CardValet Quick Reference Guide

Getting Set Up

Visit the Apple App Store or Google Play and search for "CardValet". Download the app to your phone and follow these steps:
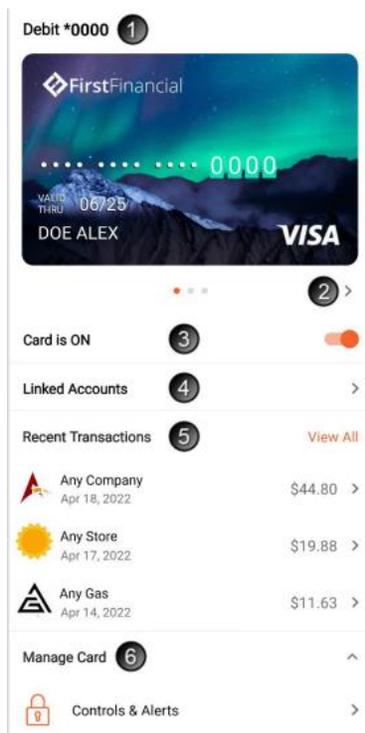
- Open the app and have your debit or ATM card handy – you'll also need the last four digits of the primary member's social security number
- Tap on **New User** and follow the prompts to register your card
- Accept the Terms & Conditions and Privacy Policy
- Follow the prompts to create your CardValet account, including username and password
- Under the ☰ menu, select **Hide/Show Cards** then **Add Card** and follow the prompts

If allowed by your device, you can also set up a biometric login using your fingerprint or face.

Home Screen

Many functions are accessed on the Home screen. Tap a heading to find the action you need.

1	Card details and preview
2	Card selector
3	Enable/disable a card
4	Linked accounts—savings or checking accounts linked with this card
5	Last 3 transactions and link to all recent transactions
6	Card controls

- **Controls & Alerts**—Manage restrictions and notifications

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Using Card ON/OFF

Turn your card ON/OFF on the home screen by tapping/ sliding **the button** then confirming your selection. OFF will block all card transactions, except for recurring payments. **ON/OFF changes apply immediately.**
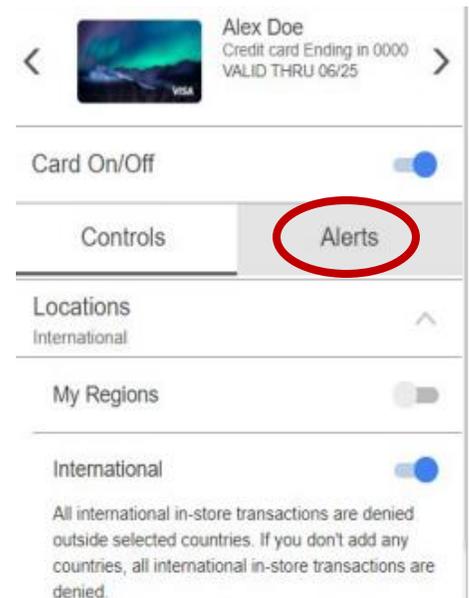
Card Alerts for transaction <u>notifications</u>

The app defaults to sending alerts for <u>all</u> card transactions But the alerts you receive can be customized. To edit alerts for certain transactions, choose the card then select **Controls & Alerts**. Select the **Alerts** tab then tap/slide the **Alerts for selected transactions** button to set transaction alerts based on these categories:
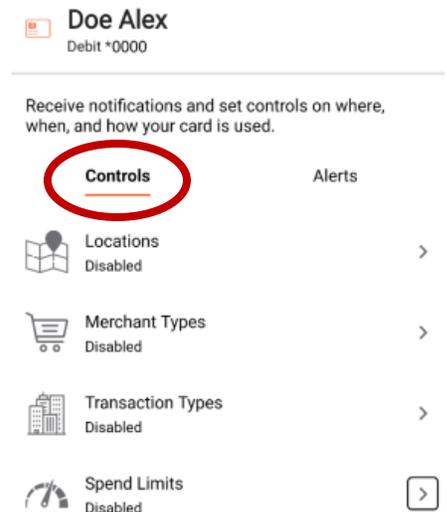
- **Locations** – within a certain radius of your phone, a geographic region you designate, or international merchants
- **Merchant type** – gas station, grocery, entertainment and more
- **Transaction type** – online, in-store, mail/phone and ATM
- **Spend Limits** – transaction amount over a limit you set

An alert is sent for all denied transactions regardless of your settings.

Card Controls for <u>blocking</u> transactions

In addition to receiving notifications when certain transactions are made, CardValet also allows users to <u>block</u> certain transactions from being made. To set transaction limits, choose the card then select **Controls & Alerts**. Select the **Controls** tab, tap the control to edit, then tap/slide the button to set the controls you want to enable.

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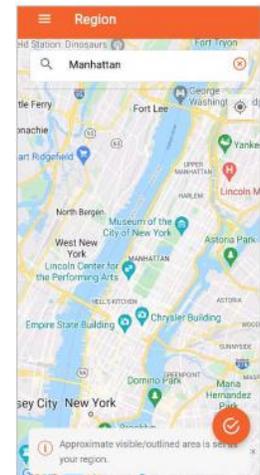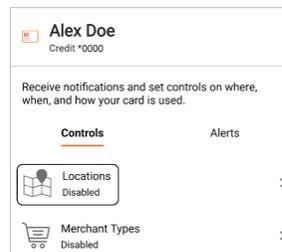
My Locations and My Regions

CardValet gives you two options for setting alerts and controls based on the location of the transaction. Although these options give you the flexibility to protect our card while traveling, you should **notify the credit union of your plans to ensure your card can be used when traveling.**

My Location is based on the location of your smart phone in relation to the location of a card-present transaction. Transactions are allowed if the transaction is processed within a 5 to 8-mile radius from the closest cell tower that your device is connected to. You must have location services (GPS) enabled on your device for this feature to work and the device must be set as the primary CardValet device.

NOTE: While you, your device, and the merchant/store may be within the allowed location, some merchants may process your transaction using a system or network located elsewhere. For example, you may be at a chain restaurant in Wausau and pay with your debit card, but the transaction could be processed through their headquarters in California. In this example, the transaction would be denied if it's outside the location you set.

My Regions allows you to set up to 3 geographic regions where card-present transactions can be made. Under My Regions, select **Add Region** then adjust the map to designate the area in which you want card-present transactions to be allowed. Each region is a circular area with a minimum radius of 5 miles.

The **NOTE** in My Locations above also applies to My Regions.
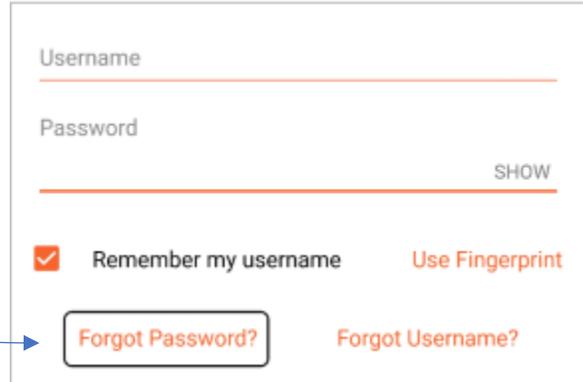
Most international transactions attempted outside the United States are blocked by the credit union. Modifying the location controls will not enable these transactions. Contact the credit union if you need to use your card outside of the United States.

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Forgot Your Password?

On the login screen, tap **Forgot Password?** and follow the prompts to enter your username and generate a security token, which is sent to the email address you entered during enrollment, then enter the token you received to proceed.

Settings

Select **Settings** from the menu to display several options including identifying the primary device, enabling biometrics and changing your password.

MENU