Frequently Asked Questions:

General Questions:

Does CardValet work on Android phones and iPhones?
Yes. CardValet works with the most recent mobile operating software as well as two past generations of Android and iPhone devices. Windows phones are not supported at this time.

What is the cost to use CardValet?
CardValet is a <u>free</u> app and there is no cost to use the program. However, your phone service provider may charge data or usage fees for text messages or alerts.

How long does the app stay logged in if you don't log out?
The app automatically logs the user off in 10 minutes.

Does CardValet work for ATM cards?
No, CardValet currently supports TelComm's Debit and Credit cards.

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.

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 **OK**.

How will names appear on the card within the app?
Names are displayed as last name then first name (example: DOE JOHN)

I forgot my password and my account is now locked. What should I do?
Click "Forgot Password" in the app and follow the prompts. After three incorrect username or password attempts, your account will be locked for security reasons. To unlock your account, contact TelComm Credit Union 1-417-886-5355 during business hours 8 am to 5 pm.

Registration Questions:

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 (examples: ! # $ * ?).

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.
You can download the card on multiple devices but are requested to indicate which device is primary.

What is the purpose of assigning a primary device?
The primary device is used to track the GPS for My Location alerts and controls and all merchant and threshold alerts will be sent to the primary device.

Can you make changes to the settings from the nonprimary devices?
All devices that have registered a particular card can view or change the CardValet settings for that card. 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 reset by accessing Settings>Primary Device.

How many cards can you register within a single CardValet application?
There is no limit. Multiple TelComm CU cards can be registered.

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.

Controls and Alerts FAQ

What exactly is the range of the "My Location" controls? 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) to eight (8) mile radius of the device set as "primary" within CardValet. These controls impact "card present"(in store) 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 one (1) hour old. So, if the phone is off for more than an hour 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 detailed location of the ZIP code or city, so if the merchant is close to home then the transactions will still go through.

What about International transactions?
TelComm has most international areas blocked to help protect our members from fraud. If a member needs to process a transaction trying to run overseas, the member will need to contact TelComm to pull the restrictions off. If the member is unsure, the transactions can be attempted. If the card gets denied, TelComm will be able to determine how the transaction is being processed.

Will location controls, merchant controls, threshold controls, and turning the card off impact previously authorized recurring transactions?
Previous 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 *Updating information* message in the app stops.

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 times. Some notifications will still be delivered, for example any transaction denial or any transaction that is a card-present authorization.

When is a low balance alert generated?
CardValet updates the balance under two conditions: (a) when the user logs into CardValet and (b) when the user taps "Refresh."

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).

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 (ATM).

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.

How do I turn on alert/control for an ATM transaction?
ATM transactions are categorized within the "*Others*" merchant type.

Transactions FAQ

What type of transactions display in CardValet?
CardValet only shows the transactions that are performed with the card. For example, it <u>does not</u> show teller transactions, direct deposits, ACH withdrawals.

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 the user can fill gas in some stations for more than $50. Why?
CardValet controls are only invoked during <u>authorization</u> of a transaction. In some cases, such as Gas Stations, a card may be tested for validity by doing a $1 pre-authorization, and the actual transaction amount is charged to the card after the transaction. Some gas stations will pre-authorize for a maximum amount, e.g. $126, and some gas stations will check validating, e.g. $1. In the latter case, the <u>actual transaction amount</u> may exceed the limit, while in the former case, an <u>authorization</u> may be denied.

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.

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. (Example: a merchant is a vending machine company, the copy address is actually in AL but the address shows a city in MS in the transaction details.)   In these instances, the transaction will bypass the CardValet edit checks since the Reg E information is not within the set boundaries.