

# CardValet® Frequently Asked Questions

## General

| 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.  |
| Does CardValet work for ATM cards?  | No. CardValet currently supports debit cards and credit gateway transactions.  |
| 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 <b>OK</b> .  |
| How long does the app stay logged in if I 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.<br><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? | Yes. The new card number must be registered. The replacement card is added to your 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 you can unmanage the card via Manage Portfolio.  |

## Registration

| 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.  |
| Can multiple cards be linked to one registered CardValet account?   | Yes. Cardholders can register multiple cards from Ocean Financial (debit and credit) 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 but cards must be from the same financial institution. CardValet accounts can be set up for each individual financial institution   |
| When loading more than one card on a device, what type of information do I need in order to register each card?   | <p>You 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 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 I make changes to the settings from the non-primary 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&gt;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.  |

## Controls and Alerts

| 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.  |
| 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). 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 does a user 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 have 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.   |

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| 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. <b>Example:</b> if the message has violated Threshold and Location settings then you will see only one alert and not multiple alerts. |
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## Transactions

| Question  | Answer   |
|---|--|
| Does the app show recent transaction history?               | Yes. The app shows last 50 card-based transactions posted within last 30 days.   |
| 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. The balance is updated the next time the user logs in.   |