 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 is added to your profile via Menu>Manage Portfolio>Add Card. The old card cannot be removed but you can un-manage the card 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 you enter an incorrect username or password this message displays. On the third attempt your account is disabled; for security reasons the message continues to display even if you enter the correct username/password. To reset, please contact Bank of Stronghurst.

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<b>Registration FAQs</b>	
<b>Question</b>	<b>Answer</b>
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.
If I have two cards from different financial institutions that support CardValet®; can I register both cards with CardValet®?	You 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.
If my address is longer than 20 characters what should be entered?	CardValet® accepts an address of 50 characters. The address and ZIP code should match the address on your Bank of Stronghurst account.
Can multiple cards be linked to one registered CardValet® account?	Yes. You 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 loading more than one card on a device, what type of information do I need in order to register each card?	<p>You will need to enter the same level of detail entered for the original card. This information generally includes the:</p> <ul style="list-style-type: none"> <li>• Card Number</li> <li>• Address</li> <li>• ZIP code</li> <li>• Expiration Date</li> <li>• CVV/CVC Code</li> </ul> <p>Secondary authentication includes:</p> <ul style="list-style-type: none"> <li>• Security token sent in an email</li> <li>• Last 4 digits of the social security number</li> </ul> <p>Multiple account holders 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.</p>
You can download the card on multiple devices but are requested to indicate which device is primary.	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.

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<p>What is the purpose of assigning a primary device? Can I make changes to the settings from the non-primary devices?</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&gt;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 account holder 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>As part of the registration process, CardValet® may prompt you to enter the amount of a PIN-based transaction performed in the past 72 hours. What if I don't use PIN'd transactions? What if I only use my card as signature only?</p>	<p>In the event that you do not have an email on your Bank of Stronghurst account, you will be 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.</p>
<p>If I receive a replacement card, will I have to update my cards in the app?</p>	<p>Yes. If your card number, expiration date or security code changes then you must add the card to your profile. In addition, you may hide the old card. Both of these functions are accessible in Manage Portfolio.</p>
<p>What if I am having issues registering and cannot get past the SSN?</p>	<p>Make sure that there are no dashes in the SSN field. If there are, remove them and try again. If you continue to have problems registering, then please contact Bank of Stronghurst for assistance.</p>
<p>Can I re-enroll in CardValet® if I previously unsubscribed?</p>	<p>Yes. To re-activate, you must register as a new user. You will be required to select a new user name; if you enter your previous user name an error will display. Upon successful registration, you may once again use CardValet®.</p>
<p>When a token gets emailed to me, is that token alpha, numeric, or a combination?</p>	<p>The security token that is emailed is numeric only. The one-time passcode expires 15 minutes after the email is sent. If the token expires you can request another one.</p>
<p>What if I did not receive the security token even though the message displayed is stating that the token was sent?</p>	<p>If the security token is not received, then you should check your spam or junk folder. The email is from Elastic Email On Behalf Of Bank of Stronghurst Credit Union. The one time registration password is forwarded to the email address that is on your Bank of Stronghurst account. The one-time Forgot Password security token is sent to the email address that you entered when registering in CardValet®.</p>

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<b>Controls &amp; Alerts FAQs</b>	
<b>Question</b>	<b>Answer</b>
What is the range for 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 primary device. These controls impact card present transactions only, therefore
If the My Location is set but the primary phone is off, will transactions be denied outside of the My Location area?	CardValet® does not continue to track your last known location if it is more than 8 hours old. For example, you are shopping in Burlington and your phone battery dies and then more than 8 hours later you are shopping in the Quad Cities, your transactions will not be denied due to the My Location setting. However if it is less than 8 hours, your transaction will be denied. If you are not able to turn your primary phone on then you may contact Bank of Stronghurst during normal business hours to remove all of your control preferences.
If the My Location is set but the primary phone is left at home, will transactions be denied outside of the My Location area?	CardValet® performs a proximity check of ZIP code or city, so if the merchant is close to home then the transactions will still go through.
Can I turn on the My Location for a dependent's card? How will it work?	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. 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® 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.

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Controls & Alerts FAQs	
Can I block all international transactions?	Yes. International transactions can be blocked using the Block International location control. Transactions will be limited to the United States.
Does Block International also block international Internet (card not present) transactions?	No. The location controls are applicable to in-store transactions only.
Will location controls, merchant controls, threshold controls, and turning the card off impact previously authorized recurring transactions?	Previously authorized recurrent payments will continue to process and will bypass the CardValet® edit checks.
How long does it take for a control or alert setting to take effect?	Control settings take effect as soon as the <i>Updating information</i> message in the app stops.
How are controls established for various merchant types?	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). <b>Note:</b> It is possible for a retailer to forward a MCC that may differ from the CardValet® merchant type classification. Merchant types currently supported are: Department Store, Entertainment, Gas Station, Grocery, Household, Personal Care, Restaurant, Travel, and Others.
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 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. <b>Example:</b> if the message has violated Threshold and Location settings then you will see only one alert and not multiple alerts.
Can I turn the low balance alert off?	Yes. The low balance alert can be turned off for each linked account by accessing Accounts>Low Balance Alert.

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<b>Controls &amp; Alerts FAQs, continued</b>	
When is the low balance alert generated?	<p>CardValet® updates the balance under two conditions:</p> <ul style="list-style-type: none"> <li>• When you log into CardValet®</li> <li>• When you tap Refresh</li> </ul> <p>Even if the balance has fallen below the threshold that has been set, it is only updated when you log into the app or tap Refresh, which then triggers the alert.</p>
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 to use an address that is not the same as 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.
<b>Transactions FAQs</b>	
Does the app show recent transaction history?	Yes. The app shows last 50 card-based transactions posted within last 30 days.
Why can’t I fill gas at some stations?	Your Spend Limits may need to be adjusted. Some merchants preauthorize dollar amounts that are larger than the actual transaction amount. Your Spend Limits must be equal to or greater than the preauthorization amount. <b>Example:</b> If you have Spend Limits set to \$100 and the gas station preauthorizes \$126, then your transaction will be denied. <b>Example:</b> If you have Spend Limits set to \$100 and the gas station preauthorizes \$1, then your transaction will be approved.
What type of transactions display in CardValet®?	CardValet® only shows the transactions that are performed with the registered card. It does not show checks, ACH, teller transactions, bill pay transactions, or activity on cards that are not registered. You must login to Bank of Stronghurst’s Online Banking to review the full history of all transaction types.
Will the balance be updated to include teller transactions?	Yes. The balance is updated the next time you log into CardValet®.
Does the 30 days of transaction history start when the app is loaded and cardholder registers, or is the history viewable in the app (since we have the history) as soon as they register?	The 30 days of transactions begin when you register your card for CardValet®.
What happens to my authorizations if CardValet® is experiencing down time?	The authorization will bypasses the CardValet® controls and continue through the credit unions normal processing controls.

