

# TrustTexas Bank CardValet® Frequently Asked Questions

## What is CardValet? What does it do?

CardValet is an app that allows you to control when and how your card is used. Additionally, the app allows you to setup alerts based on spend limits merchant type and transaction type. The app also gives you the ability to turn your card off and on in the event it is lost or temporarily misplaced.

## Is there a charge for using the CardValet service?

CardValet is a free app that will give you the freedom of controlling when and how your card is used. Standard data rates may apply.

## Does CardValet work on Android™ phones and iPhone®?

CardValet works with the most recent mobile operating software as well as two past versions of the software for *Android* and *Apple* iOS devices.

## Does CardValet work on Windows phones?

No. CardValet is not supported on Windows phones at this time.

## Can I use CardValet on an iPad or Android based tablet?

At this time, CardValet is not designed for use on tablets.

## How long does the app stay logged in if you don't log out?

The app automatically logs you off in 10 minutes.

## How can I tell if my card is on or off?

The Card Details screen displays the card status (off/on) that you selected within the app (i.e. if you switch your spouse's card to "off" and they also have the app, they will be able to see that their card is now "off"). However, if the status of your card is changed by the bank, this will not be reflected here. For example: if your card has been restricted for suspected fraud, CardValet will still show your card as "on". When your card has been restricted by the bank CardValet *will* send you a message/push notification that the card has been restricted alerting you to the change.

## What should I do if my card becomes lost or stolen?

If your card should become lost or stolen, you can use your CardValet app to turn your card off immediately to prevent fraud. However, you will still need to contact the bank as soon as possible in order to complete the process of closing the card and having a new card issued.

## **Registration:**

### **What information do I need to have available when registering for CardValet?**

You will be asked for the card number, address, ZIP code, expiration date, CVV code, and the last 4 digits of the social security number associated with the card. If a social security number is not available for verification secondary information may be used to validate your identity. Secondary authentication includes: security token sent in an email, or the amount of a PIN'd transaction performed in the past 72 hours.

### **What if I lock myself out while attempting to enroll for the CardValet service?**

If the requested information is entered incorrectly three (3) times your registration will be suspended for 30 minutes. After 30 minutes registration can be attempted again. If the information is entered incorrectly three (3) more times you will need to contact the bank to verify we have the correct information on file and have your registration reset.

### **What are the CardValet password requirements?**

CardValet passwords must be at least eight (8) characters in length and must contain at least: one (1) upper case character, one (1) lower case character, one (1) number and one (1) special character.

### **If my address is longer than 20 characters – what should be entered?**

Enter the first 20 characters of your street address.

### **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.

### **Can multiple cards be linked to one registered CardValet account?**

You can register multiple cards within a single CardValet app. Additional cards can be added within the "Manage Portfolio – Add Card" screen.

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

You can add an unlimited number of cards.

### **When adding more than one card, what type of information do I need in order to register each card?**

You will need to enter the same level of detail entered for the original card. This information includes the card number, address, ZIP code, expiration date, CVV code, and the last 4 digits of the social security number associated with the card.

## **I'm registered, but, I have forgotten my password and now I'm locked out, what do I do?**

Anytime your password and/or username is entered incorrectly, you will see a message that says "Login Failed. Please enter a valid username or password". If the information is entered incorrectly three (3) times, the access will be locked out. **Note: once you're locked out, the same failed message will continue to display.** To be unlocked and/or reset, you will need to contact us at **1-800-342-0679** during regular business hours.

## **When I receive a new card due to expiration, reissue, or replacement, will I have to update my card within the application?**

Anytime a new card is issued, be it for expiration or replacement, you will need to "add" the new card to your profile. This can be accomplished by going to Menu > Manage Portfolio > Add Card. In addition, you may hide the old card by accessing Menu > Manage Portfolio and simply removing the check mark next to the card that you want to hide.

## **Does deleting the App cause me to be unenrolled from CardValet?**

No, if you would like to be unenrolled from the program, please contact us at **1-800-342-0679** during regular business hours.

## **I can download the card on multiple devices but I am requested to indicate which device is "primary." What is the purpose of assigning a primary device? Can I make changes to the settings from the non-primary devices?**

The primary device is used to track the GPS for the "My Location" alerts and controls. All merchant and threshold alerts will be sent to this device. All devices that a particular card has been registered to can view or change the CardValet settings for that card.

The primary device can be re-set by accessing "Settings – Primary Device."

## **Controls and Alerts:**

### **What are Controls and Alerts? What is the difference between a control and an alert?**

Controls can be used to *restrict* transactions based on certain parameters, whereas alerts are only *notifications* that a transaction has been conducted or attempted. Controls facilitate the on/off CardValet setting, as well as limiting usage based on merchant type, transaction type, location, or transaction amount. Alerts can be set to notify you based on the parameters you chose regarding merchant type, transaction type, location, transaction amount, or you may choose to be alerted for all card transactions.

### **What is the difference between the "My Location" control and the "My Region" control?**

The "My Location" setting matches the cardholder's location using the *primary* mobile device's GPS and the merchant's location based on the ZIP code or city that has been setup for the merchant. The "My Region" setting is established using city, state or ZIP code on an interactive map, this option does not require you to carry your primary device at all times.

## **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 five (5) mile radius of the device set as “primary” within CardValet. These controls impact “card present” transactions only, therefore internet transactions are not *typically* impacted.

## **I swiped my card at a local merchant, but was still declined due to the “My Location” or “My Region” control, why?**

There are some local merchants that use out of area processors for their card transactions, those transactions may be declined for these types of merchants if the “My Region” or “My Location” controls are active. Please deactivate this control and attempt the purchase again.

## **How exactly does the on/off feature work?**

The on/off control within CardValet will allow you to block transactions at any time for any reason. The on/off function will **not** affect transactions that were approved prior to the card being turned off or to transactions that have been setup as recurring.

## **I used my card over the phone and got declined due to the “My Location” or “My Region” controls, why?**

If a merchant runs the charge as if it were an in-store manually entered transaction, it could be declined if the merchant is out of area. Please deactivate this control and attempt the purchase again.

## **If “My Location” is set but the primary device is off or has died, will transactions get denied outside of the “My Location” area?**

If the device has been turned off or dead for more than one (1) hour, your transaction will not be declined for being outside of the “My Location” area. However, if your device has not been turned off or dead for at least an hour there is a chance that your card will get declined due to the “My Location” preference.

## **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. However, if your phone is left at home and you are not close to home, your transactions may be declined.

## **A region has been set on the map. Does this mean the card can only be used in this region?**

The region shows the approximate area where the card can be used. 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 I block all international transactions?**

International transactions can be blocked using the “International” location control. Transactions will be limited to the United States. IF this option is selected, you will not be able to also use either the “My Location” or “My Region” controls. Always contact the bank if you plan to travel outside of the country.

## **Will location controls, merchant controls, threshold controls, and turning the card “Off” impact previously authorized recurring transactions?**

Previously authorized and recurring 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 changes have been saved.

## **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 include: Department Store; Entertainment; Gas Station; Grocery; Household; Personal Care; Restaurant; Travel; and Others. Please note that it is possible for a retailer to forward an MCC that may differ from the CardValet merchant type classification. For example, a restaurant may be coded as a grocery store if it offers both services.

## **How can 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 times. 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, if they have been enabled. The alerts also display under “Messages” in the CardValet app.

## **If I set multiple alerts and a transaction fits more than one of the alerts will I receive a separate message for each alert?**

“Threshold” and “Location” alert settings, then you will see only one alert containing this information, not two alerts.

## **When is a low balance alert generated?**

CardValet updates the balance under two conditions: (a) when you log into CardValet and (b) when you tap “Refresh.” 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.

## **How often can my balance be refreshed?**

Your balance can be refreshed every 30 minutes.

## **Will the controls effect transactions that have already been approved or those that are monthly, recurring transactions?**

No, recurring transaction and transactions that were authorized before controls were set (including the on/off control) will not be impacted by CardValet.

### **Transactions:**

#### **Does the app show recent transaction history?**

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

#### **A threshold limit of \$50 has been set but I cannot buy gas at some pumps. Why?**

There are some merchant types that will pre-authorize the card for an amount that may be larger than the actual transaction amount. In this instance the pre-authorization amount is exceeding the threshold spend limit. If this happens to you, adjust/turn off the “Spend Limit” control or go inside and prepay for a specific dollar amount.

#### **What type of transactions display in CardValet?**

CardValet only shows the transactions that are performed with the card. It does not show those transactions that were completed on the account 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 once they have posted to your account. The balance is updated the next time you log into CardValet or tap refresh.

#### **What transactions make up the Spend Total and Balance displayed within CardValet? How do these two features function?**

The Spend Total is made up of all *card based* transactions conducted on all the cards you have added into CardValet, this total resets monthly and can be useful in tracking your spending and budgeting. The balance displayed is your available balance and is refreshed each time you login to CardValet, or, when you tap the refresh icon. However, we recommend using your TrustTexas Bank Mobile or Tablet app in order to obtain your balance including all pending transactions.

### **Controlling Other Cards:**

#### **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 and alerts for the card. In many cases, the child will not know about CardValet unless the parent shares the information. However, if a change is made, the other registered cardholder will receive notification of the change. \*You are only allowed to register a dependent’s card if you are a joint account owner on their account.

## **If I register my employee's card and add controls and/or alerts, what will stop my employee from making changes to my selections? How will I know if they do?**

Each person who registers a card will have access to controls and alerts for the card, and, there is nothing to stop your employee from registering their card if they have access to all the registration criteria. However, anytime a change is made, the other cardholder who is also registered (you) will receive notification of the change.

## **Can I register my spouse's debit card?**

You can register your spouse's debit card and add controls and alerts. Your spouse can also sign up for CardValet and add/change their controls and alerts as well. If you are both enrolled, each of you will receive an alert anytime the other makes any change(s). \*You are only allowed to register your spouse's card if you are a joint account owner on their account.

## **Can I turn on "My Location" for a dependent's card? How will it work?**

"My Location" is only effective for the enrolled user only. To limit the dependent's card, you can use the "My Region" feature to set usage preferences for where the card can be used. Set location preference to "Region" in the drop down menu, then "Add" a "New Region" to set the map to the area where the card may be used.

## **Traveling:**

### **If I use CardValet, do I still need to alert the bank when I travel?**

CardValet gives you an added layer of security, but, it does not supersede the security features that are already in operation. For your protection, you should always advise the bank of your travel plans.

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