CardValet FAQs

Contents

General

Q1: Is there a cost associated with CardValet?

A: No, U1 pays for this service to be available to staff and members.

Q2: Does CardValet work on Android phones and IPhones?

A: Yes. CardValet works with the most recent mobile operating software as well as two past generations of Android and iPhone devices.

Q3: Does CardValet work for ATM cards?

A: No, CardValet currently supports debit & credit cards only.

Q4: How long does the app stay logged in if you don't log out?

A: The app automatically logs the user off in 10 minutes.

Q5: How will names appear on the card within the app?

A: Names are displayed as last name then first name (e.g. SMITH JOHN.)

Registration

Q1: What are the CardValet password requirements?

A: 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.

Q2: If the user's address is longer than 20 characters – what should be entered?

A: The user enters the first 20 characters of the street address.

Q3: Can multiple cards be linked to one registered CardValet account?

A: Yes; cardholders can register multiple cards within a single CardValet app. Additional cards can be added within the "Settings - Add Card" screen.

Q4: 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? Can you make changes to the settings from the non-primary devices?

A: The primary device is used to track the GPS for "My Location" alerts and controls. All merchant and threshold alerts will be sent to the primary device. The primary device can be reset by accessing "Settings - Primary Device."

Q5: When cardholders receive a reissued or replacement card, will they have to update their cards within the application?

A: 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 delete the old card by accessing Settings > Manage Accounts.

Controls and Alerts

Q1: What exactly is the range of the "My Location?" controls, and will this control setting impact internet transactions?

A: 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 impacted.

Q2: If My Location is set but the primary device is off, will transactions get denied outside of the My Location area?

A: **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.

Q3: What happens if My Location is set but the phone is left at home? Will transactions be denied outside the My Location area?

A: **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.

Q4: Can a user turn on My Location for a dependent's card? How will it work?

A: My Location is only effective for the enrolled user. To limit the dependent's card, the user can use the 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.

Q5: A region has been set on the map. Does this mean the card can only be used exactly in this region?

A: 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.

Q6: Can cardholders block all international transactions?

A: Yes. International transactions can be blocked using the "International" location control. Transactions will be limited to the United States.

Q7: Will location controls, merchant controls, threshold controls, and turning the card "Off" impact previously authorized recurring transactions?

A: No. Previously authorized recurrent payments will continue to process and will bypass the **CardValet** edit checks.

Q8: How long does it take for a control or alert setting to take effect?

A: Control settings take effect as soon as the "Updating information" message in the app stops.

Q9: How does a user turn off notifications at certain times such as when the user is sleeping?

A: 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.

Q10: 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?

A: Yes, an alert is generated regardless of whether or not a control preference is set.

Q11: When is a low balance alert generated?

A: **CardValet** updates the balance under two conditions: (a) when the user logs into **CardValet** and (b) when the user taps "Refresh." 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.

Transactions

Q1: Does the app show recent transaction history?

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

Q2: A threshold limit of $50 has been set, but the user can fill gas in some stations for more than $50. Why?

A: **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 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 actual transaction amount may exceed the limit, while in the former case, an authorization may be denied.

Q3: What type of transactions display in CardValet ?

A: **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.