

CardValet Frequently Asked Questions

General

General FAQs	
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.
Will I be able to brand CardValet application with my financial institution name or brand within the Apple App SM store and Google Play SM store?	The app is branded as CardValet within the Apple app and Google Play stores, but after each cardholder downloads the app and registers one or more cards, your financial institution branding and card image displays within the CardValet app.
Can I customize the position and appearance of the logo graphic on the card image display?	During the implementation process each financial institution provided one card image and the image conformed to the CardValet branding guidelines.
Does CardValet work for ATM cards?	No. CardValet currently supports debit cards and credit gateway transactions.
Can a user unsubscribe from CardValet?	<p>Yes. There are multiple ways that a user can unsubscribe from CardValet. The user can unsubscribe through the CardValet application via Manage Portfolio. To unsubscribe, uncheck all cards and accounts and tap OK.</p> <p>The financial institution unsubscribes the user via mConsole>On Behalf Of. To unsubscribe, click Unsubscribe.</p> <p>When a user unsubscribes, all previously set alerts and controls are no longer in effect. The user continues to be considered active for the month that they unsubscribed and may be billed if a transaction was performed or an alert was received.</p>
How long does the app stay logged in if you do not log out?	The app automatically logs the user off after 10 minutes of inactivity.
How will names appear on the card within this app?	Names are displayed as last name then first name. Example: DOE JOHN
When will CardValet be integrated with Fiserv's Mobiliti mobile solution?	Integration with Mobiliti is scheduled for release in the third quarter of 2016.
Does CardValet reflect the card status?	Yes. The Card Details section displays the card status—Active, Inactive, or Restricted.
Can my financial institution link a surcharge-free ATM network (example: CO-OP) to their ATM locations?	The ATM search accepts only one string of information.

General FAQs—continued

Question	Answer
Will Fiserv assist in marketing CardValet to our cardholders?	Yes. As part of your implementation, you will receive an invitation to the CardValet Community which contains cardholder marketing guides, training webinars, and cardholder marketing materials including electronic copies of marketing collateral and links to the CardValet video. In addition, your financial institution can participate in predesigned cardholder campaigns. Contact your Account Executive if you would like to participate.
What Fiserv agreement covers the CardValet product?	Existing clients all have a Master Agreement on file and additional products (including CardValet) are added through our Service Request Agreement.
Are we able to modify the CardValet Terms of Use or Privacy Policy?	Yes. You can replace <i>Financial Institution</i> with your financial institution's name.
How will we know if there are changes or updates to the app?	Fiserv will notify clients any time there are significant changes to the CardValet app.
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?	Yes. The new card number must be registered. The replacement card is added to the enrolled user's profile via Menu>Manage Portfolio>Add Card.
And how is the lost card number removed?	The old card cannot be removed but rather the user can unmanage 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 the user enters an incorrect username or password the message displays, On the third attempt the account is disabled; for security reasons the message continues to display even if the user enters the correct username/password. To reset, go to mConsole>On Behalf Of>Enable Account.
Can a cardholder use CardValet on the phone they brought from their home country.	<p>During a new phone activation process, a user selects their resident country. From an App store perspective, this selection determines the user's native country. When publishing an app on Apple or Google App stores, the publisher designates the territories where the app will be available. CardValet is set up as a United States app. Smartphone users will only be able to download apps that are 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.</p> <p>This has the following implication for consumers.</p> <ul style="list-style-type: none"> • If the native country set up on the phone and the app territory do not match, the consumer cannot use the app on their phone. • CardValet is specifically set up for the US, so phones set up for any other territory cannot use the CardValet app.

Registration

Registration FAQs	
Question	Answer
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 a user has two cards from different financial institutions that support CardValet; can they register both cards with CardValet?	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.
If the user's 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 located on the cardholder record.
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 you register within a single CardValet application?	There is no limit.
When loading more than one card on a device, what type of information does the user need in order to register each card?	<p>The user needs to enter the same level of detail entered for the original card. This information generally includes the:</p> <ul style="list-style-type: none"> • Card Number • Address • ZIP code • Expiration Date • CVV/CVC Code <p>Secondary authentication includes:</p> <ul style="list-style-type: none"> • Security token sent in an email • Last 4 digits of the social security number <p>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.</p>
<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 nonprimary 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>
If a parent registers a card for a child, what stops the child from changing the controls placed on the card?	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.

Registration FAQs—continued

Question	Answer
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?	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.
When cardholders receive a reissued or replacement card, will they have to update their cards within the application?	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 unmanage the old card by accessing Manage Portfolio.
What if a cardholder is having issues registering and cannot get past the SSN?	In Client-Central, go to Risk tab under the cardholder's card and make sure that there are no dashes in the SSN field. If there are, remove them and have the cardholder try again.
Can a user re-enroll in CardValet if they previously unsubscribed?	Yes. To activate an unsubscribed user, the user registers as a new user. The user is required to select a new user name; if the user enters their previous user name an error displays. Upon successful registration, the user may once again use CardValet.
When a token gets mailed to a cardholder, is that token alpha, numeric, or a combination?	The security token that is mailed is numeric only. The one-time passcode expires 15 minutes after the email is sent. If the token expires the user can request another one.
The user did not receive the security token even though a message displayed stating that the token was sent.	If the security token is not received, then the user should check their spam or junk folder. The email is from Elastic Email On Behalf Of <FI Name>. The one time registration password is forwarded to the email address that is on the cardholder record. The one-time Forgot Password security token is sent to the email address that the user entered when registering in CardValet.

Controls and Alerts

Controls and Alerts FAQs

Question	Answer
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 card present transactions only, therefore internet transactions are not impacted.
If My Location is set but the primary device is off, will transactions get denied outside of the My Location area?	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.
What happens if My Location is set but the phone is left at home? Will transactions be denied outside the My Location area?	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.

Controls and Alerts FAQs—continued

Question	Answer
Can a user turn on 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, the user can use the Region Location feature. The user 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.
Can cardholders 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?	<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. Each of the merchant types contains various merchant category codes (MCC).</p> <p>Note: 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.</p>
How do I turn on alert/control for an ATM transaction?	ATM transactions are categorized within <i>Others</i> merchant type.
How does a user turn off notifications at certain times, such as when the user is sleeping?	The user 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 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?	Yes. An alert is generated regardless of whether or not a control preference is set.

Controls and Alerts FAQs—continued

Question	Answer
If a user sets multiple alerts and a transaction violates these alerts will the user 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.
Can we turn the low balance alert off?	The low balance alert is controlled on a cardholder level. It cannot be turned off by client/card prefix.
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 <p>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.</p>
Why did the user 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 Reg E information that is sent within the transaction. It is possible for the merchant's Reg E 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 Reg E information is not within the set boundaries.

Transactions

Transactions FAQs

Question	Answer
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 the user 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 the user 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. <p>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.</p>

Transactions FAQs—continued

Question	Answer
Why are Balance Inquiry transactions generated when cardholders log on to the CardValet app?	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.
How do I research a denied transaction?	It is important to include the Mobile Denial Code in your CWSi transaction search. These fields will give you a good understanding of why the transaction was denied. The values for Mobile Denial Code include: <ul style="list-style-type: none"> • 2=Card On/Off • 3=My Location • 5=Merchant Type • 6=Region • 7=Threshold Amount
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 but without using your card, such as teller transactions or bill pay on an account.
Will the balance be updated to include teller transactions?	The balance will be updated to reflect the teller transactions if the account processor supplies the updated balance. The balance is updated the next time the user logs into CardValet.
If a customer is declined because they have exceeded our internal bank daily card limit set on our cards, what will the decline message read?	When a transaction is denied by the limit authorization check and not CardValet then generally in Transaction Journal the response code will be 015 (enter lesser amount). If the transaction has velocity support turned on and the denial is due to that then the response code will be 033 (exceeds transaction limit frequency).
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 the user registers in CardValet.
What happens with authorizations if CardValet times out?	If an authorization times out due to a communication failure, then the transaction bypasses the CardValet controls and continues with the authorization process. If the transaction passes all other authorization checks, the transaction is approved.

Reports

Reports FAQs

Question	Answer
Is there a report that lists detailed information regarding the cardholders and their activity?	Not at this time.
Is there a report of all cards that are turned off in CardValet?	Not at this time. Authorized users can view each cardholder's settings and actions via the mConsole Activity Viewer screen.

Billing

Billing FAQs	
Question	Answer
How will we be billed?	Each month, your invoice will include two line items for CardValet: <ul style="list-style-type: none"> • The CardValet monthly fee • The CardValet per active user fee, which is based on the number of cardholders who have downloaded the CardValet application, registered one or more cards, and performed a card-based transaction or received a CardValet alert in the month.
For billing purposes if a user sets alert preferences, but never accesses or logs in to the app again, is the action of sending an alert considered by Fiserv to be an active user for billing purposes? Even if they never log in for the entire month, but just keep getting alerts for new transactions?	Correct. An active user is a cardholder who has downloaded the CardValet application, registered one or more cards, and conducted a card-based transaction or received a CardValet alert during the calendar month. Accessing the CardValet app via a mobile device does not change the user to be considered active.
If a user downloads the app and registers a card, but later deletes the app, is that individual removed from the active user count?	No. There is no way for CardValet to know the user has deleted the app, therefore the person is still considered an active user.
In mConsole, is there a point at which the generated reports just age off and no longer display?	The Summary reports do not age off. The Detail reports is a snapshot of the current month.
How does a cardholder stop using the app in a way that they are no longer considered active?	The user can unsubscribe from CardValet app; however, continues to be active until the next billing cycle.