

# CardValet Frequently Asked Questions

## General Questions

Does CardValet support ATM cards?	No. CardValet currently supports debit cards and credit cards.
Can a cardholder unsubscribe from CardValet?	Yes. There are multiple ways to unsubscribe from CardValet: <ul style="list-style-type: none"><li>• <b>Cardholder</b>— through the <b>CardValet app   Manage Portfolio</b>. Uncheck all cards and accounts and tap <b>OK</b>.</li><li>• <b>FI</b>— through <b>mConsole   On Behalf Of</b>   click <b>Unsubscribe</b>.</li></ul> When a cardholder unsubscribes, all previously set alerts and controls are no longer in effect. The cardholder continues to be considered active for the month they unsubscribed and may be billed if a transaction was performed or an alert was received.
Can FIs link a surcharge-free ATM network ( <b>example:</b> CO-OP) to the ATM locations?	No. A future version will allow ATM search to be turned off by FI when this feature is not required.
What is included in <i>Spent this month</i> ?	The total amount is calculated from the cumulative spending for a specific card and displays on the back of that card.  At the end of the month, the total resets to zero (0). Deposits and refunds are deducted from the total.
Which time zones are applied?	<ul style="list-style-type: none"><li>• Time stamps in mConsole are in Eastern Standard Time.</li><li>• Time stamps in the CardValet app are in Pacific Standard Time.</li></ul> When setting the Do Not Disturb, cardholders can select the time zone.
Can a company use CardValet to control their subordinate cards?	Yes, but CardValet capabilities are targeted to customers with single account/multiple cards. Any card can be registered and accessible to a CardValet user as long as the card has a CVV value.  Because of the CVV constraint, a Primary or Control Account cannot be registered; however, any subordinate card can be registered to initially create CardValet security credentials and then add the remaining cards as needed.  There is no company-level view of Available Credit or Current Balance which may cause confusion for the company user.
What is the login web address?	There is no web address to the Login page—CardValet is a stand-alone mobile app. The app runs on the mobile device, not through a web browser.  mConsole is available through the secure client website for FI administrators.

## Administration

Does Fiserv assist the FI in marketing CardValet to the cardholders?	Yes. As part of the implementation, FIs receive access to BeaverCreek Marketing which contains cardholder marketing guides, training webinars, and cardholder marketing materials including electronic copies of marketing collateral and links to the CardValet video. In addition, the FI can participate in predesigned cardholder campaigns. Contact your Account Executive to participate.
Which Fiserv agreement covers the CardValet product?	Existing clients have a Master Agreement on file and additional products (including CardValet) are added through our Service Request Agreement.
Can FIs modify the CardValet Terms of Use or Privacy Policy?	No. Custom Terms of Use and/or Privacy Policy are not allowed. However, <i>Financial Institution</i> can be replaced with the FIs name in the Terms of Use.
If the cardholder name is updated in Card Management, how long does it take to update in the app?	Immediately. If you change the name in Card Management more than once in an hour, it will not update until the expiration of the first update. It takes 60 minutes before the second update will be completed.

## Billing

How is the FI billed?	Each month, the invoice includes two line-items for CardValet: <ul style="list-style-type: none"> <li>• CardValet monthly fee</li> <li>• CardValet per active user fee—based on the number of cardholders who have downloaded the CardValet application, registered one or more cards, and performed a card-based transaction or received a CardValet alert in the month</li> </ul>
If a cardholder sets alert preferences but never accesses or logs in to the app again, is receiving an alert considered to be an active user?	Yes. An active user is a cardholder who downloaded the CardValet application, registered one or more cards, and conducted a card-based transaction or received a CardValet alert during the calendar month.
If a cardholder downloads the app and registers a card, but later deletes the app, is that individual removed from the active user count?	No. There is no way for CardValet to know the cardholder has deleted the app, therefore the person is still considered an active user.
When do the generated reports age off and no longer display in mConsole?	Summary reports do not age off. Detail reports are a snapshot of the current month.

<p>When is a cardholder considered no longer active?</p>	<p>The cardholder must unsubscribe from CardValet through the <b>CardValet app   Manage Portfolio</b>. Uncheck all cards and accounts and tap <b>OK</b>. The cardholder continues to be active until the next billing cycle.</p> <p>The FI can also unsubscribe the cardholder: go to <b>mConsole   On Behalf Of</b> and select <b>Unsubscribe</b>.</p> <p>When a cardholder unsubscribes, all previously set alerts and controls are no longer in effect. The cardholder continues to be considered active for the month they unsubscribed and may be billed if a transaction was performed or an alert was received.</p>
<p>If a cardholder uses both the CardValet app and a mobile banking app with CardValet card controls, is the FI billed for two users?</p>	<p>Yes. Each app creates a card control internal database ID and the FI is billed for each one.</p>

## CardValet Phone App

<p>Why does a password error message display on the Login screen even though the cardholder is entering the correct password?</p>	<p>Each time the cardholder enters an incorrect user name or password, this message displays.</p> <p>On the third attempt, the account is disabled. For security reasons, the message continues to display even if the cardholder enters the correct user name/password.</p> <p>To reset, go to <b>mConsole   On Behalf Of   Enable Account</b>.</p>
<p>How are changes or updates to the app communicated?</p>	<p>Fiserv notifies FIs any time there are significant changes to the CardValet app.</p> <p>Updates are pushed to the cardholders through the Apple App™ store and Google Play™ store.</p>
<p>How long does the app stay logged in if the cardholder does not log out?</p>	<p>10 minutes of inactivity.</p>
<p>How do names appear on the card within this app?</p>	<p>&lt;Last name&gt;, &lt;First name&gt;</p> <p><b>Example:</b> DOE, JOHN</p>
<p>Does CardValet display the card status?</p>	<p>Yes. The Card Details section displays the card status—Active, Inactive, or Restricted.</p>
<p>When a card is lost, does the new card number need to be registered manually through the app?</p>	<p>Yes. The new card number must be registered. The replacement card is added to the enrolled cardholder’s profile through <b>Menu   Manage Portfolio   Add Card</b>.</p>
<p>How is a lost card number removed?</p>	<p>The old card cannot be removed but the cardholder can unmanage the old card through the <b>CardValet app   Manage Portfolio</b>.</p> <p>Uncheck all cards and accounts and tap <b>OK</b>.</p>
<p>Which smart phones does CardValet support?</p>	<p>Android and iPhone.</p>

## Controls and Alerts

What is the range of the <b>My Location</b> controls and does it impact internet transactions?	5-mile radius of the primary device. My Location impacts card-present transactions only, therefore internet transactions are not impacted.
If <b>My Location</b> is set and the primary device is off, are transactions denied outside the My Location area?	Depends. CardValet ignores location information more than 8 hours old—meaning, if the phone is off for more than 8 hours, <b>My Location</b> controls do not take effect and the transaction is not denied.
If <b>My Location</b> is set but the phone is left at home, are transaction denied outside the My Location area?	Depends. CardValet performs a proximity check based on ZIP code or city, so if the merchant is close to home, the transactions are not denied.
Can a cardholder turn on <b>My Location</b> for a dependent's card?	No. <b>My Location</b> is only effective for the enrolled cardholder.  To limit the dependent's card, the cardholder uses the <b>Region Location</b> feature. Set up to 3 regions using the map to designate the area.  The regions are effective for all users with the same card number.
A region has been set on the map. Does this mean the card can only be used exactly in this region?	Depends. The region shows the approximate area where the card can be used; the area must be greater than 5 square miles. CardValet performs a proximity check based on ZIP code or city; if the city or ZIP code of the merchant overlaps with the selected region in the map, the transaction is approved.  If the merchant defaults to a corporate location, the cardholder's state is used.
Do location controls, merchant controls, threshold controls, and turning the card off impact previously-authorized recurring transactions?	No. Previously authorized recurrent payments continue to process and bypass the CardValet edit checks.
How long does it take for a control or alert setting to take effect?	Immediately. Control settings take effect as soon as the <i>Updating information</i> message in the app disappears.
How are controls established for various merchant types?	CardValet contains specific merchant types used for controls or alerts through the <b>Alert Preferences</b> or <b>Control Preferences</b> screen. Each merchant type contains various merchant category codes (MCC).  <b>Note:</b> It is possible for a retailer to 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.
How do cardholders turn on alert/control for an ATM transaction?	The Card On/Off or a Spend Limit control may be used. MCC cannot be used to control ATM transactions.

How does a cardholder turn off notifications at certain times, such as when the cardholder is sleeping?	Set the <b>Do Not Disturb</b> time to suppress notifications. Some notifications are still delivered— <b>example:</b> any transaction denial or any card-present transaction.
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 <b>Messages</b> in the CardValet app.
If a cardholder sets multiple alerts and a transaction violates these alerts, will the cardholder receive a separate message for each alert?	No. The alerts are consolidated into one message.
Can the FI turn the low balance alert off?	Low balance alert is controlled on a cardholder level. It cannot be turned off by client/card prefix.
When is the low balance alert generated?	Even if the available credit has fallen below the set threshold, CardValet only updates the available credit when the cardholder logs into CardValet or when the cardholder taps <b>Refresh</b> . Either of these situations will trigger an alert.  There are no plans to generate low balance alerts in other situations.
Why did the cardholder receive an alert if it was not set?	Alerts are always sent for: <ul style="list-style-type: none"> <li>• Denied transactions</li> <li>• Deposits</li> <li>• Refunds</li> <li>• When a shared user changes a control setting</li> <li>• Card status changes</li> </ul>
Why is a transaction denied for <b>My Location</b> or <b>My Regions</b> when the merchant is physically located within the boundaries?	CardValet compares the geographic location of the mobile device to the Merchant’s Reg E information sent with the transaction. Occasionally, the merchant’s address is not the physical location of the merchant— <b>example:</b> the corporate or regional address of the merchant—causing the transaction to be denied.
When multiple users are associated with a card, who determines the card controls?	Anyone may update the card controls.  When a cardholder sets a control, an alert is generated to the other cardholder. Since the user name is entered at enrollment, the cardholder’s name is displayed in the alert.

## Customize CardValet

Can CardValet be customized with FI name or brand within the Apple App™ store and Google Play™ store?	No. Even though the app is branded as CardValet within the Apple app and Google Play stores, after the cardholder downloads the app and registers one or more cards, your FI branding and card image displays within the CardValet app.
Can FIs customize the position and appearance of the logo graphic on the card image display?	No. During implementation, the FI provides one card image for placement within the standard CardValet branding guidelines.  Only one image per card type is allowed—one for Debit and one for Credit. Vertical images are not supported. There is no current plan to update these requirements.

## International

<p>If the cardholder has set an alert for international transactions and no controls are set, will the cardholder receive alerts for all international transactions regardless of whether the transaction is blocked or successful?</p>	<p>Yes. An alert is generated regardless of whether or not a control preference is set.</p>
<p>Can cardholders block all international transactions?</p>	<p>Yes. International transactions are blocked using the <b>Block International</b> location control. Transactions are then limited to the United States.</p>
<p>Can cardholders use the CardValet app outside the United States?</p>	<p>Yes, if the app is downloaded and installed from the United States app store before the cardholder goes abroad.</p> <p>Cardholders can update and manipulate their card controls while outside the United States.</p>
<p>Does <b>Block International</b> also block international internet (card not present) transactions?</p>	<p>No. The location controls are applicable to in-store transactions only.</p>
<p>How do cardholders add a U.S. city to the Region control, rather than the international city that displays?</p> <p><b>Example:</b> Aberdeen, South Dakota is set as Aberdeen, UK.</p>	<p>Add the ZIP code to return more specific results.</p>
<p>If a cardholder resides outside the U.S., do the international controls and alerts block transactions within the U.S.?</p>	<p>CardValet is only available within the United States so all users are considered U.S.-based, no matter how much time they spend outside of the country.</p>
<p>Can a cardholder use CardValet on a phone bought outside the United States?</p>	<p>Depends. During a new phone activation process, the cardholder selects the resident country. From an App store perspective, this selection determines the cardholder's native country.</p> <p>When publishing an app on Apple or Google App stores, the publisher designates the territories where the app is available. CardValet is set up as a United States app. Smart phone users can only download apps available in their native territory (or country) even if they happen to be visiting or relocating to a foreign country where different apps may be available.</p> <p>This has the following implication for cardholders:</p> <ul style="list-style-type: none"> <li>• If the native country set up on the phone and the app territory do not match, the cardholder cannot use the app on their phone.</li> <li>• CardValet is specifically set up for the US, so phones set up for any other territory cannot use the CardValet app.</li> </ul>

## Mobiliti

Why do my updates in CardValet not display in Mobiliti?	<p>CardValet and Mobiliti are two separate applications that work independently and do not communicate to each other.</p> <p>Mobiliti has three similar tools; blocking cards, setting controls and getting alerts. Mobiliti only sends denied alerts based on control settings. If a user has both applications, they receive alerts from CardValet as well as denied alerts from Mobiliti (depending on what the user has set up).</p>
Why can't cardholders set controls on ATM cards?	ATM cards display in Mobiliti, for BASE24 clients, but cardholders cannot set controls on them.
Does Mobiliti support ATM cards?	No. Mobiliti supports debit cards only.
Does Mobiliti support credit cards?	No. Mobiliti supports debit cards only.
How many cards can be registered?	30 cards.
Why does my card appear twice in the carousel?	An API message only holds 10 accounts. If the cardholder has more than 10 accounts and the card has multiple accounts tied to it— <b>Example:</b> Both a checking and savings account—the card can be sent in both API messages representing 2 different accounts.
Why does my Business BIN display?	If a Business BIN is flagged on the Tandem for stand-alone CardValet and you integrate with Mobiliti with CardValet, the Business BIN is pulled into the Mobiliti app.
Is CardValet integrated with Fiserv's Mobiliti mobile solution?	Integration with Mobiliti was released in the fourth quarter of 2016. MOASP clients must be on version FP7 or higher.
When multiple users are associated with a card, who determines the card controls?	<p>Anyone may update the card controls.</p> <p>When a cardholder sets a control, an alert is generated to the other cardholder. Since no names are entered at enrollment, the cardholder receives a generic message that another user set a control.</p>
Why does the app carousel show cards for more than one cardholder?	<p>All cards tied to the account are returned—<b>Example:</b> A husband and wife share a bank account; both cards display in the Mobiliti app.</p> <p>The cardholder should only select cards that belong to them; cards belonging to other cardholders cannot be removed from the carousel as long as you share that account.</p>
Why does the cardholder receive an alert when setting card controls in Mobiliti?	Names are not used during the enrollment process so there is no indication as to which user made the change.

## Registration

What are the CardValet password requirements?	A minimum of 8 characters and contain: <ul style="list-style-type: none"> <li>• 1 upper case character</li> <li>• 1 lower case character</li> <li>• 1 number</li> <li>• 1 special character</li> </ul>
Can multiple cards be linked to one registered CardValet account?	Yes. Cardholders can register multiple cards from the same FI. Additional cards are added within <b>Menu   Manage Portfolio   Add Card</b> . The terms and conditions (T&Cs) are not presented for additional cards.
If a cardholder has two cards from different FIs, can they register both cards with CardValet?	Yes but not with the same login. The cardholder must create a unique login account for each FI. In the login page, the log of the last logged-in financial institution will show.
How can a cardholder complete registration if they started the process but did not complete it?	Relaunch the app on the same device. Once the cardholder selects New User and enters the card number, the app restarts the registration process at the previous stopping point. If a different device is used, new registration is required.
How long can the cardholder's address be?	CardValet accepts an address up to 50 characters. The address and ZIP code must match the primary or owner address located on the cardholder record.
How many cards can be registered in the CardValet app?	15 cards.
What type of information does the cardholder need to register a card?	Required information includes: <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> Secondary authentication includes: <ul style="list-style-type: none"> <li>• Security token sent in an email</li> <li>• Last 4 digits of the Social Security Number (SSN)</li> </ul>

<p>When loading more than one card on a device, what type of information does the cardholder need to register each card?</p>	<p>The cardholder enters the same level of detail entered for the original card. This information 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 SSN</li> </ul> <p>Multiple individuals can register the same card as long as they know the card details—<b>example:</b> Multiple individuals registering one card can include parents/dependents, spouses, or employers/employees.</p>
<p>What is the purpose of assigning a primary device?</p>	<p>The primary device is used to track the GPS for <i>My Location</i> alerts and controls. Additionally, all merchant and threshold alerts are sent to the primary device.</p> <p>All devices that have registered a particular card can view or change the CardValet settings for that card.</p>
<p>Can a cardholder modify CardValet settings from the nonprimary devices?</p>	<p>Yes. Controls (including the <b>On/Off</b> setting) are set at the card level, so the last update to a control is honored regardless of which phone was used to make the change.</p> <p>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 <b>Settings   Primary Device</b>.</p>
<p>If a parent registers a card for a child, can the child change the controls on the card?</p>	<p>Only cardholders with access to the user name and password to the CardValet app can modify the controls.</p>
<p>CardValet may prompt the cardholder to enter the amount of a PIN-based transaction performed in the past 72 hours.</p> <p>How can cardholders—who only use their cards as signature-only—answer this question?</p>	<p>If a cardholder does not have an email or SSN on the cardholder record, the cardholder is requested to perform a PIN-based transaction. The amount entered is compared to the historical transaction data. The PIN-based transaction may be performed at an ATM or to make a purchase. <b>Note:</b> PIN-based authentication is not available for full service credit card registration.</p>
<p>Do cards require an update in CardValet if they are reissued or replaced?</p>	<p>Depends. If the card number does not change, no.</p> <p>If the card number is new, yes. Add the new card number to the cardholder’s profile. Unmanage the old card through the <b>CardValet app   Manage Portfolio</b>. Uncheck all cards and accounts and tap <b>OK</b>.</p>
<p>How can an FI troubleshoot issues with the cardholder's SSN during registration?</p>	<p>Log in to Card Management and check the Risk tab under the cardholder’s card to ensure there are no dashes in the SSN field. If there are dashes, remove them and have the cardholder try again.</p>

Can a cardholder re-enroll in CardValet if they previously unsubscribed?	Yes. To use CardValet again, the cardholder registers as a new user. The cardholder is required to select a new user name; if the cardholder enters the previous user name, an error displays. Upon successful registration, the cardholder may once again use CardValet.
What is the format of the cardholder tokens?	Security tokens are emailed. The one-time passcode expires 15 minutes after the email is sent. If the token expires, the cardholder can request another one.
The cardholder did not receive the security token even though a message displayed stating that the token was sent. Where is the security token?	Check the spam or junk folder. The email is from Elastic Email On Behalf Of <FI Name>.  The one-time registration password is forwarded to the email address on the cardholder record.  The one-time Forgot Password security token is sent to the email address that the cardholder entered when registering in CardValet.
Why am I encountering the error: <i>Please enter a valid username and password.</i>	The error occurs when the <b>Use this email as username</b> check box on the registration screen is incorrectly selected (checked) by default.  Clear the check box before proceeding with registration.
Why can I register a blocked card?	CardValet does not verify the status of cards during registration.  However, since the card is blocked, the card will display as Inactive within CardValet and transactions will be denied.

## Reports

Is there a report that lists detailed information regarding the cardholder activity in CardValet?	Not at this time.
Is there a report of all cards turned off in CardValet?	Not at this time.  Authorized users can view each cardholder's settings and actions through the mConsole Activity Viewer screen.

## Transactions

Does the app show recent transaction history?	Yes. The app shows last 50 card-based transactions pending or posted within last 30 days.
A threshold limit of \$50 is set but the cardholder cannot purchase gas at some stations—why?	Some merchant types preauthorize the card for an amount larger than the actual transaction amount. In this instance, the preauthorization amount must meet the threshold spend limit.

<p>A threshold limit of \$50 is set but the cardholder can purchase gas in some stations for more than \$50—why?</p>	<p>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 preauthorization and the actual transaction amount is charged to the card after the transaction.</p>
<p>Why are balance inquiry transactions generated when cardholders log on to the CardValet app?</p>	<p>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.</p> <p>The application will not initiate more than one balance inquiry within 30 minutes, even if the cardholder taps <b>Refresh</b>.</p>
<p>How does the FI research a denied debit or gateway credit transaction?</p>	<p>Include the <b>Mobile Denial Code</b> in your transaction search.</p> <p>Values:</p> <ul style="list-style-type: none"> <li>• <b>2</b>=Transaction denied based on Card On/Off policy</li> <li>• <b>3</b>=Transaction denied based on My Location policy</li> <li>• <b>4</b>=Transaction denied based on Transaction Type policy</li> <li>• <b>5</b>=Transaction denied based on Merchant Types policy</li> <li>• <b>6</b>=Transaction denied based on Region policy</li> <li>• <b>7</b>=Transaction denied based on Threshold Amount policy</li> <li>• <b>8</b>=Transaction denied based on International policy</li> </ul>
<p>How does the FI research a denied full service credit transaction?</p>	<p>Credit Console allows access to the Authorization History and card transaction denials.</p> <p>Values:</p> <ul style="list-style-type: none"> <li>• <b>312</b>=Transaction denied based on Card On/Off policy</li> <li>• <b>313</b>=Transaction denied based on My Location policy</li> <li>• <b>314</b>=Transaction denied based on Transaction Type policy</li> <li>• <b>315</b>=Transaction denied based on Merchant Types policy</li> <li>• <b>316</b>=Transaction denied based on Region policy</li> <li>• <b>317</b>=Transaction denied based on Threshold Amount policy</li> <li>• <b>318</b>=Transaction denied based on International policy</li> </ul>
<p>What type of transactions display in CardValet?</p>	<p>CardValet only shows the transactions performed with the card. It does not show the transactions without the card, such as teller transactions or bill pay to or from an account.</p>
<p>Is the balance updated to include teller transactions?</p>	<p>Depends. The balance is updated if the account processor supplies the updated balance. The balance is updated the next time the cardholder logs into CardValet.</p>
<p>What does the decline message read if a cardholder is declined due to internal bank, exceeded daily card limits?</p>	<p>There are two response codes in Transaction Journal:</p> <ul style="list-style-type: none"> <li>• <b>015</b>—enter lesser amount</li> <li>• <b>033</b>—exceeds transaction limit frequency—If the denial is due to transaction velocity support</li> </ul>
<p>When does the 30 days of transaction history start?</p>	<p>When the cardholder registers in CardValet.</p>
<p>What happens to transaction authorizations if CardValet times out?</p>	<p>If an authorization times out due to a communication failure, the transaction bypasses the CardValet controls and continues with the authorization process. If the transaction passes all other authorization checks, the transaction is approved.</p>

Where and how long are tags or memos saved when they're added to a transaction?	The transaction entry is updated in the database with the tag and memo information and is available for as long you can see the transaction.
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