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CardValet™

Mobile Application Training

@ the speed of life℠

Agenda

CardValet

- CardValet installation, registration, login, and passwords
- Cards, accounts, and transactions
- Controls and alerts
- Menu options, settings, and more

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CardValet Installation, Registration, Login, Passwords

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Access. Control. Anytime. Anywhere.



Cardholders use CardValet to:

- Turn their card on and off
- Set locations where the card can be used
- Restrict transactions based on merchant type
- Establish transaction amount limits
- Schedule alerts for certain transaction types

- Immediate access to account information and controls
- Far more likely to keep your financial institution top of mind and your debit/credit cards top of wallet
- Empowered to take a proactive approach in deterring fraud on their accounts

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Before We Begin: Phones Supported



- CardValet will generally support the current and 2 previous versions of the operating systems for:
  - Apple iOS devices
  - Android based devices
- Recommend users set their mobile devices to automatically download newly released versions
- Not designed for use on tablets
- Can be downloaded to tablets, will be rendered as a phone application versus native table application

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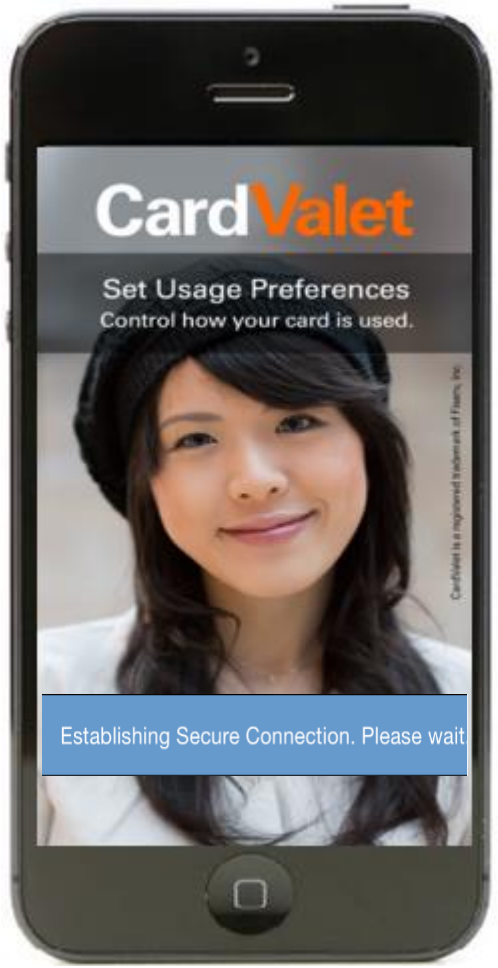
Installation of the CardValet Application



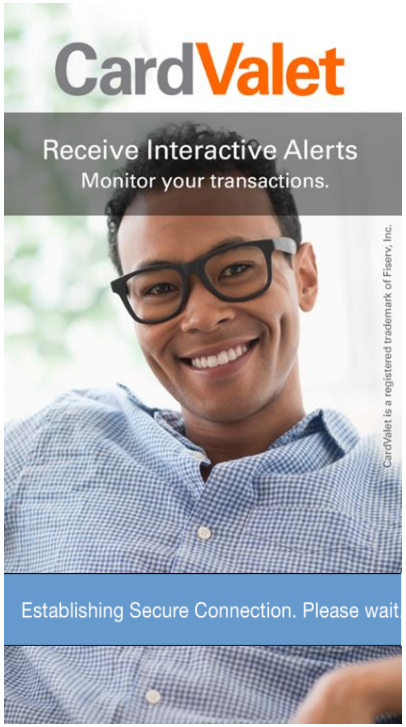
- Only takes a minute or two to download the CardValet application from:
  - Apple app store
  - Google Play store
- Upon choosing to download, a grey spring board application icon will appear with an empty loading bar as the phone is waiting to download the application
- Upon a successful download, the CardValet icon displays
- To access, simply tap the icon and the application will launch
- Screens are the same whether you are using an Apple or Android device

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Establishing a Network Connection
Start







As the application loads and attempts to secure a network connection, scrolling images will display along with "Establishing a Secure Connection Please wait"

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Notes: Connectivity Requirements

- If the device does not have network connectivity:
  - *“no network connectivity*” message:
  - exit and restart the application

- If CardValet server does not have connectivity:
  - “*server unreachable*” message
  - occurrence should be rare and if it occurs, the user can tap the “*server unreachable*” message to attempt to secure the connection
- If problem persists, user may have to close application and restart it – again, this should be very rare

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Establishing a Network Connection
Complete



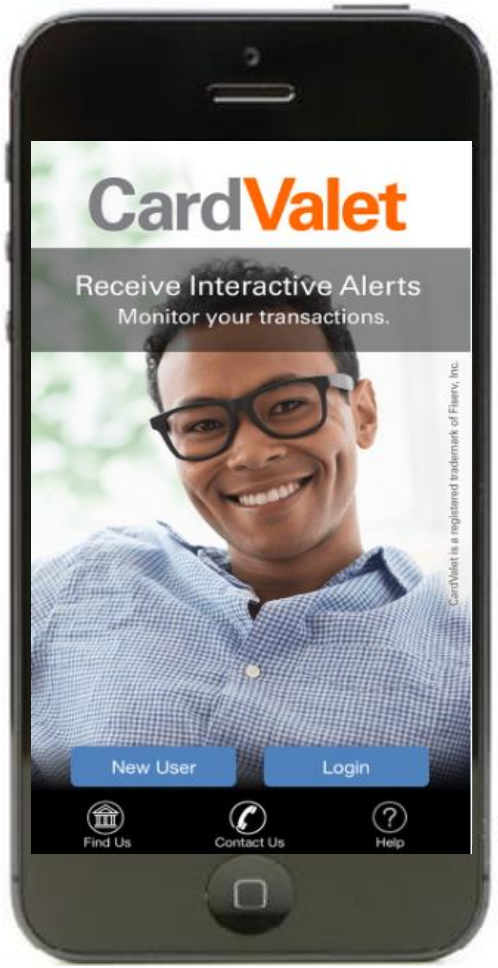
When network connection is complete:
Press Login Bar to proceed

Other menu items include:

- Find Us: Provides a map of FI branches and ATMs available near the location of the phone
- Contact Us: Provides FI contact information
- ? Help: Provides helpful hints to assist in using the CardValet application

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User Login/Registration

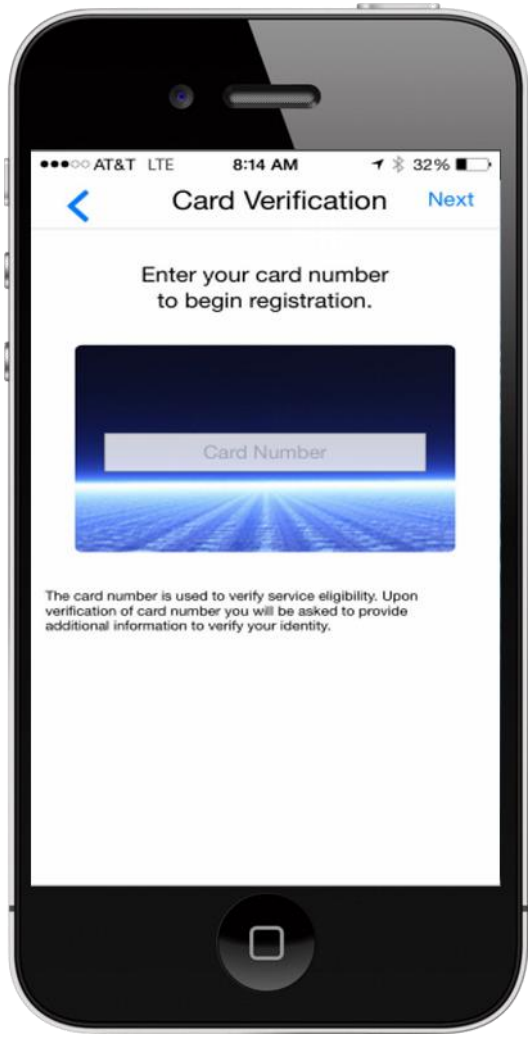


To use CardValet, user must first register at least one card

- Select "*New User*" to start the registration process

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User Registration
Enter Card Number

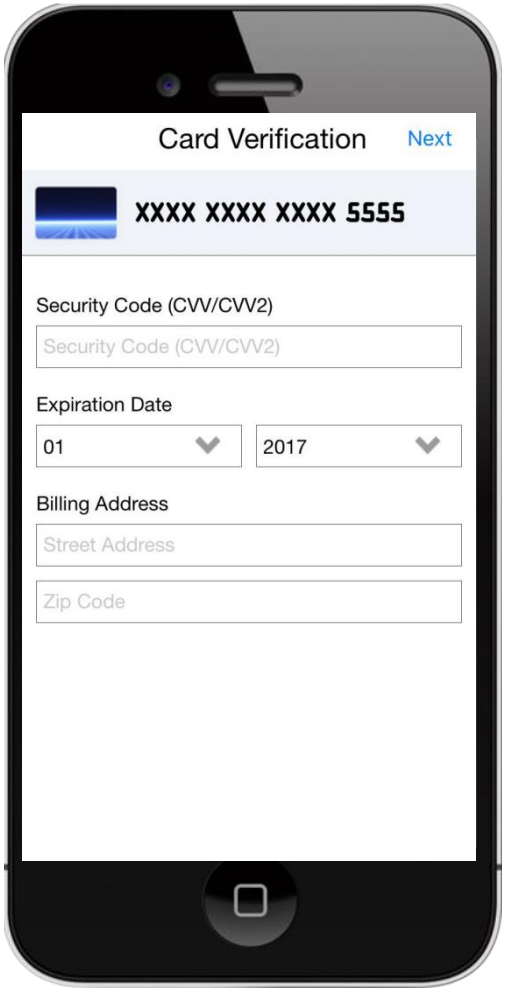


- User will be prompted to enter their 16 digit card number
- If BIN has not been enrolled in CardValet, the following message will display:

  “Thanks for checking out this service. Your card issuer does not support the CardValet service. Please check with your card issuer and ask them to sign up for CardValet”

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User Registration
Card Security Validation



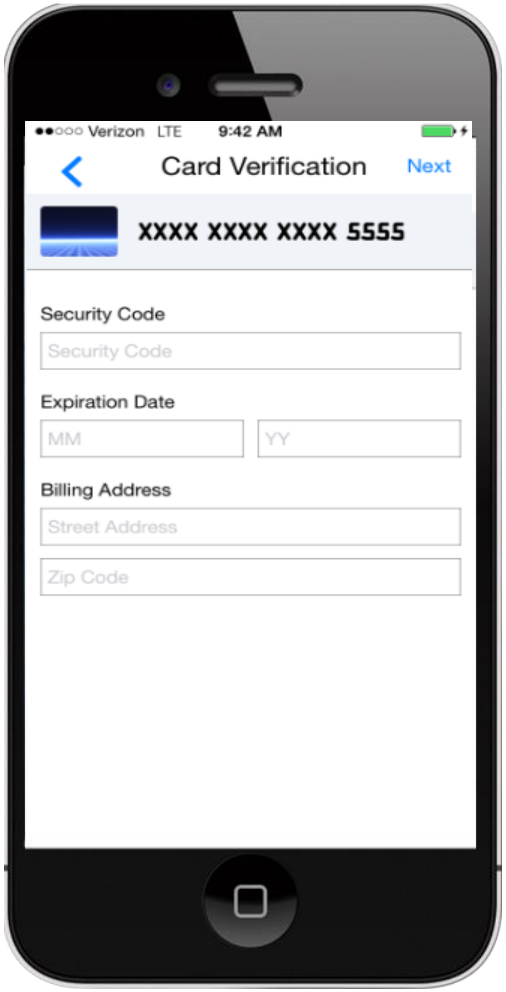
Once the user enters a valid card number, they'll be prompted for security verification information including:

- Security code
  - MasterCard - CVC2
  - Visa - CVV2
- Card expiration date
- Street address (validation uses first 5 numeric digits) primary card for Credit
- Zip code primary card for Credit

- Security information entered will be validated against the cardholder record in Client-Central's Card Management or Credit Console for Full Service Credit

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User Registration
Card Security Validation



If user abandon's registration:

- Re-launch the app > select New User
- Use same device which started the registration process
- System will detect where user abandoned registration
- If a different device is used, user will be prompted for all of the registration steps

- If the user enters information incorrectly three times, registration is suspended for 30 minutes
- After 30 minutes they can attempt again
- If they enter any of the card information incorrectly another three times, user will be blocked from registration and must contact the FI to be reset through mConsole

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User Registration
Second Factor: Last 4 Digits of SSN



As an additional security measure, the system will use a second authentication factor.

Case 1: If cardholder's SSN is on the cardholder record, the app will prompt for the last 4 digits of SSN
For Full Service Credit Account- need to enter primary cardholder SSN

Once the last four digits are entered, number will be validated against the value in the SSN field

- Upon successful validation, user will be taken to registration screen
- In case of failure, user will be prompted to re-enter the information

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Second Factor: Email Address



Case 2: If the SSN is not on the cardholder record and the record contains an email address, a one-time security code will be sent to the email address

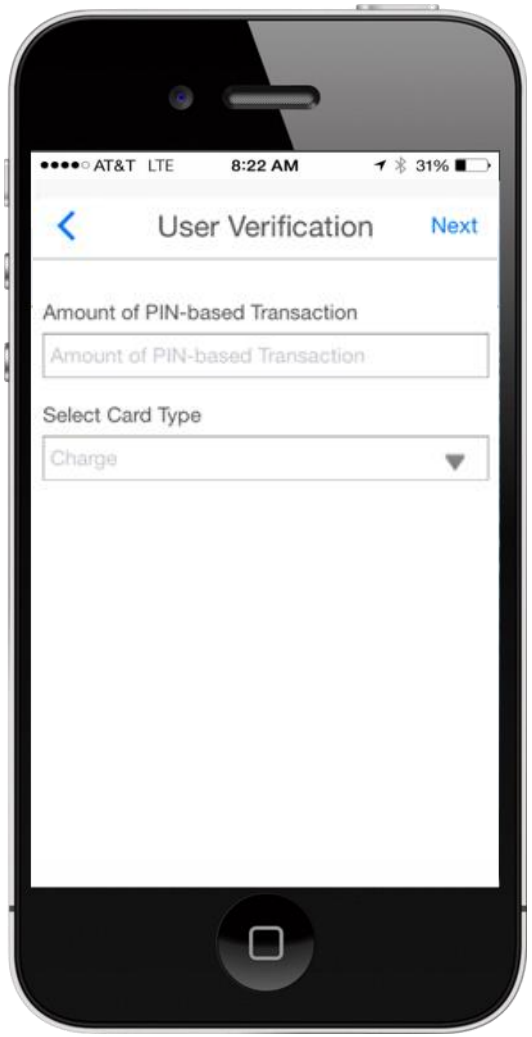
- One-time passcode expires after 15 minutes

Once the code is entered, the data will be validated:

- Upon successful validation, user will be taken to registration screen
- In case of validation failure, user will be prompted to enter valid information

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User Registration
Second Factor: PIN Based Transaction



Case 3: In case neither the cardholder's SSN or email address are available, CardValet will instruct the user to conduct an ATM or POS PIN based transaction

Full Service Credit Customers will not be offered the PIN based authentication and will be presented the following message:

"This card is not eligible for this service"

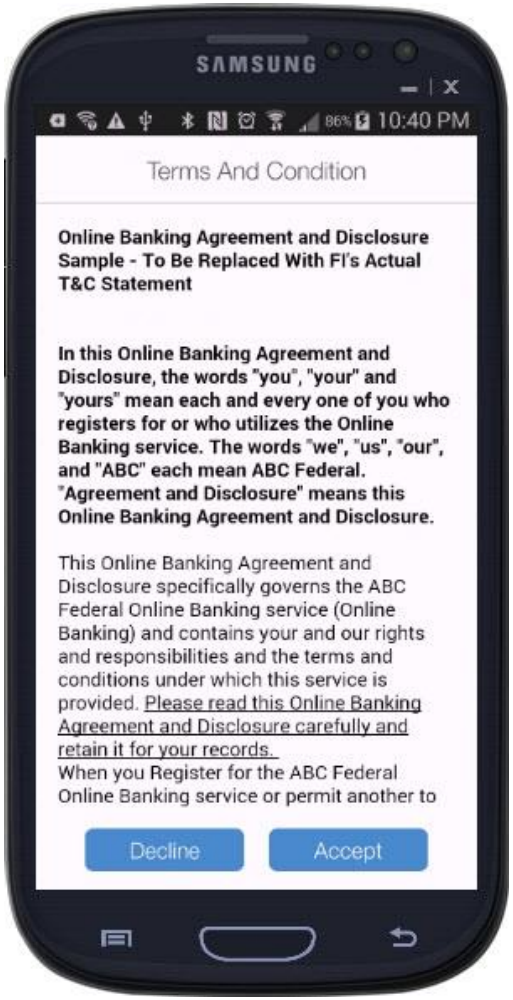
After conducting transaction, user will complete the registration process by entering the transaction amount within 72 hours

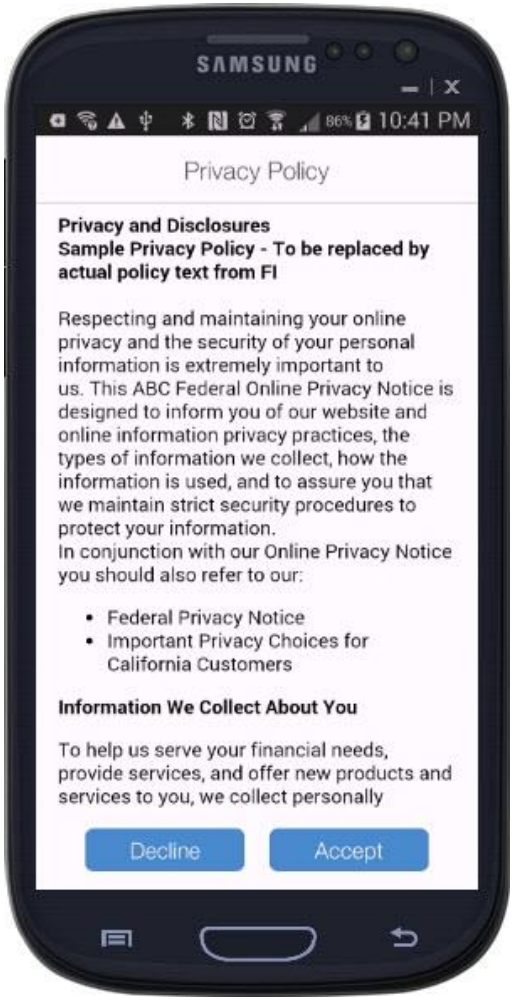
Once transaction amount is entered, amount is validated:

- If successful, user will be taken to registration screen

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User Registration
Accept T&Cs and Privacy Policy

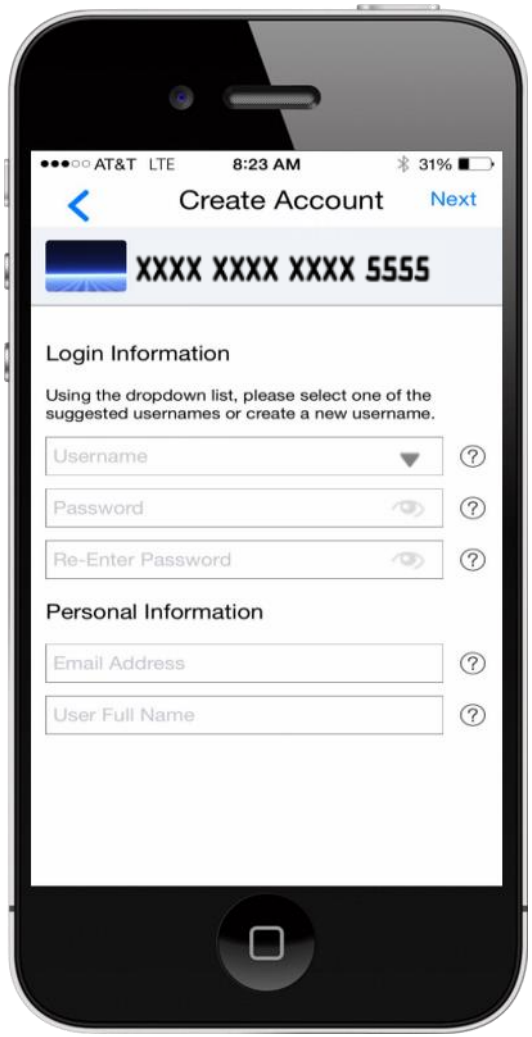




After successfully entering their authentication information, user will be asked to accept the Terms and Conditions and Privacy Policy to complete the registration process

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User Registration
User Profile Creation



Next, user will be prompted to create a user profile by specifying a login name and password

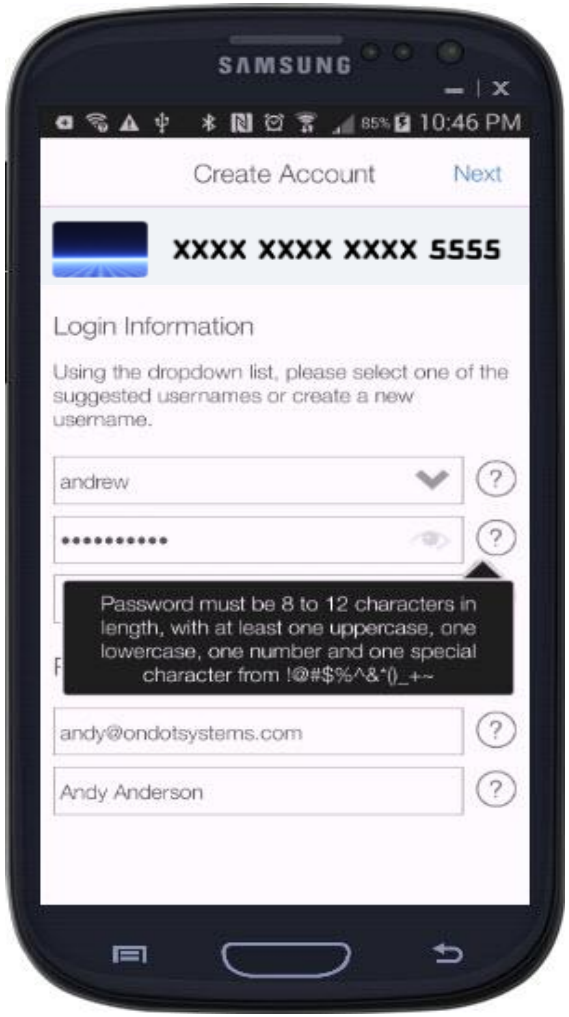
System recommendations for a login name based on a combination of their first and last name; they can select one of the suggested names or create their own

Password must be at least 8 characters, and must contain at least:

- 1 upper case character
- 1 lower case character
- 1 number
- 1 special character

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User Registration
Password Rules



Password cannot contain:

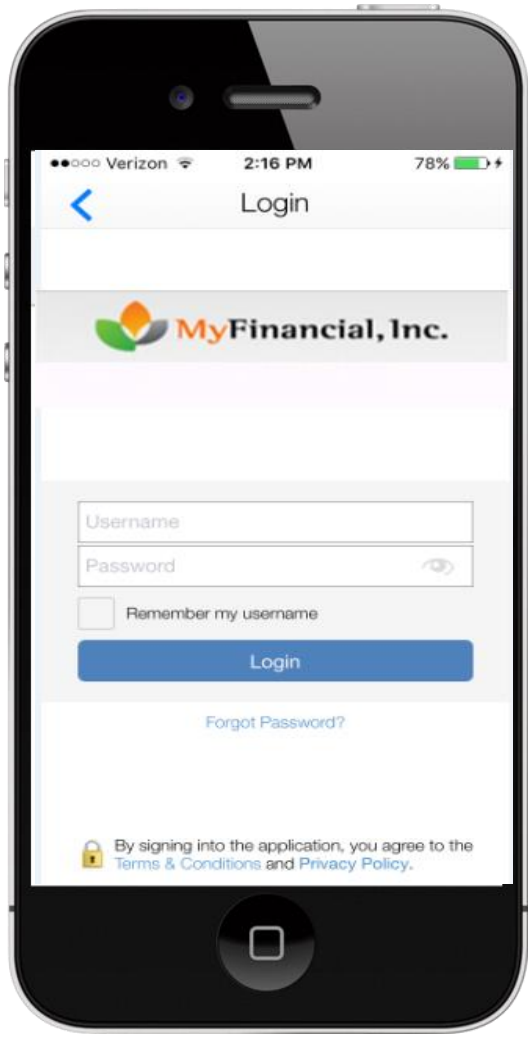
- the User Name
- the word “CardValet”
- the word “Fiserv”
- the word “password”

User will enter an email address, which the app will use to send information to reset password if they subsequently trigger the *Forgot Password* functionality

They will also be prompted to enter their full name….name entered will be used for displaying in the app

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User Login



Next, the app will display a confirmation message. Tap on “OK” and they will be taken to the Login page to login with the newly created credentials

Every time a user logs on your financial institution’s name will display and they will be prompted to provide login credentials

Option- “Remember my username” box

Option- tap eye icon to see password being entered

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User Login
Incorrect Login credentials



Whenever a username and/or password is entered incorrectly the message displays: '*Logon Failed. Please enter a valid username or password.*'

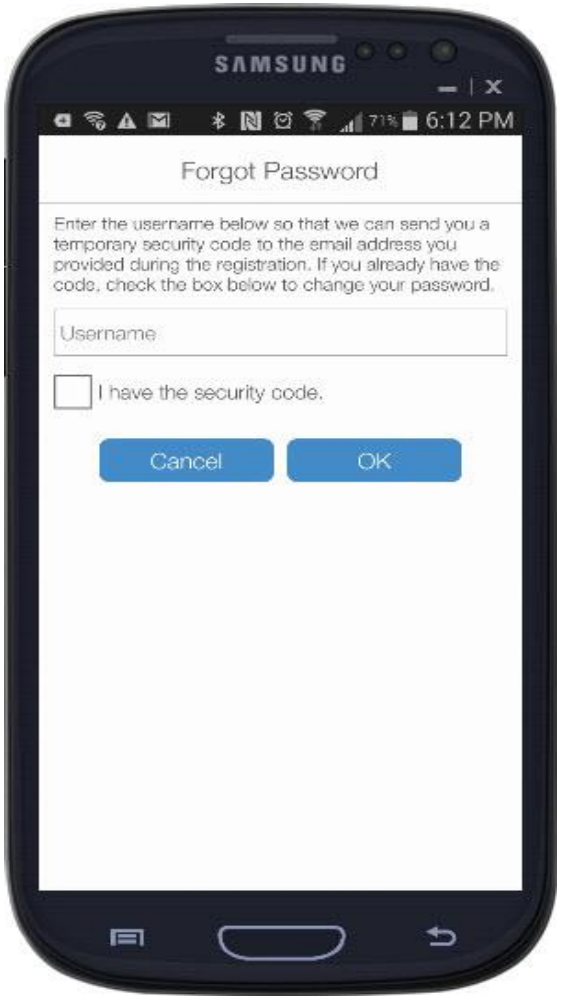
User is locked out after 3 attempts

Should user enter username/password correctly after the third attempt, failed message continues to display

To reset:
Go to mConsole→Cardholder Support→On Behalf Of
Click on Enable Account

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Forgot Password



When the user selects the “Forgot Password” bar on the previous screen they will be prompted for their user (login) user name

After entering their user name, tap OK and a one-time security token will be sent to email address provided during registration

The security code is valid for 15 minutes

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Forgot Password
(email to user)

From: Elastic Email [mailto:mailer@elasticemail.com] **On Behalf Of**
Sent: Wednesday, February 04, 2015 12:34 PM
To:
Subject: CardValet Forgot Password Token

Note: This is a service message regarding the password reset token you requested.

Below, you will find the Reset Token that you will need to complete the password reset process.

Your Reset Token is: 420295

This token will expire within 15 minutes, so please enter it in the appropriate field in your CardValet app as soon as possible.

Please follow the instructions below if you are unsure about where to enter your Reset Token.

If you are currently on the app page where you requested the Reset Token, then

1. Check "Have Reset Token".
2. Enter the token you received in this email in the Reset Token field.
3. Follow the instructions in the application to complete password reset process.

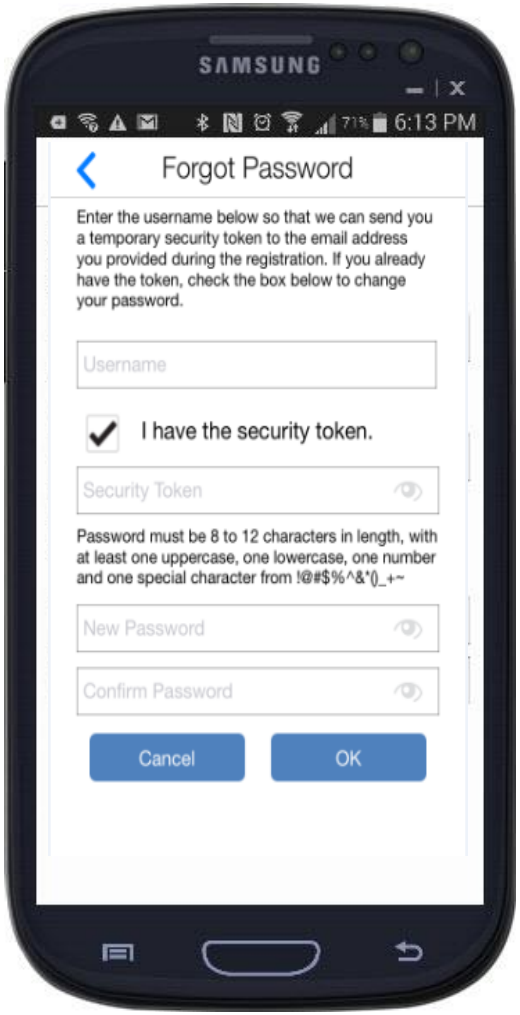
If you do not currently have CardValet open, then please follow these steps to reset your password:

1. Open the CardValet app.
2. Tap on the Forgot Password Link.
3. Enter your User Name.
4. Check "Have Reset Token".
5. Enter the token you received in this email in the "Reset Token" field.
6. Follow the instructions on the application to complete password reset process.

Sent to email address provided during registration

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Password Reset



To reset password:

- Check “I have the security token”
- Enter 6 digit numeric security token
- Choose a new password
- Confirm the password
- Tap “OK”

security token and expiration time/date may be viewed via mConsole:
Cardholder Support →Customer Troubleshooting → Customer Details

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Cards, Accounts, and Transactions

CardValet installation, registration, login, and passwords

Cards, Accounts, and Transactions

Controls and alerts

Menu, options, settings, and more

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Cards, Accounts, and Transactions



Landing page displays:

- Main menu icon (3 bars)
- Refresh icon (two circular arrows)
- Total amount spend using all managed cards this calendar month (includes transactions that have been processed through CardValet)
- Cards registered in CardValet
- Accounts associated with those cards

Easy navigation through variety of screens to:

- View card information
- Account information
- Transactions
- Create or modify controls and alerts

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Card Details
Card Front

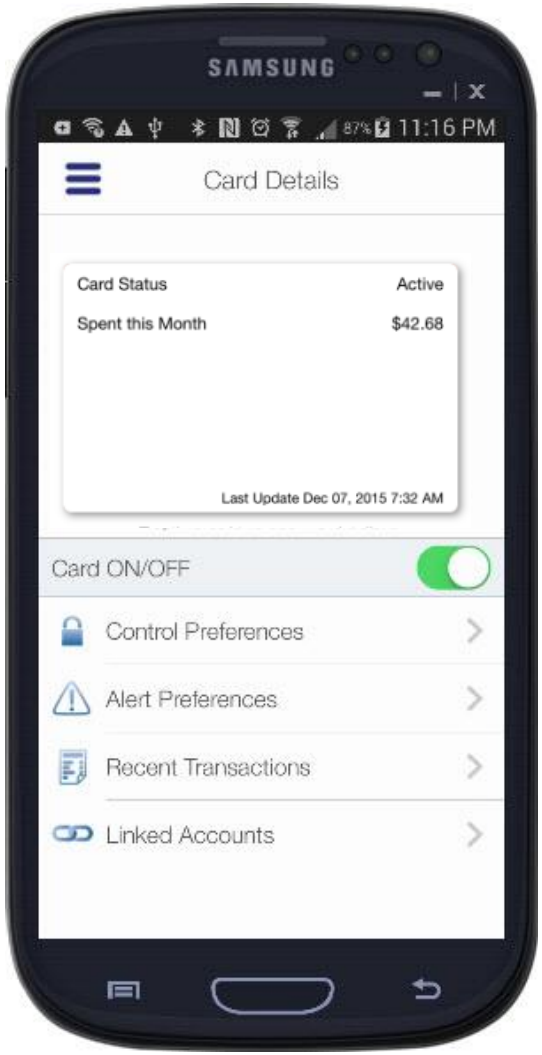


When the user taps on the arrow next to a card, they'll be taken to the Card Details page

- Tapping on the card image shows additional card details
- Touching the Card On/Off slide will turn the card on or off
- From this screen, user can also select:
  - Control Preferences
  - Alert Preferences
  - Recent Transactions
  - Linked Accounts

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Card Details
More Details



When user taps on the card image they'll see additional card details including:

- Card Status: "active," "inactive," or "restricted" depending on the card status in Card Management. This is not impacted by the CardValet On/Off switch

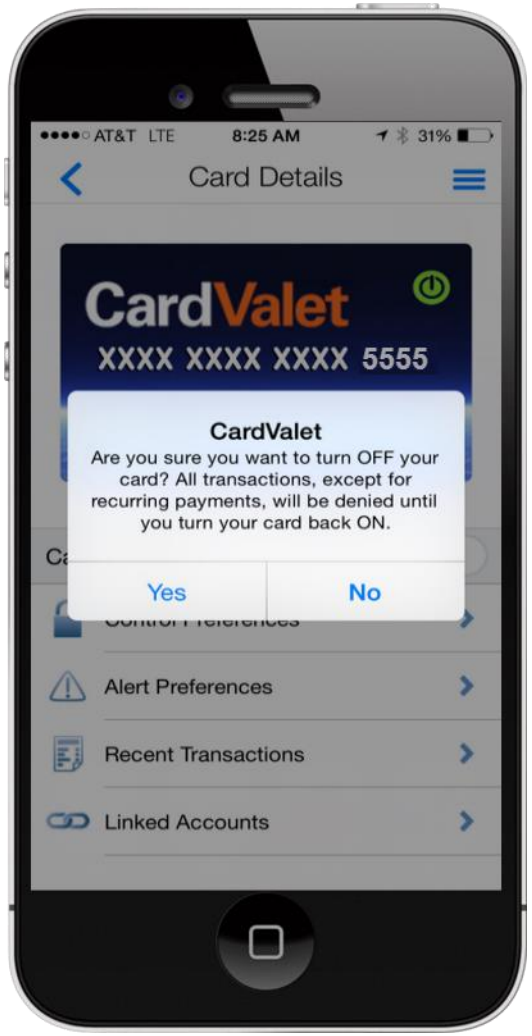
Full Service Credit card will show Inactive if it has not been activated. Once the card has been activated, the card will show 'Active' on the next login.

- Total spent this month from this card
- Time & Date Last Updated

Page also provides option to set alert or control preferences or view transactions associated with the account

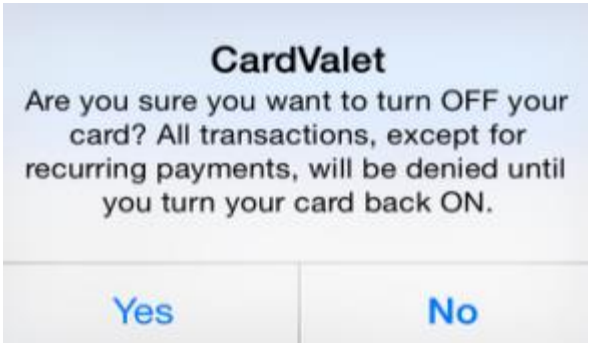
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Card Details
Card Control ON/OFF Selection



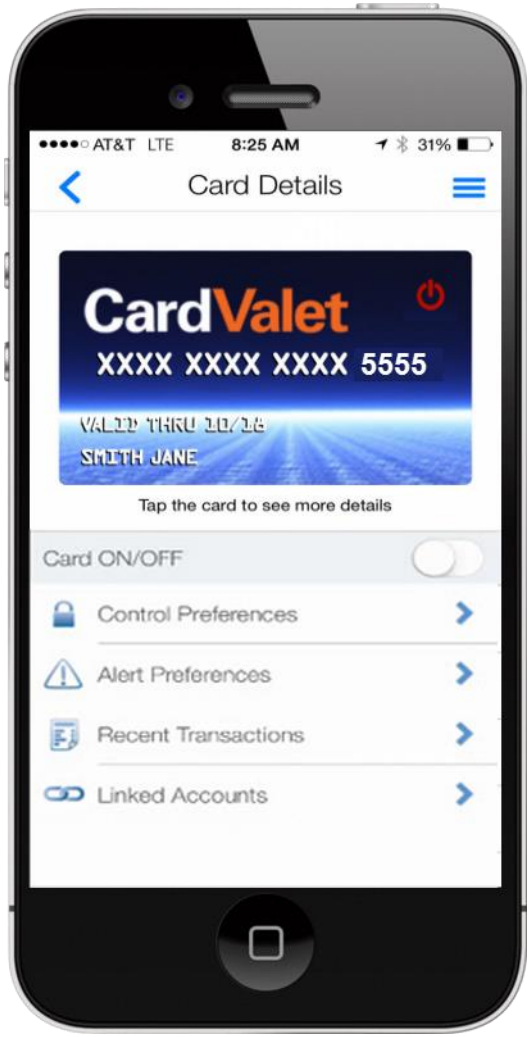
One of the most popular CardValet capabilities is the ability to turn a card ON or OFF 

When the user turns the card OFF, they will receive a confirmation message:



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Card Details
Card OFF

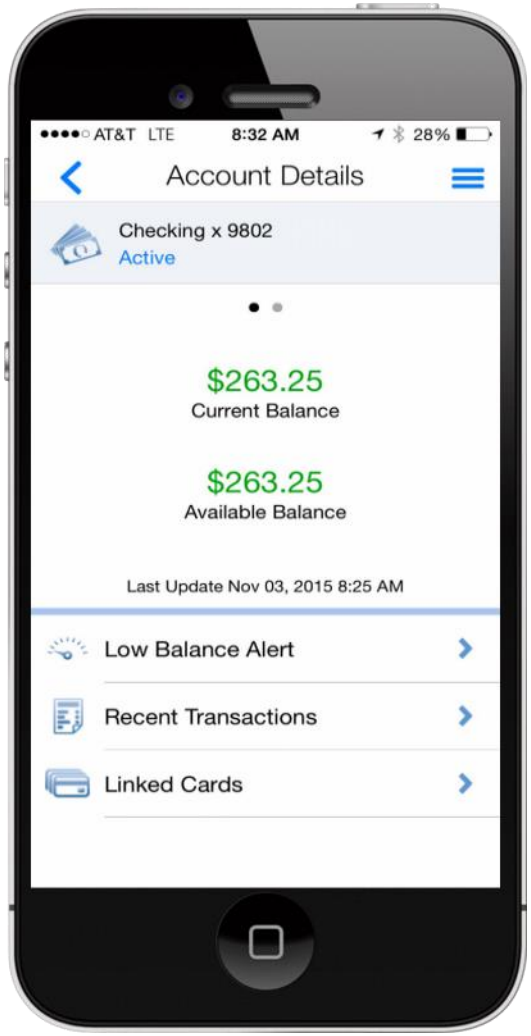


Once card has been turned off, the control logo on the card changes color from green to red
Card slide will show white, and no transactions (other than previously approved recurring payments and deposits or credits) will be authorized

Selecting the card control slide to ON will reactivate the card; the user will receive another prompt requesting confirmation

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Account Details



Selecting a linked account, takes the user to the Accounts Details page

Page shows additional details:

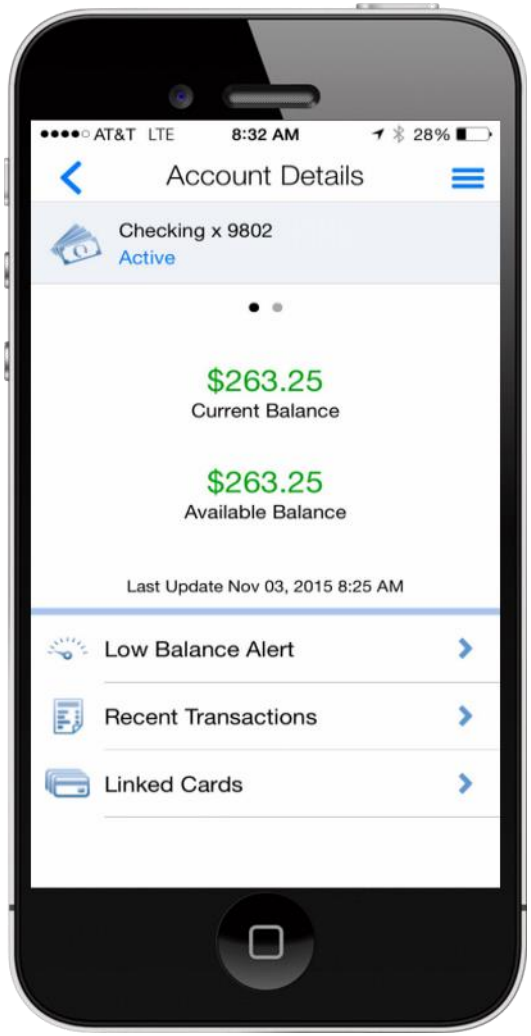
- Account type
- Last 4 digits of account number
- Current balance (or dashes)
- Debit: Available balance (adjusted for pending transactions, if available)
- Credit: Available credit (adjusted for pending transactions)
- Date and time of last update

Other options:

- Create a low balance threshold alert
- View recent transactions
- View linked cards

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Account Details

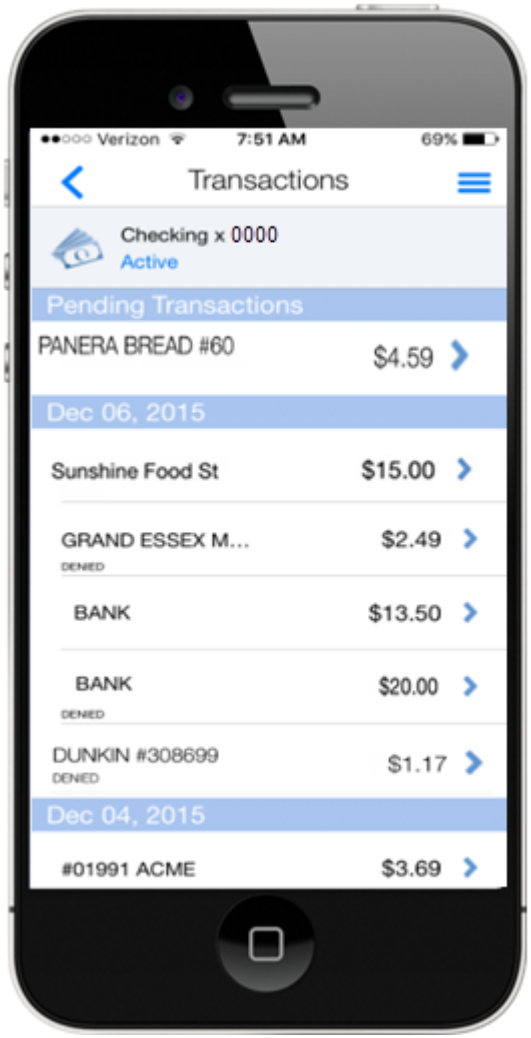


Balances displayed within CardValet are acquired via an ISO Online Message (DE 54) to Card Services, similar to the method used for non-CardValet balance inquiries

Balances are obtained from the issuing host (Account Processor) each time a cardholder logs in to the CardValet application or taps the “Refresh” button from within application

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Transactions List

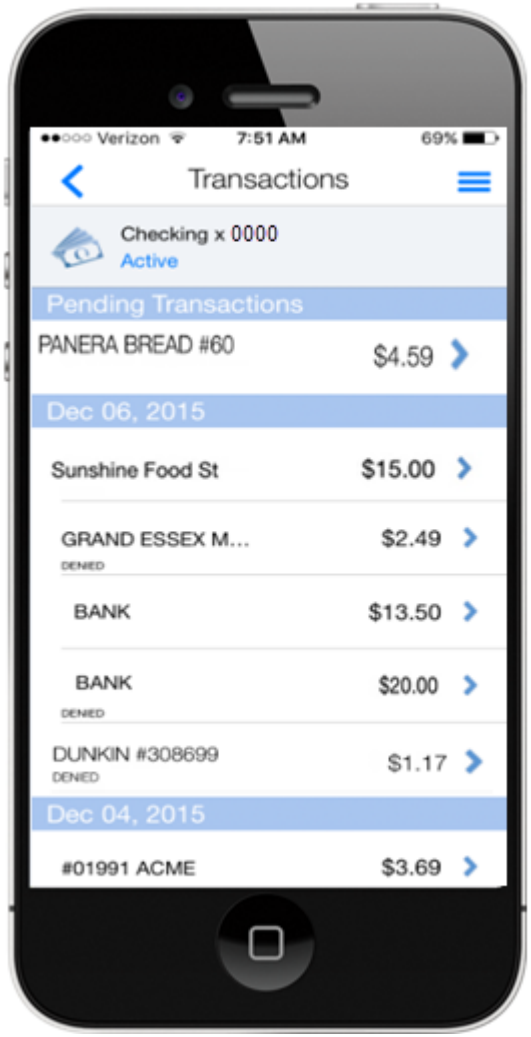


Selecting Recent Transactions from the Accounts/Cards page or from the Main Menu will take the user to the Transactions screen, which displays the most recent card-based transactions (50 transactions or the last 30 days - whichever is less)

- If list is accessed from a specific card/account, it shows transactions associated with that particular card/account
- If list is accessed from Main Menu, it shows transactions associated with all the cards/accounts

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Transactions List



All card-based transactions performed by cards registered in CardValet will be displayed, even if they were denied

Sections:

- Pending transactions
- Approved
- Denied

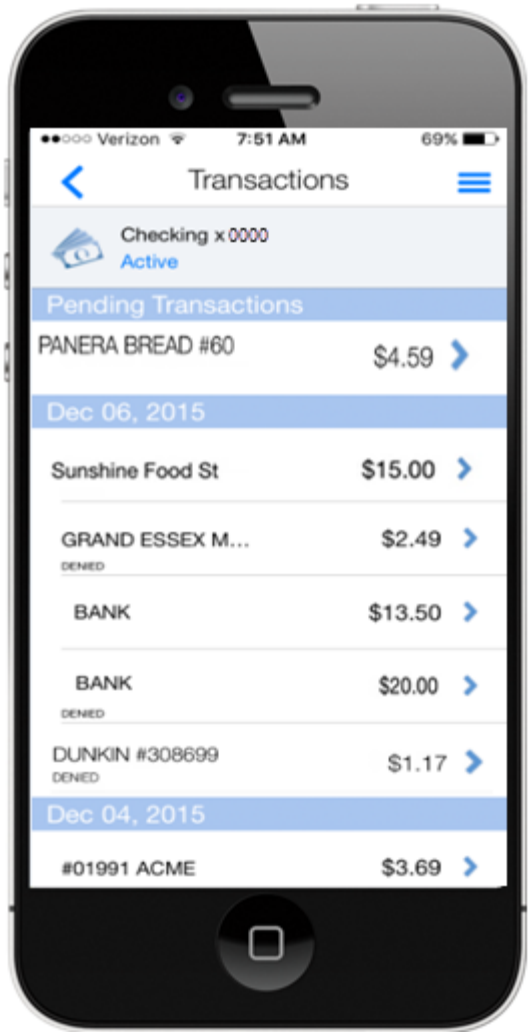
Beginning with most recent

A pending transaction that is not matched off will drop from display after 5 days

Transactions performed by tellers, ACH, automated transfers, bill payments, etc., will not be displayed

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Transactions List

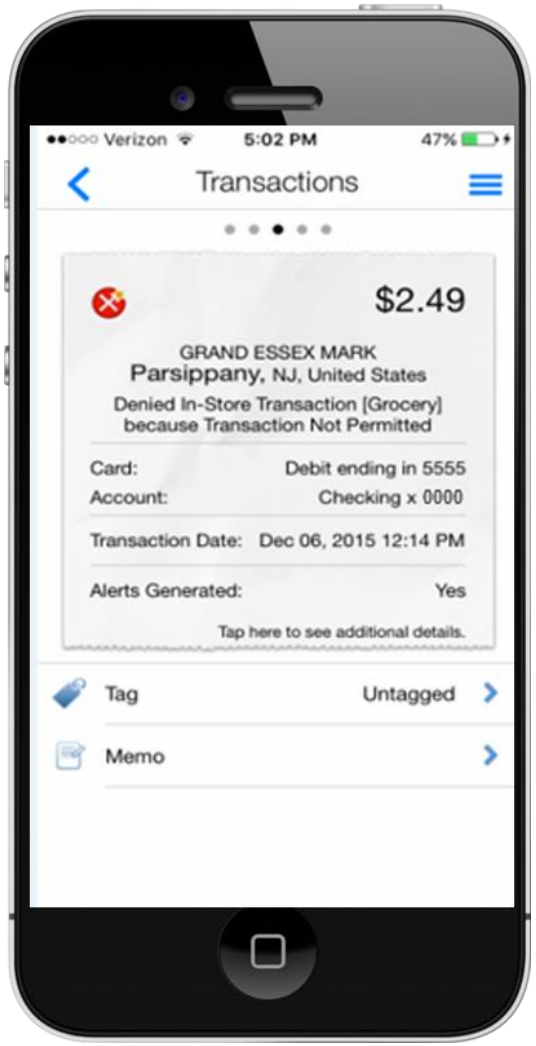


Transactions are sorted by transaction date and display:

- Transaction Status:
  - Pending
  - Cancelled
  - Denied
- Merchant name
- Transaction amount, where credits (generally refunds) are shown in green and debits (purchase) are shown in black

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Transaction Details
Front



By selecting an individual transaction, the transaction details screen will display the following:

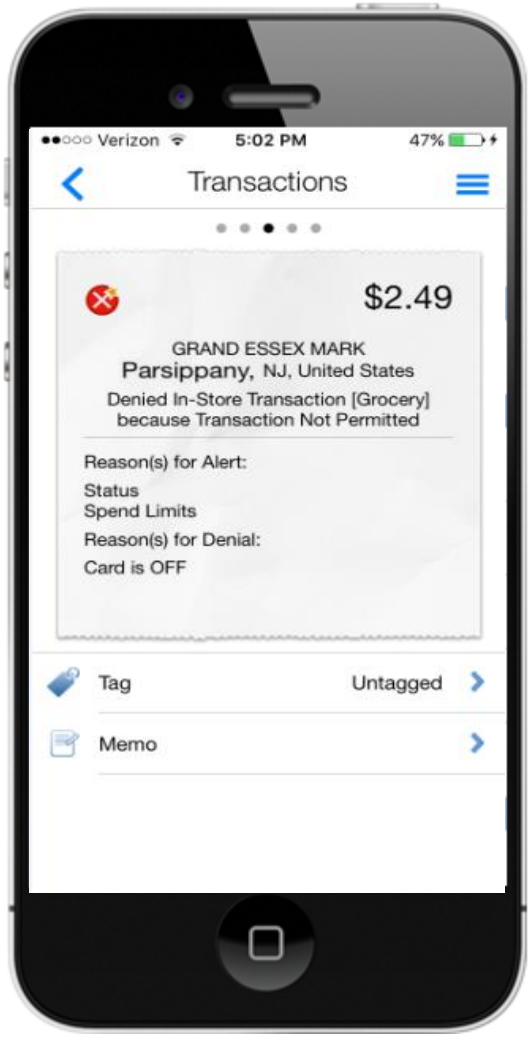
- Transaction status (icon)
- Transaction amount
- Merchant name and address, when available
- Merchant type
- Card number (last 4) used for the transaction
- Account number (last 4) to which the transaction was posted
- Transaction date and time
- Whether an alert was generated (Yes or No)

User will also have an option to tag or add a memo to the transaction.

The transaction status icon indicates if the transaction is Pending, Cancelled, Denied, Posted

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Transaction Details
Additional Details



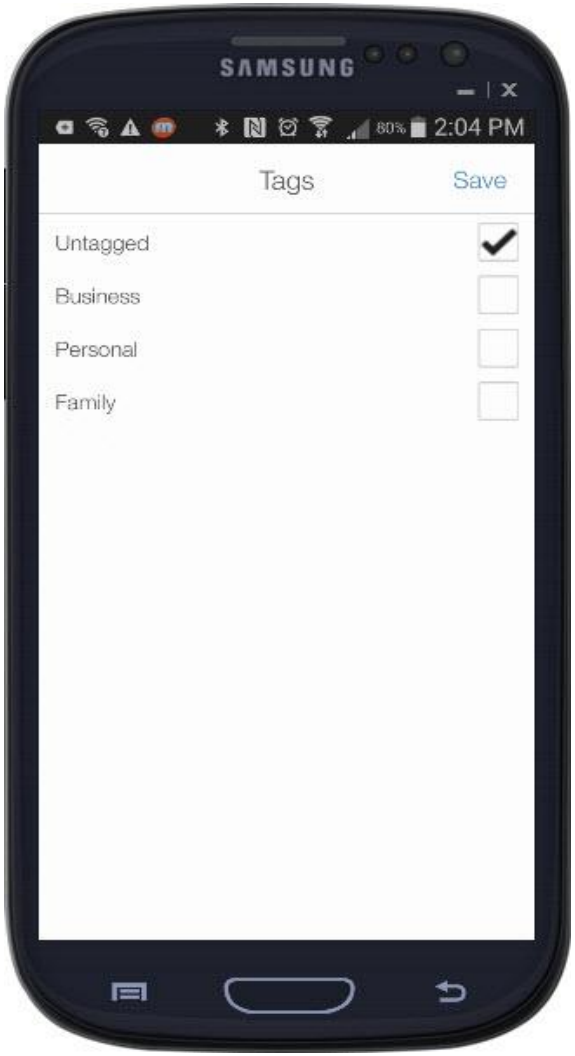
Tapping the Transaction screen, the details page will flip to show additional details which include:

- Transaction status (icon)
- Transaction amount
- Merchant name and address, when available
- Alerts generated, with the corresponding alert icon highlighted
- Reason for Alert
- Reason for denial, if the transaction is denied

Again user will have the option to tag or add a memo to the transaction

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Transaction Details
Tagging Transactions



Selecting the Tag option at the bottom of the transaction, user will be able to assign one of the following tags:

- Business
- Personal
- Family

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Transaction Details
Memo



User can also add a memo (note) to each transaction.

Upon pressing “Save”, they will be shown the transaction where both the tag and memo have been recorded

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Transaction Icons Defined

Icon	Meaning
	The transaction is posted and alert was not generated.
	The transaction is posted and alert was generated
	The transaction is pending and alert was not generated.
	The transaction is pending and alert was generated.
	The transaction was denied and alert was not generated.
	The transaction was denied and alert was generated.

The CardValet transaction screen displays different icons for transactions depending on the transaction status

A star in the upper right corner of an icon indicates that an alert has been generated for that transaction

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Transaction Icons Defined *(continued)*

Icon	Meaning
	The transaction is cancelled and alert was not generated.
	The transaction was cancelled and alert was generated.
	The transaction is reversed and alert was not generated.
	The transaction is reversed and alert was generated.
	The transaction status is unknown and alert was not generated.
	Transaction status is unknown and alert was generated.

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Alerts and Controls

CardValet installation, registration, login, and passwords

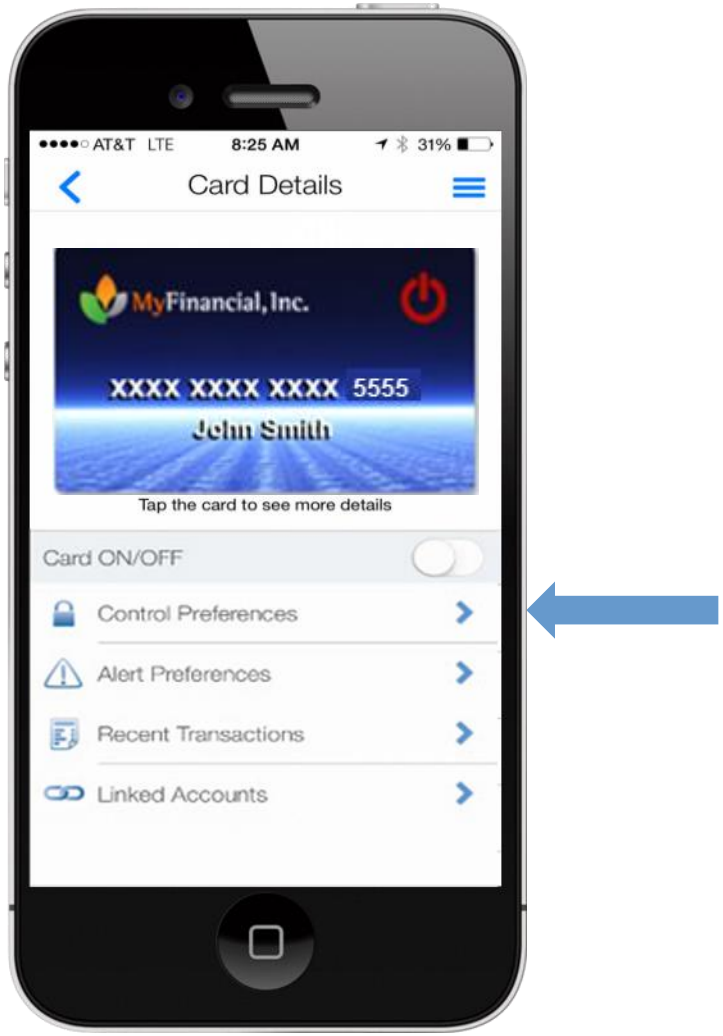
Cards, accounts, and transactions

Controls and alerts

Menu, options, settings, and more

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Card Controls
Accessing Card controls

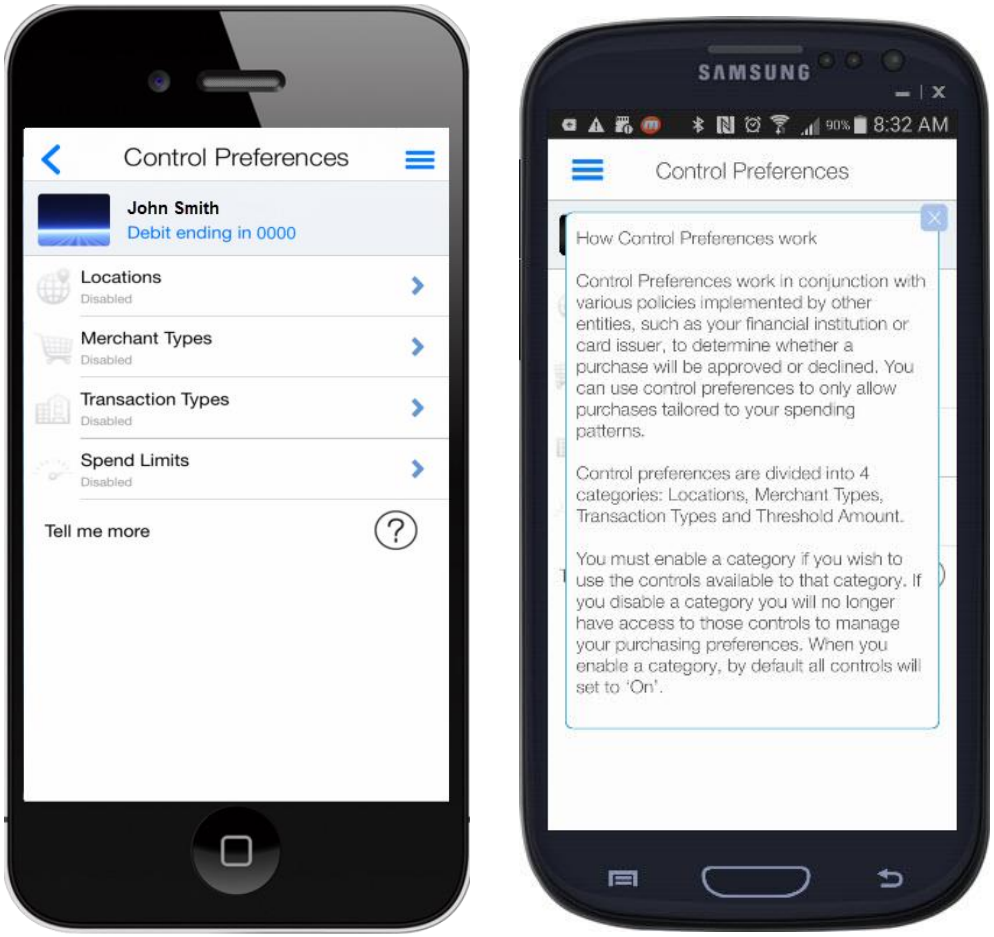


In addition to the Card On/Off control, CardValet also supports transaction controls that can be customized by each cardholder to deny certain types of transactions as defined by the user

Controls can be used to control spending for dependent or employee cards, and can also be used to reduce the chance of fraudulent transactions

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Control Preferences
Accessing Control Preferences and Help



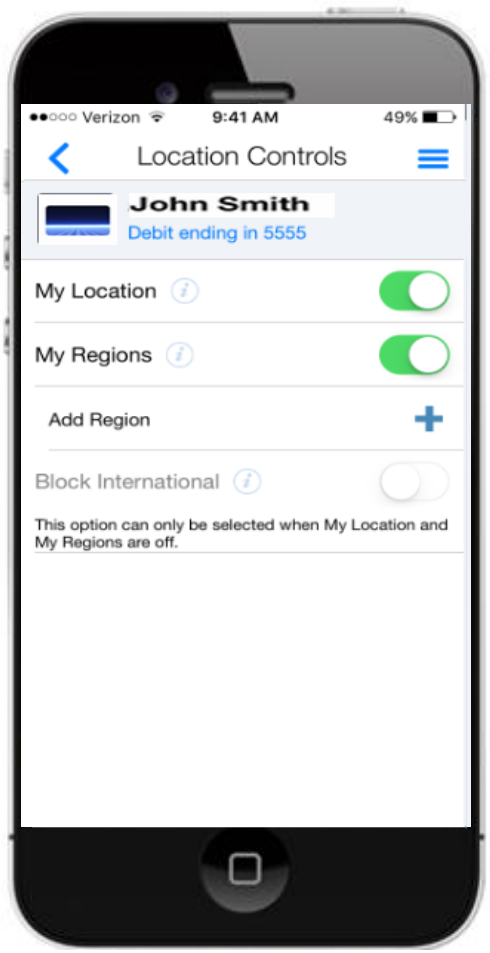
When the user taps **Control Preferences** from the **Card Details** page they will be able to set transaction controls based on:

- Locations
- Merchant types
- Transaction types
- Spend limits

Tap the ? to get information on how Control Preferences work

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Control Preferences
Location Controls



Location Controls can be established to restrict transactions performed outside of certain areas

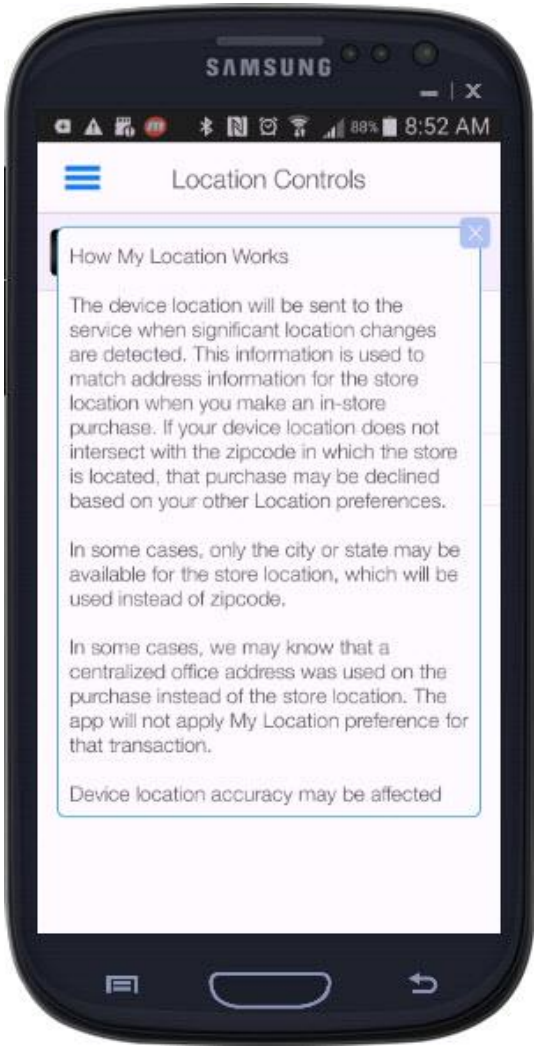
- Only cover in-store transactions as card not present transactions bypass the location-based preferences
- Available Location Control policies are:
  - My Location
  - My Region (3 Regions per card)
  - Block International

Multiple location control policies for each card, with the following exceptions:

- “Block International” must be disabled when either “My Region” or “My Location” is enabled”
- Similarly, My Region and My Location must be disabled in order to enable “Block International”

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Control Preferences
My Location



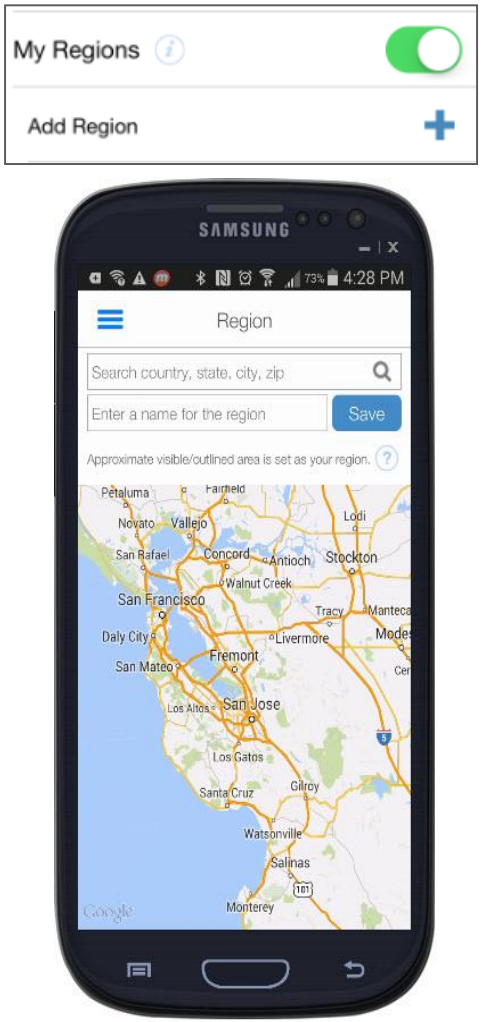
When “My Location” control preference is set, the app will compare the location of the user’s primary mobile device against the merchant’s Reg E location. Transactions at merchant locations that differ significantly from the user’s location will be denied.

- The app determines the user’s location by:
  - Assuming that the user will always carry the phone that has been set as “Primary Device”
  - Using the phone’s location as a proxy for the user’s location

For “My Location” Control and Alerts policies to work, the user must turn ON the device’s Location Settings and enable location tracking

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Control Preferences
My Regions

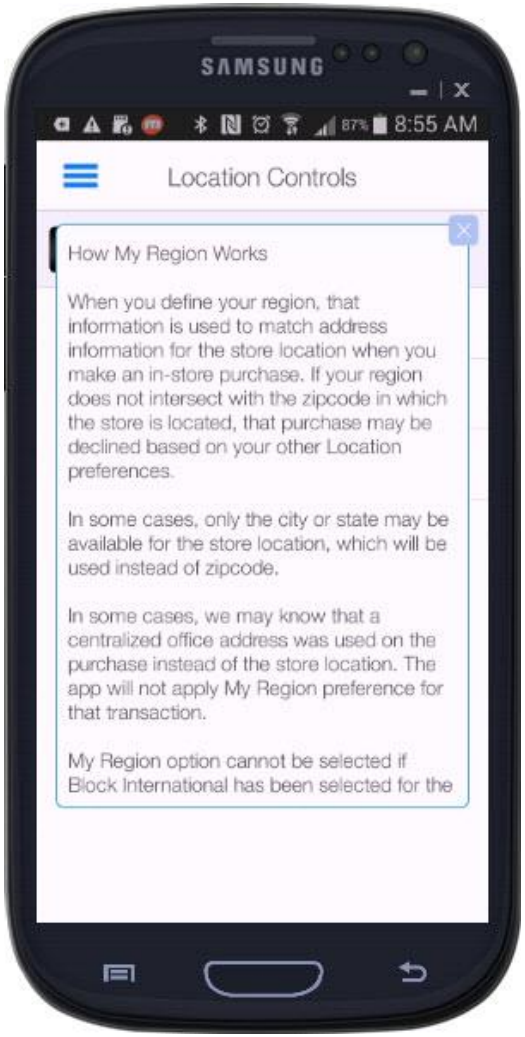


Select My Region to define one or more geographical areas where in-store transactions can be made.

- User can specify up to 3 Control Regions per card. Each region is a circular area with a radius of 5-8 miles
- Tapping the “Add Region” link brings up an interactive map where the user can search for an area, then zoom in or out to specify the region
- user will specify a name for the region and tap Save

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Control Preferences
My Regions

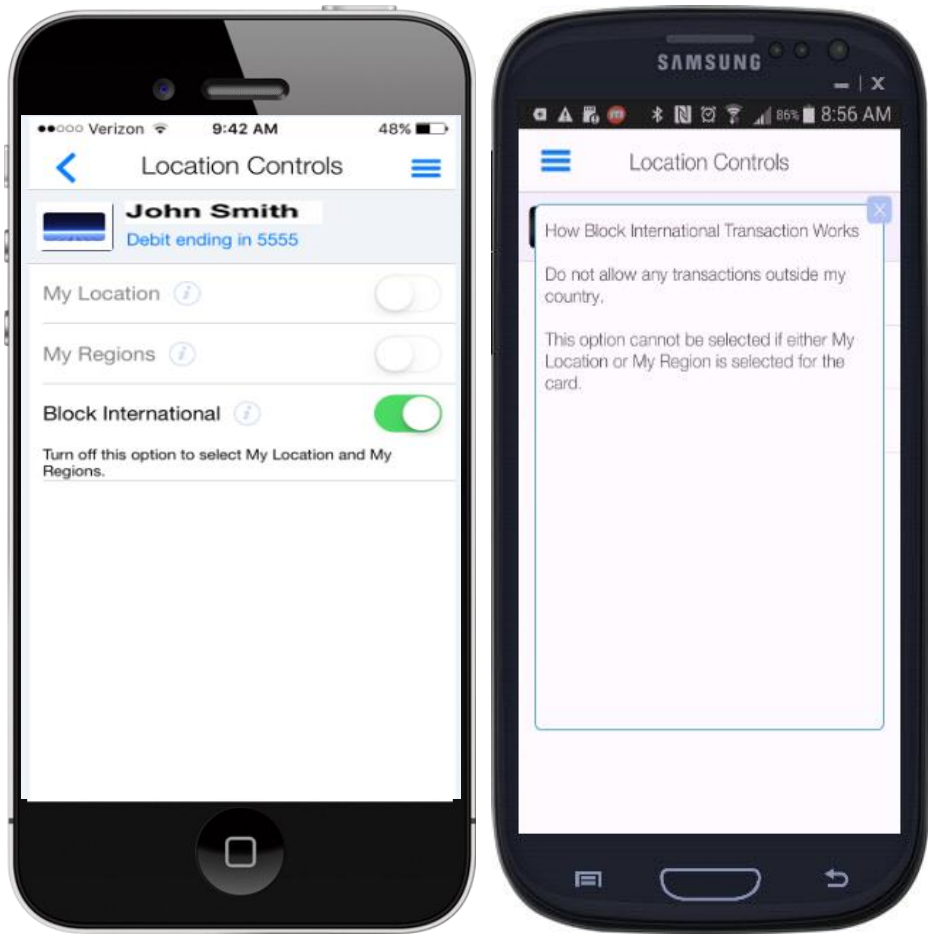


Important note: some merchants only provide the city or state location with the transaction authorization request, therefore the control policy may have difficulty matching to a zip code

In addition, some merchants use a centralized address – the “My Regions” help screen provides information to help educate cardholders regarding these issues

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Control Preferences
Block International

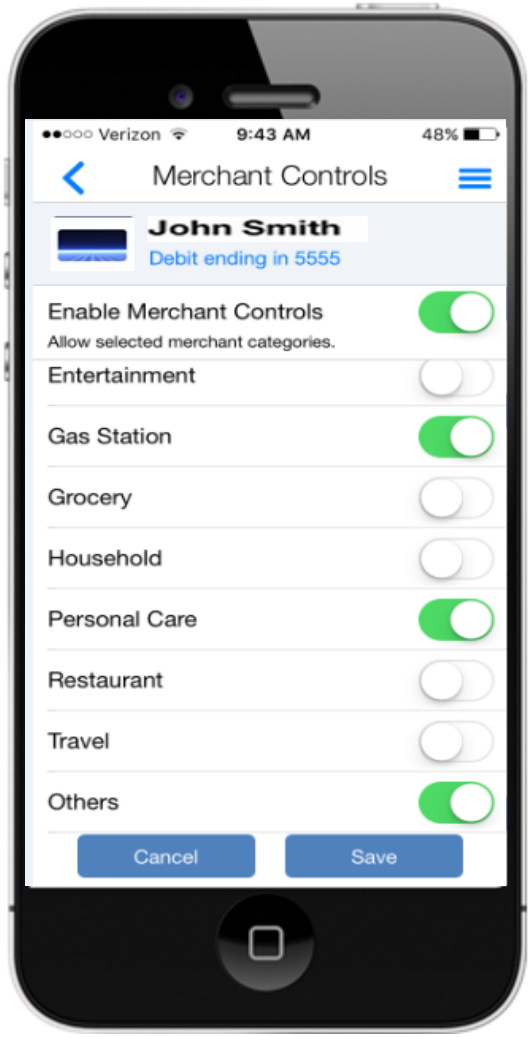


"Block International" slide control to ON to block all transactions made outside of their home country.

- Both "My Location" and "My Region" sliders must be in the "Off" position for users to select "Block International"
- CardValet can be used internationally
- For US residents app needs to be installed prior to use in other countries
  - Exception – if network or carrier have government controlled filtering or blocking

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Control Preferences
Merchant Type Controls

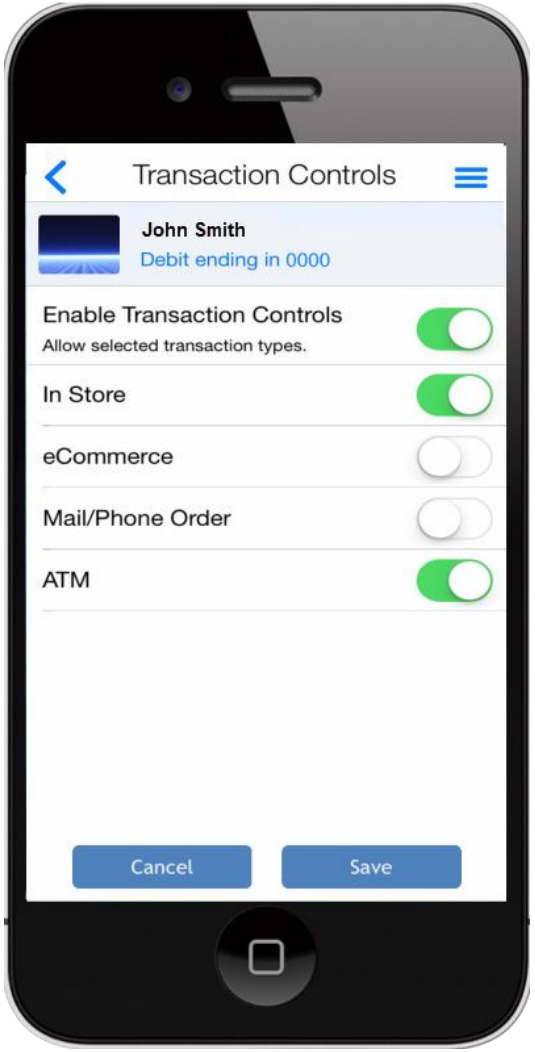


Merchant Controls can be set for several types of merchants including:

Department Stores	Department stores, general-purpose shopping
Entertainment	Movie, theater, games
Gas Station	Gas stations
Groceries	Grocery Stores, discount stores and pharmacies
Household	Household contractors, home improvement stores
Personal Care	Personal Care stores
Restaurants	Restaurants, fast food
Travel	Airlines, trains, taxicabs, hotels, railroads
Other	All other merchant types

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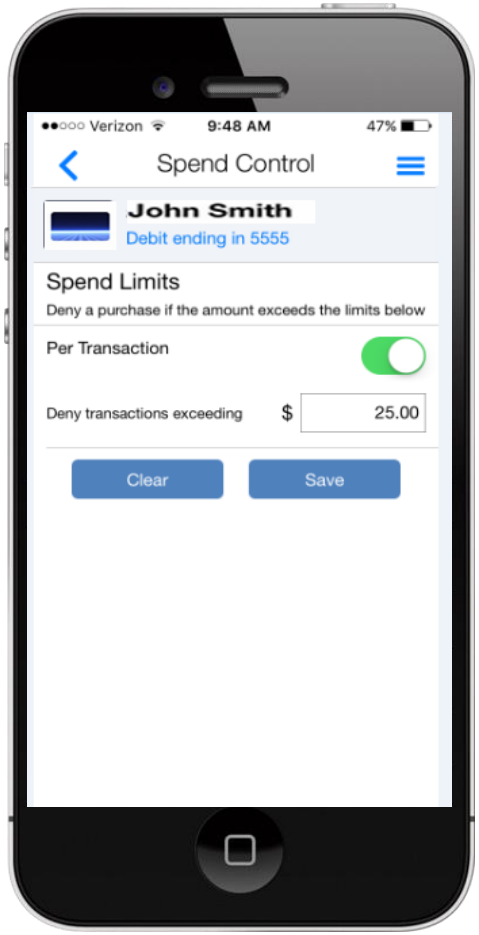
Control Preferences
Transaction Types



- Four Categories:
  - In Store
  - eCommerce
  - Mail/Phone Order
  - ATM

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Control Preferences
Spend Limit Controls



Establish Spend Limits from the Control Preferences screen

- Tapping “Per Transaction” slider to ON will display the amount field, where the user can enter the threshold amount
- Any transactions over this amount will be denied
- Tap “Save” for the Spend Limits control policy to take effect

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Controls for Cards Registered More than Once

- A card can be shared between multiple users
  - This situation occurs when multiple users register or add the same card

- Controls are established at the “card” level and are enforced consistently across multiple users based on the control set up last

- For a shared card, if multiple users select "My Location" for location-based control, the app will track the location of the user who chooses "My Location" last
  - For other users, the app will display a message for My Location stating, “A different user has enabled location controls for this card.”

- Exceptions occur when one or more users have also set My Region control in addition to My Location control
  - Transactions can still be approved if they fall within the My Regions that have been set by the shared card users

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Location Controls for Cards Registered More than Once

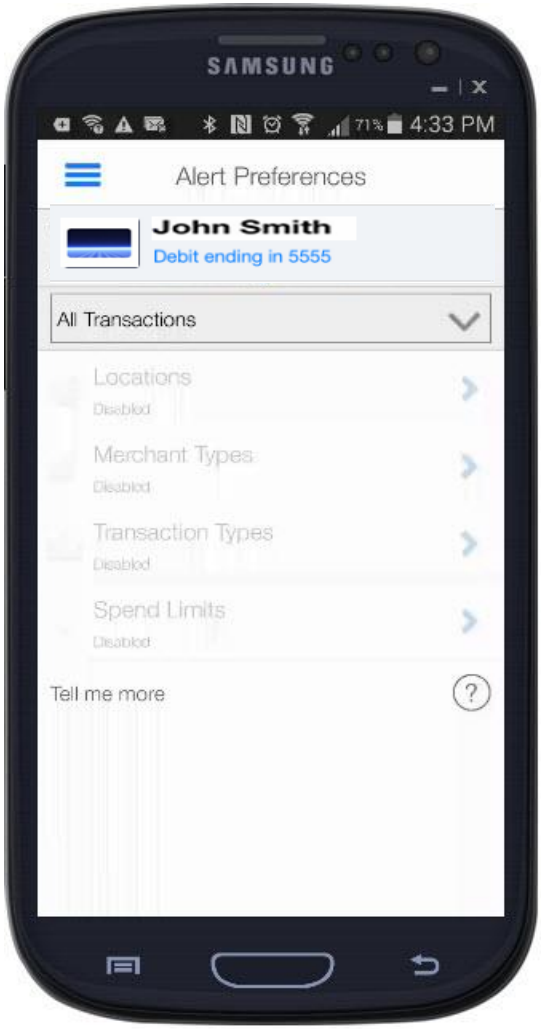
- If one user turns the card off, all other users will see the card status as off in their app
  - Alert is sent to other shared card users whenever a user changes control policies for the card

- While control policies are shared, each user can set up his/her own separate alert preferences
  - User will receive alerts based on the alert preferences set up individually
  - One exception is that all users will receive alerts for denied transactions

- When a user un-manages the shared card or unsubscribes from the app, an alert is sent to all other users who have registered or added the same card

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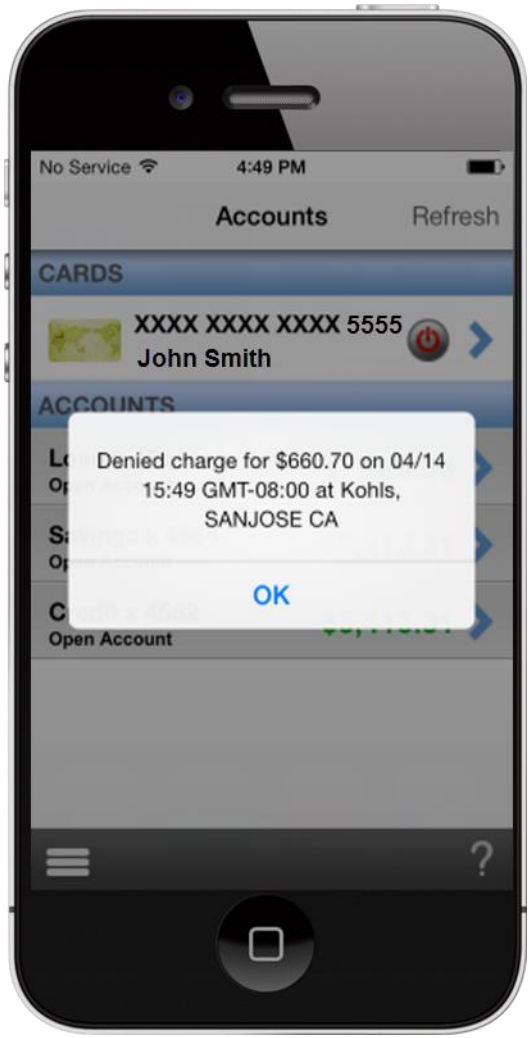
Alert Preferences
Accessing Alert Preferences



- Can be customized by each cardholder to send alert messages whenever certain types of transactions occur
- Messages are helpful reminders for cardholders who want to track activity, and they can also serve as an early warning in the case of unauthorized or suspicious transactions
- All denied transactions will automatically trigger an alert to the user

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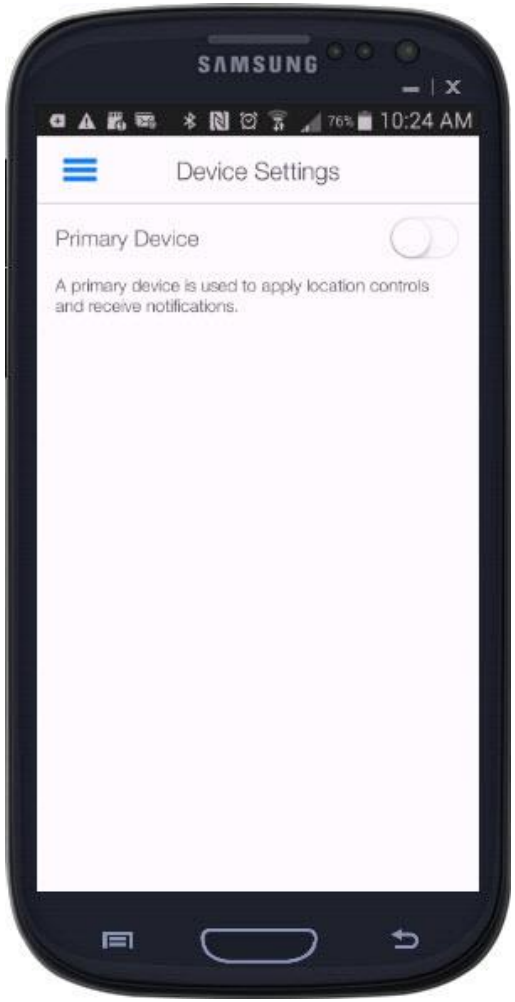
Transaction Alert Received While Application Open



- CardValet alerts are sent as “push” notifications
- Display on the mobile device’s home screen when the user is logged into the application and/or if the mobile device is in sleep mode
- Alerts are sent to the mobile device designated as the Primary phone
- If a transaction alert is received while the user has the application open, it will appear as a notification on the displayed page

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Alerts
Sent to the Primary Device



To receive alerts, user must set their phone as the primary device

To set a phone as the primary device:

- Tap on the ☰ (menu) icon
- Tap on “Settings”
- Tap on “Primary Device”
- Tap on the “Primary Device” slider to the On position and tap on ‹ (back)

Primary device is used to apply location controls and receive notifications

Does this imply that only one device will receive alerts?
Yes (the primary device)

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Alert Preferences
Accessing Alert Preferences



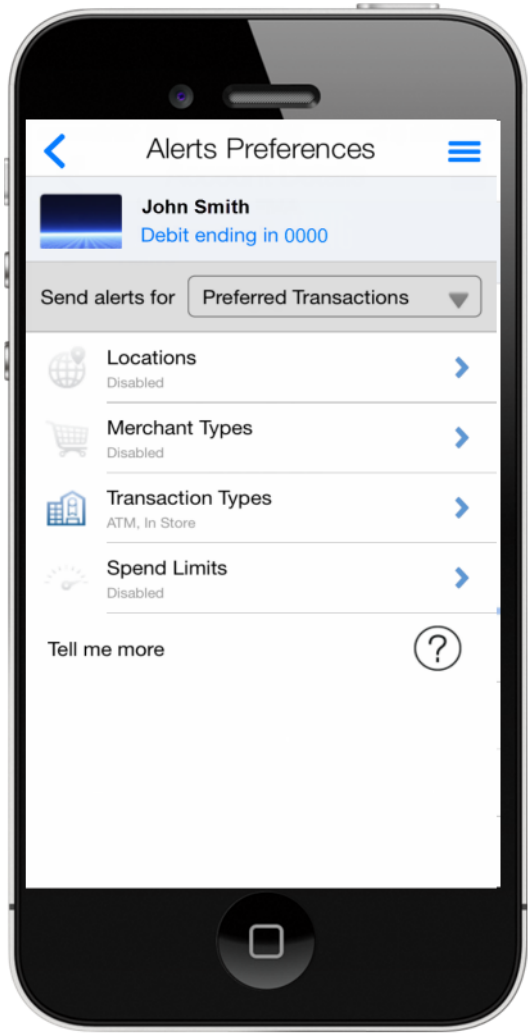
Select Alert Preferences from the Card Front or Card Details pages

From this screen, user can choose to receive alerts for all transactions or only for the types of transactions they define (preferred transactions")

In addition, question mark icon to learn more about alerts

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Alerts
Preferred Transactions



By selecting Preferred Transactions, cardholder can define alerts based on:

- Locations
- Merchant types
- Transaction Types
- Spend limits

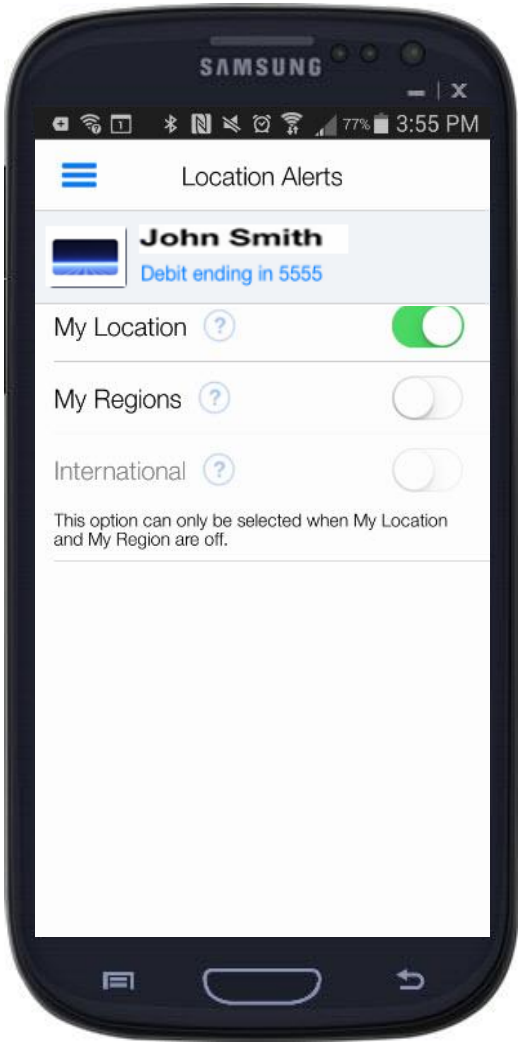
Alerts currently enabled will display in blue; those not currently used will display in light gray

Reminder… if the card is turned off, cardholder receives alerts for all transactions

Alerts are unique to each CardValet user. When alerts are triggered, they will display on the mobile device for the user who set the alert.

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Alert Preferences
Location Alerts



Location Alerts can be established to generate alerts when transactions are performed outside of certain areas.

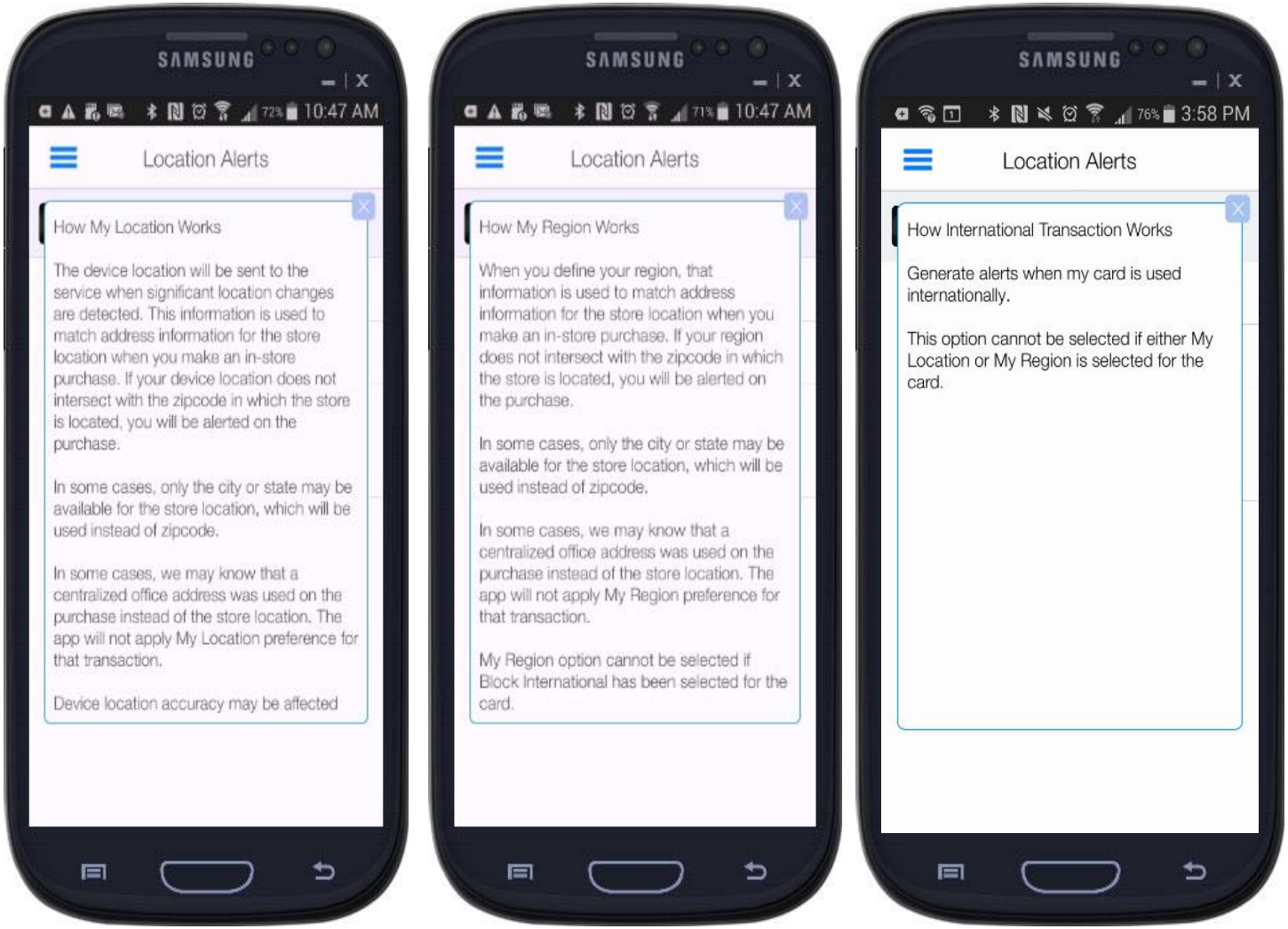
- The Location alerts only cover in-store transactions as card not present transactions bypass the location-based preferences
- Available Location Alert policies are:
  - My Location
  - My Regions
  - International

Users can set multiple location alert policies for each card, with the following exceptions:

- Block International cannot be used when My Region or My Location alerts are on

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Alert Preferences
Location Alerts

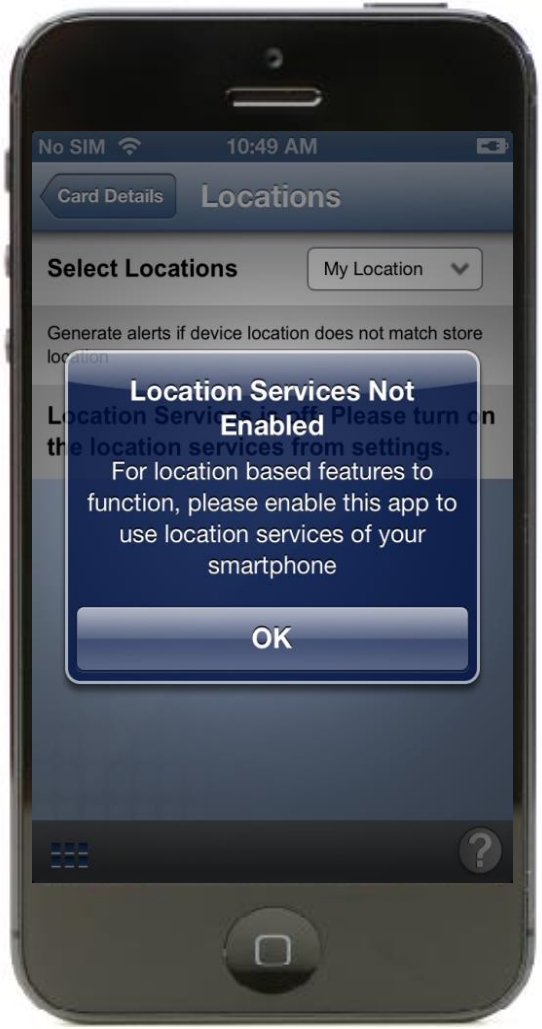


Tap the ? next to each type of alert for additional information describing how the alerts work

Location alerts work in a manner similar to the location controls except transactions are not denied, instead they create push messages

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Alerts
My Location Warning Prompt

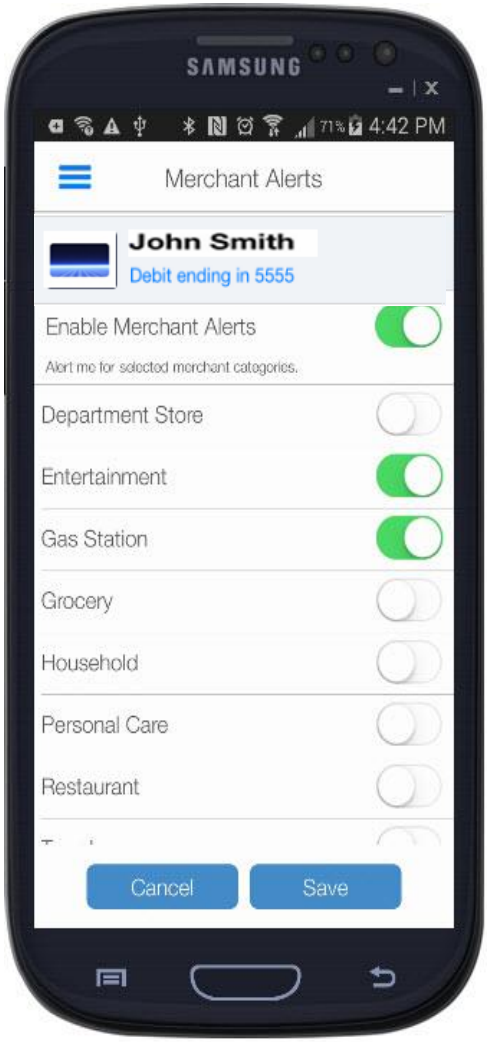


If the “My Location” setting is chosen but the location tracking service of the device has not been enabled, warning prompt screen will be shown

User will need to select OK then go to the Setting option for their phone, and enable the location tracking for CardValet

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Alerts
Merchant Type Alerts – ON

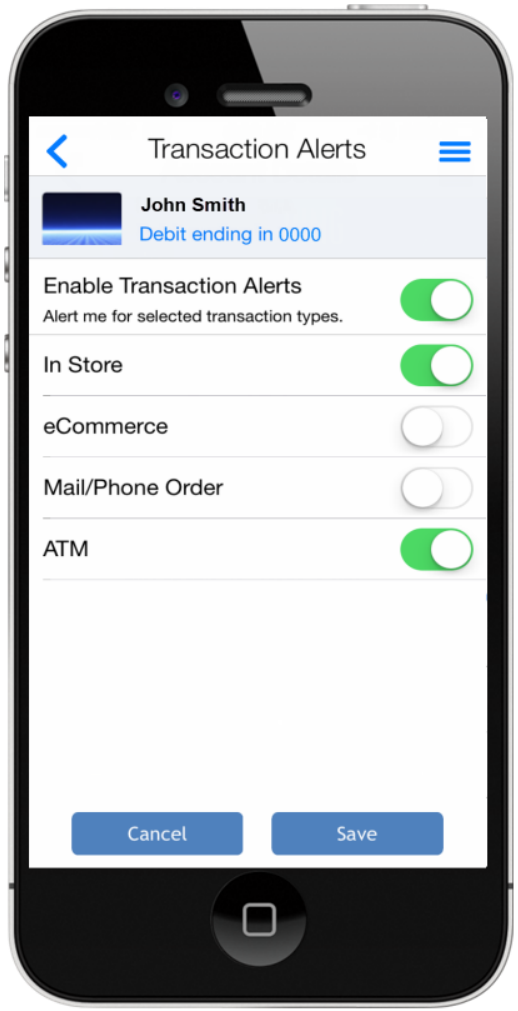


- First time user selects ON for Enable Merchant Alerts, all of the Merchant Types will be enabled
- User can turn off individual merchant types by sliding the selection to OFF for specific types of merchants

Department Stores	Department stores, general-purpose shopping
Entertainment	Movie, theater, games
Gas Station	Gas stations
Grocery	Grocery Stores, discount stores and pharmacies
Household	Household contractors, home improvement stores
Personal Care	Personal Care stores
Restaurants	Restaurants, fast food
Travel	Airlines, trains, taxicabs, hotels, railroads
Other	All other merchant types

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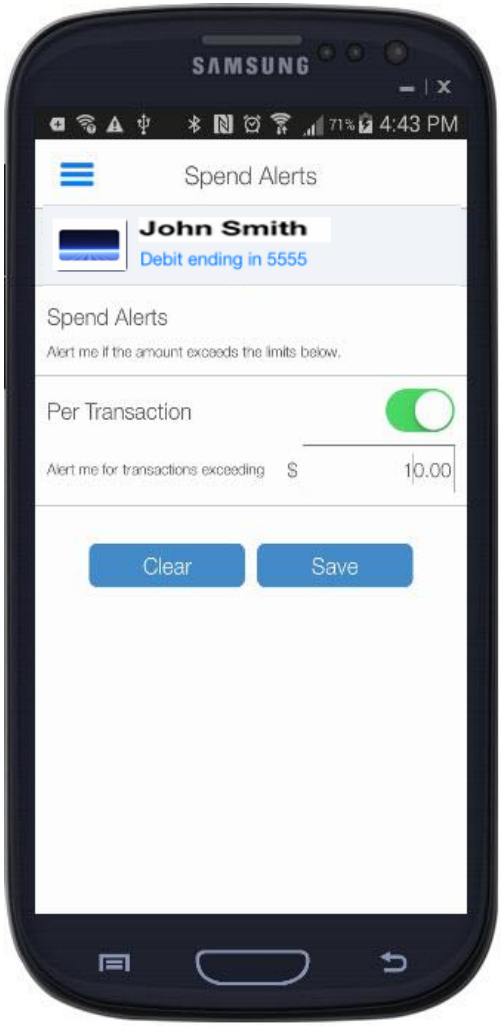
Alerts
Transaction Type Alerts – ON



- Four Categories:
  - In Store
  - eCommerce
  - Mail/Phone Order
  - ATM
- Complies with Mastercard's alert mandate
- Visa does not require availability of transaction type option in alert mandates

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Alerts
Spend Alerts



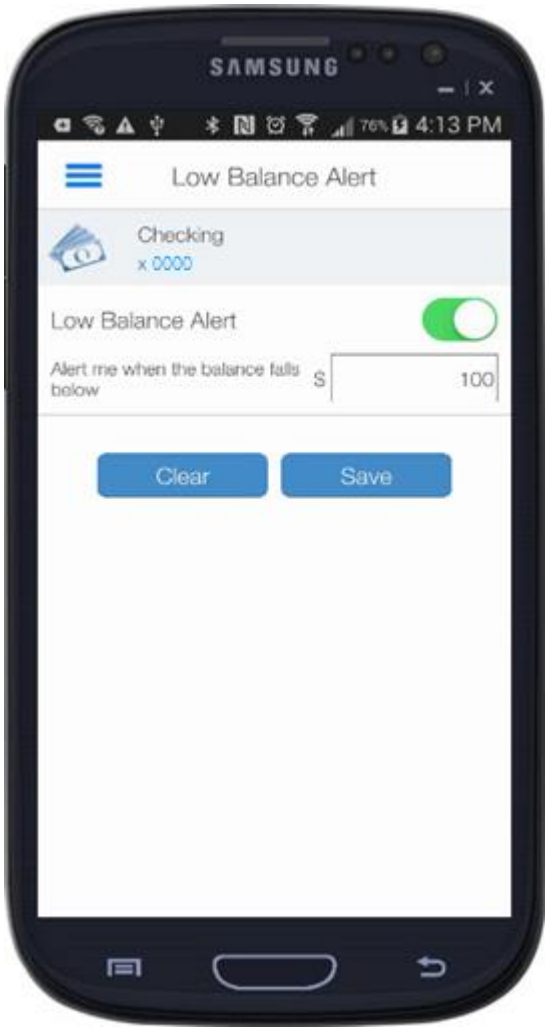
User can also specify a spend limit above which alerts are to be generated

- slide Per Transaction slider ON, enter amount and Save
- Alert will be generated for any transaction that exceeds amount entered

- Precautionary measure, system will display a warning if you inadvertently set threshold policy to ON with a threshold amount of $0

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Low Balance Alert



Another type of alert is the low balance alert

From the Account Details page, the user can select Low Balance Alert to be sent when the application is open

Application uses Available or Ledger balance, if both are sent Available is used.

Low Balance Alerts do not apply to Credit Accounts

To use this option, slide the Low Balance Alert toggle ON, enter an amount, then Save

Note: Low balance alerts are sent only when the CardValet application is open. Cardholders should be advised not to rely on this feature to alert them every time their balance falls below the established amount, since it is only checked when the CardValet application is open.

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Low Available Credit Alert



Low available credit alert available for Full Service Credit

From the Account Details page, the user can select Low Available Credit Alert to be sent <u>when the application is open</u>

To use this option, slide the Low Available Credit Alert toggle ON, enter an amount, then Save

Note: Low Available Credit alerts are sent only when the CardValet application is open. Cardholders should be advised not to rely on this feature to alert them every time their available credit falls below the established amount, since it is only checked when the CardValet application is open.

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Additional Alerts (Not Generated by CardValet)

All denied card transactions will be displayed in the CardValet transaction and messages screens, even if they were not denied based on a CardValet setting

Examples include:

- Denied transaction alerts will be generated for all transactions denied based on authorization, risk, or other reasons outside of CardValet card controls (e.g. invalid PIN, invalid address, fraud detection, insufficient funds, etc.), the alert will usually contain a generic reason and will not necessarily give specifics for why it was denied
- Card status change alerts will be sent to CardValet any time a card status changes within Card Services (for example, from a “active” to a “hot” status)
- Account status change alerts will be generated if an account status is changed to “closed” from any other status
- Customer information change alerts will be generated when the cardholder name is updated within the Card Services Card Management application

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Menu, Options, Settings, Reporting, and Integration

CardValet installation, registration, login, and passwords

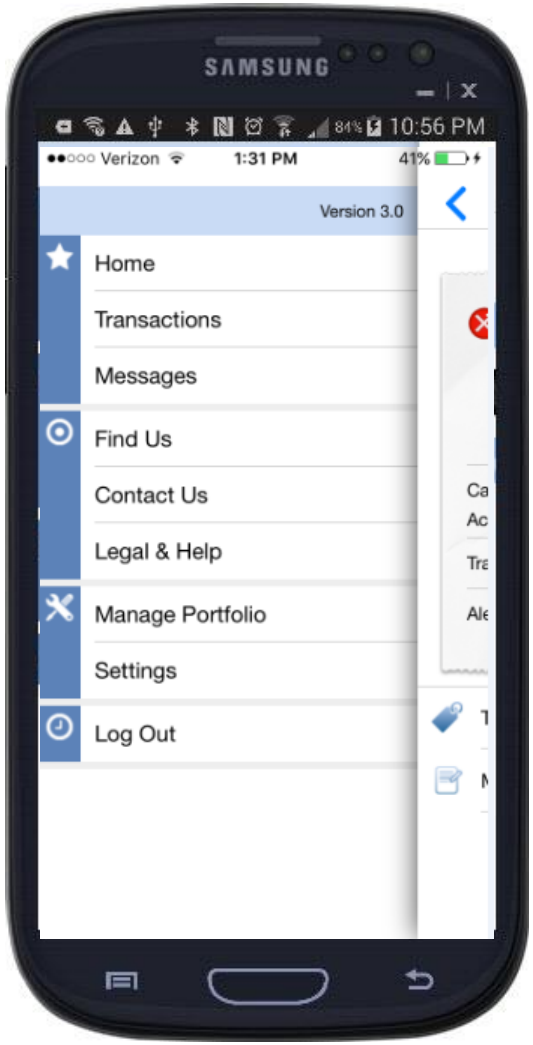
Cards, accounts, and transactions

Controls and alerts

Menu options, settings, and more

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Menu Options



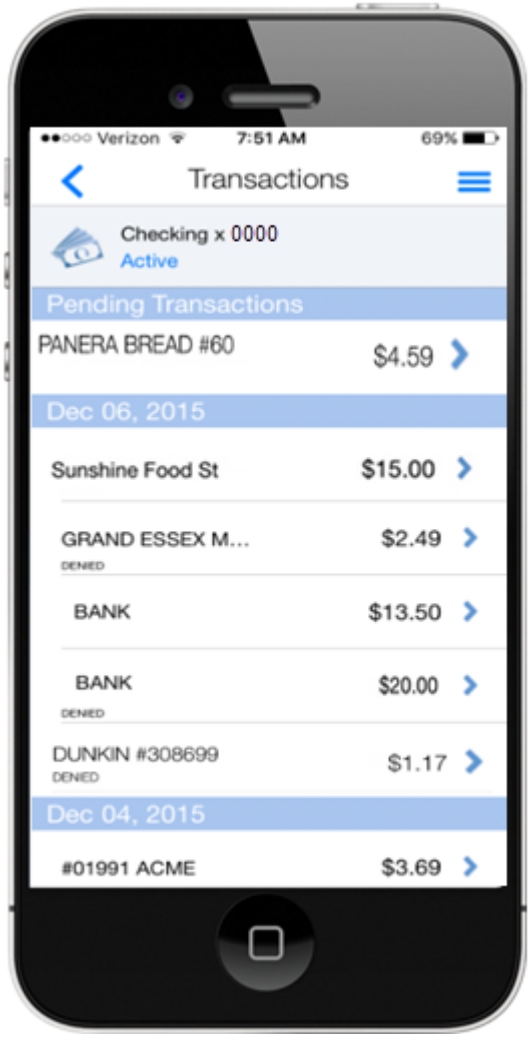
Tapping the Menu Icon (☰) will display the following options:

- Home
- Transactions
- Messages
- Find Us
- Contact Us
- Legal & Help
- Manage Portfolio
- Settings
- Log Out

We'll review each of these options on the next few slides

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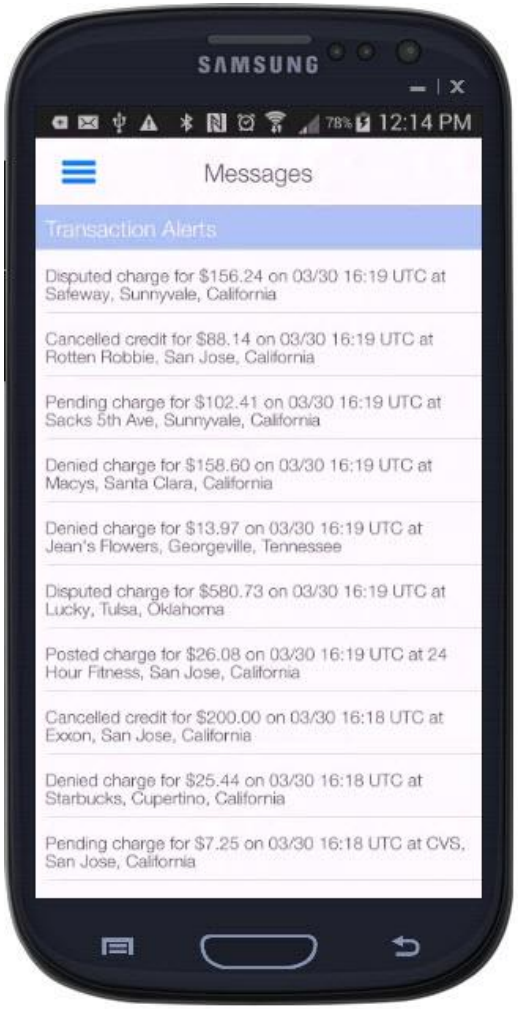
Menu Options
Transactions



Selecting Transactions from the menu screen will take you to the Transactions screen as described in section 2 of this presentation

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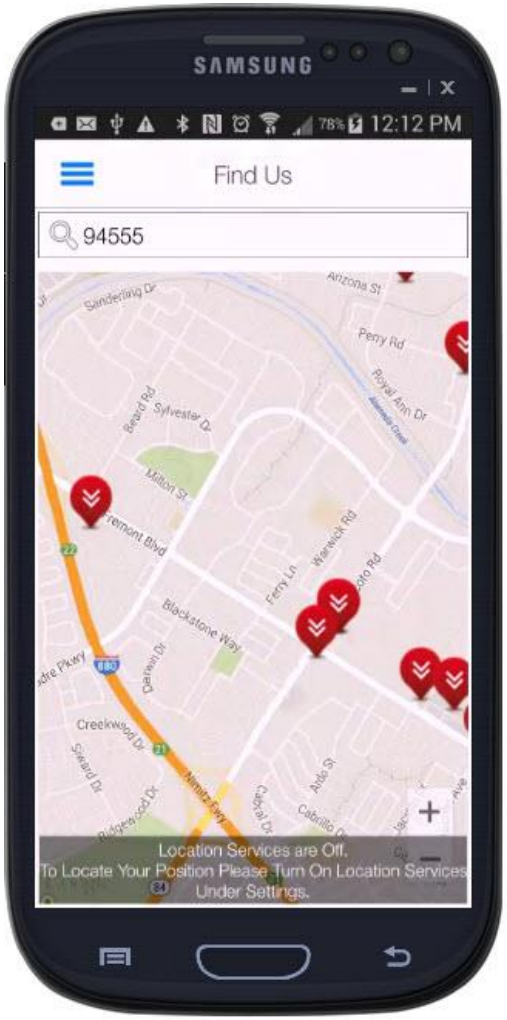
Menu Options
Messages



Selecting Messages from the Menu will display transaction alerts for the past 30 days

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Menu Options
Find Us



This feature will display the financial institution ATMs located within a certain distance of the cardholder. The cardholder's location is displayed as a flashing blue dot on the map.

- Green balloons indicate locations of ATMs belonging to the user's financial institution. Red balloons indicate locations of all other ATMs.
- The user can narrow down the ATM search by entering the zip code or city information in the field provided.

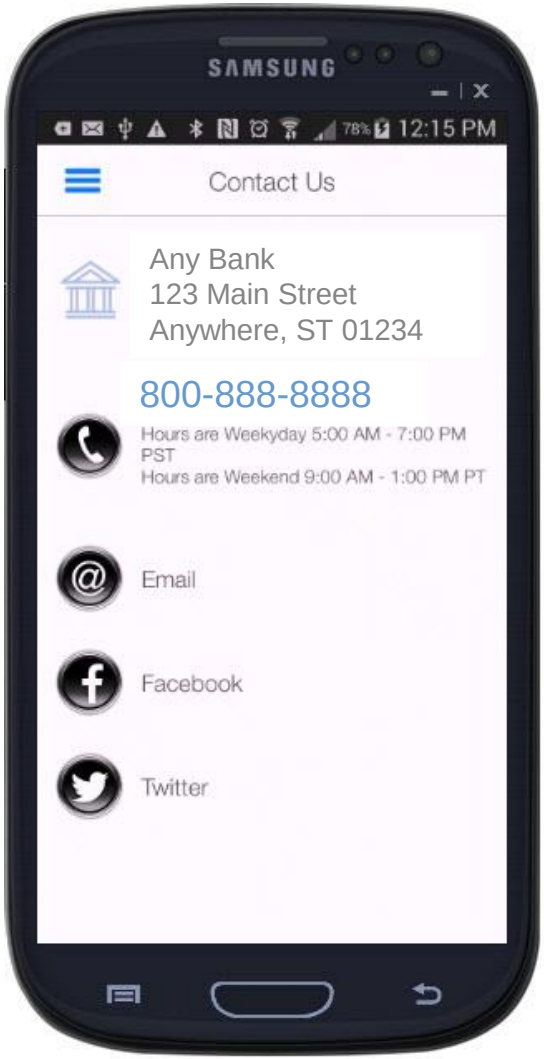
The Location Services tracking must be turned on for this feature to work, otherwise a reminder notification will be displayed.

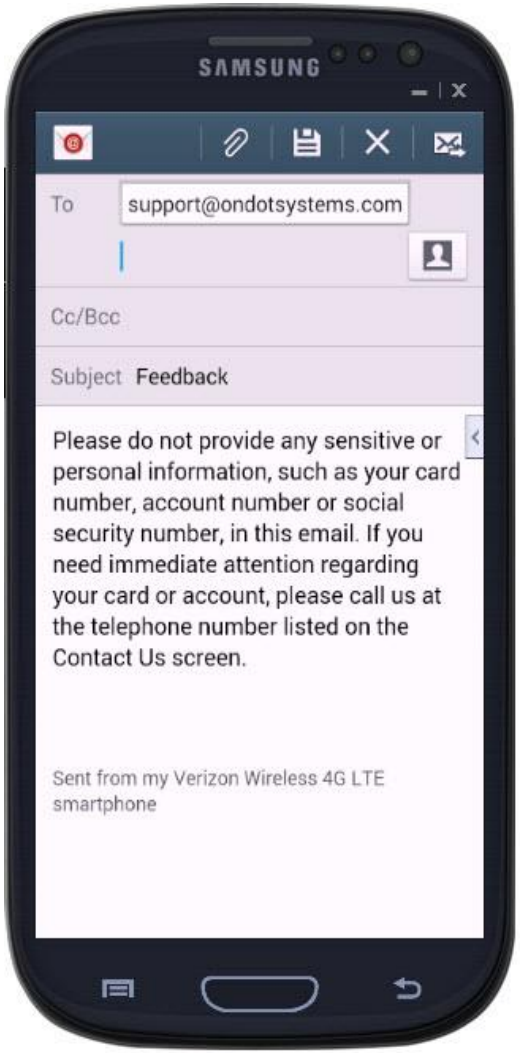
Parameter setting options:

1. Display all ATM's (default option)
2. Display only your Financial Institution ATM's
3. Disable Find Us ATM locator

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Menu Options
Contact Us



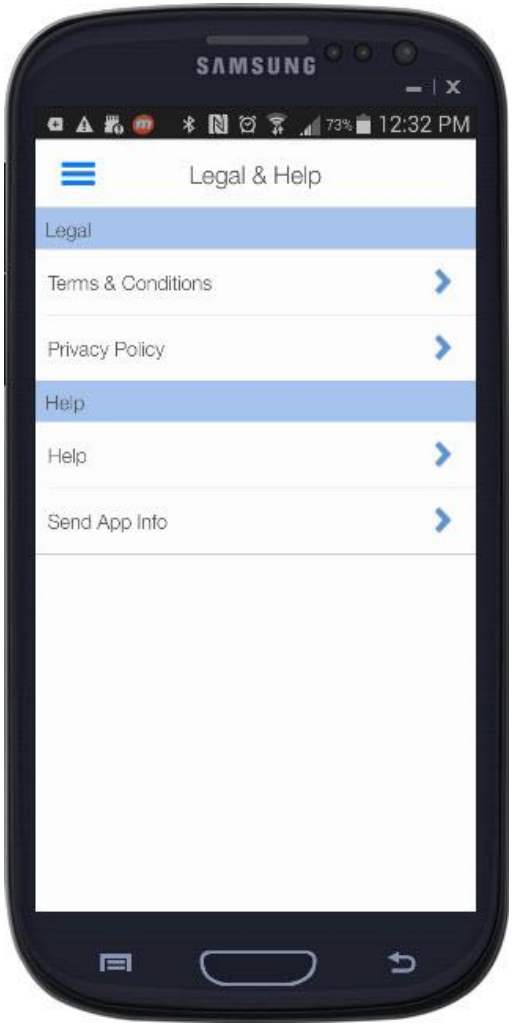


Selecting Contact Us from the Menu will display the contact information for the financial Institution when populated in FI Config View

- Tap the phone number and the call button to call the FI
- Tap email icon to send an email
- Tap the Facebook or twitter icons to access those links

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Menu Options
Legal and Help

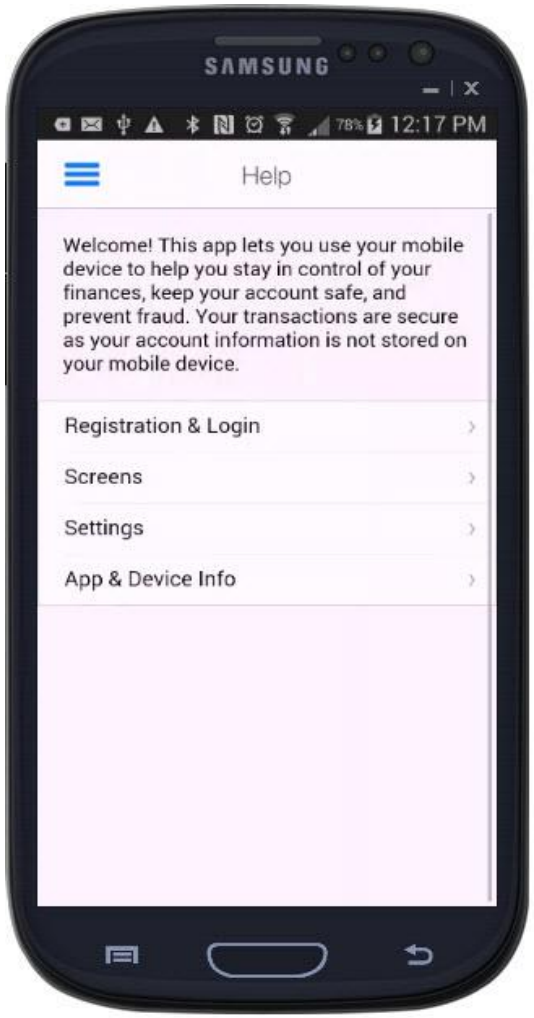


Tap on Legal & Help from the Options Menu will provide access to:

- View the Terms & Conditions form
- View the Privacy Policy
- Access the Help Menu
- Send app info

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Menu Options
Legal and Help



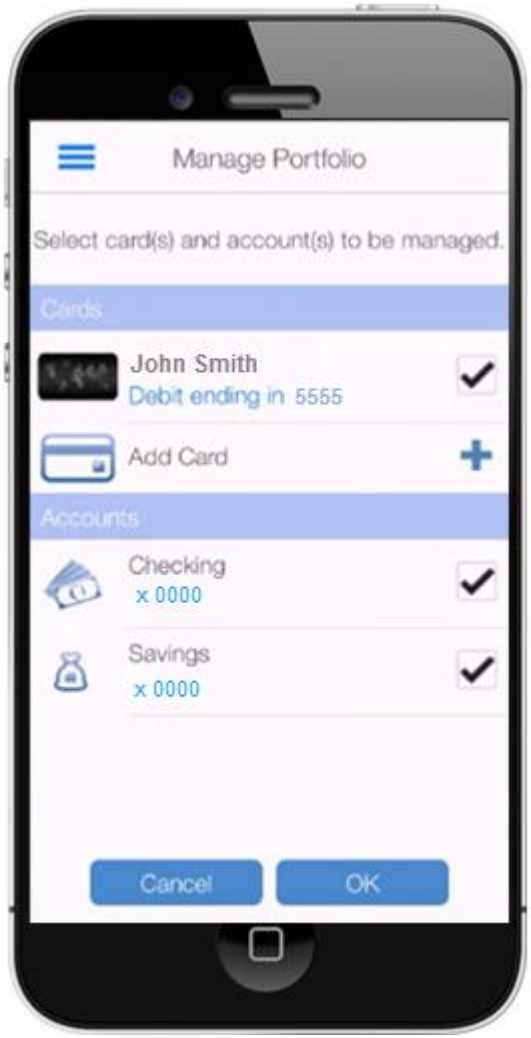
Tap on Help from the previous menu to access a variety of help screens. The initial screen provides a high level summary of CardValet capabilities, and provides links to additional information categorized by:

- Registration and login
- Screens
- Settings
- App and device info

This information can also be accessed by pressing the ? Icon on the Welcome screen.

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Menu Options
Manage Portfolio

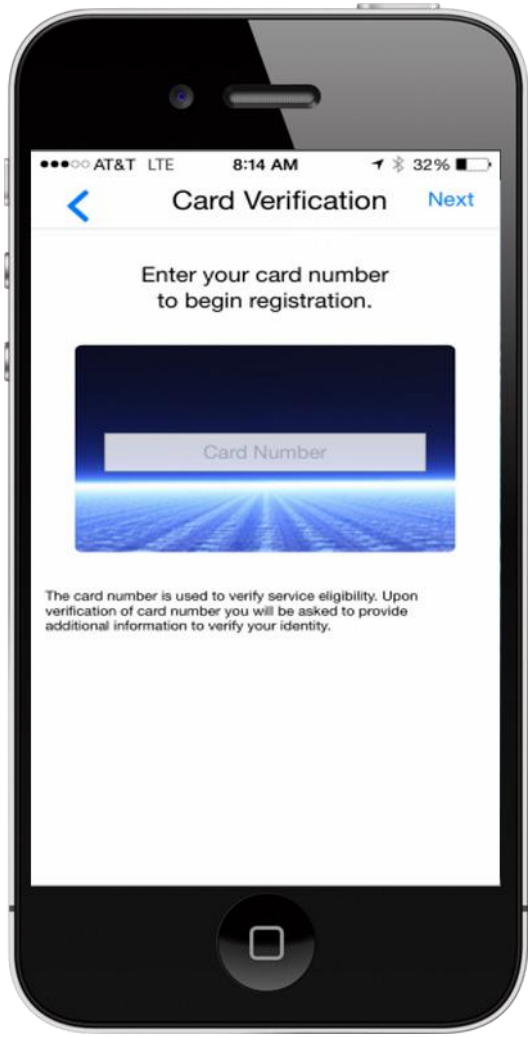


The Manage Portfolio screen is used to select cards and accounts to be managed or unmanaged by the app:

- To un-manage a card or account, uncheck the box next to it, then tap “OK”
- If the user unchecks all accounts and cards from within the app, they will be asked if they wish to unsubscribe from the service. If they select yes, they will be unsubscribed and all card control services and alerts will be discontinued. They will no longer be able to log in to the app unless they re-register as new user, in which case they will have to select a new user name. Their previous username cannot be re-used.

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Menu Options
Manage Portfolio - Add Card



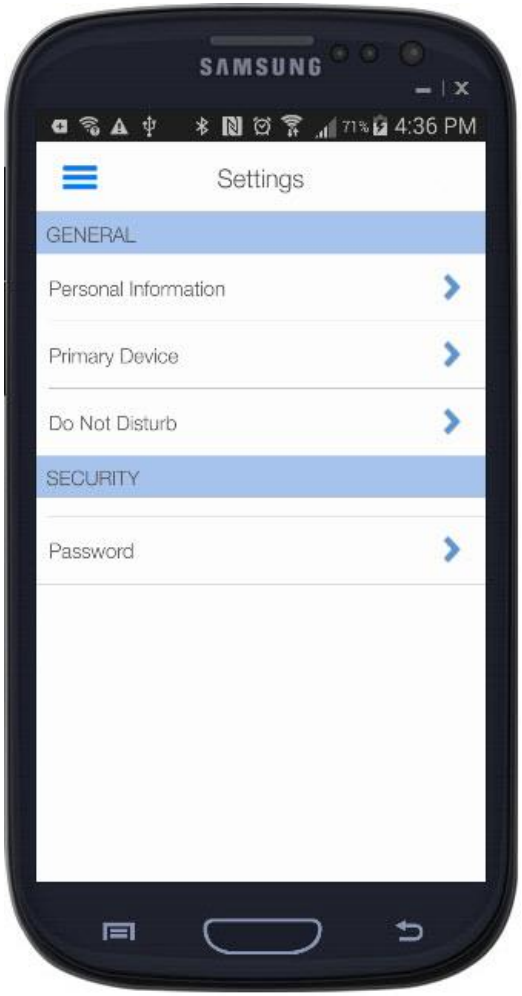
From the Manage Portfolio page the user can add additional cards to their CardValet application

The Add Card process is similar to the Registration process except that:

- They will not be asked to create a new login account
- They will not be asked to accept the Terms and Conditions and Privacy Policy
- They will not be able to use a PIN transaction as an authentication method

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Menu Options
Settings

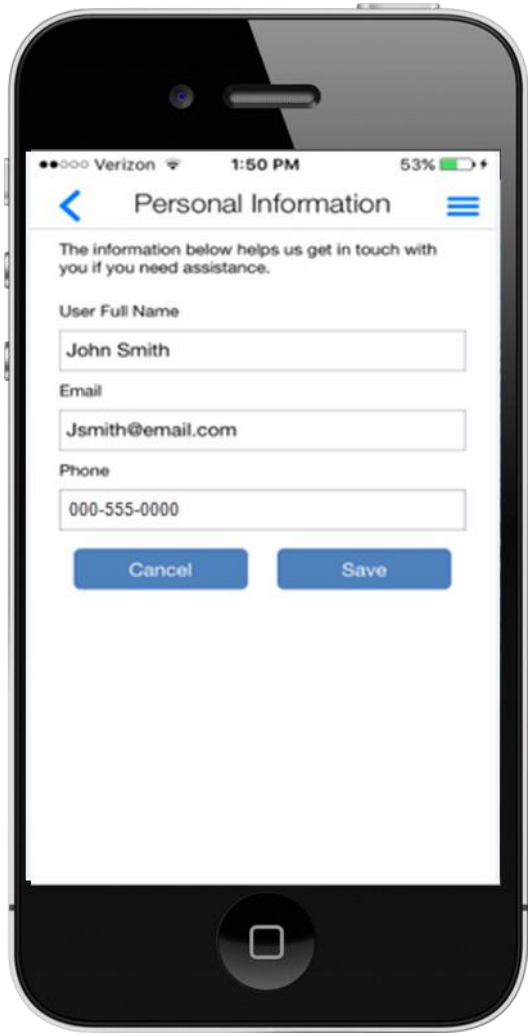


Settings option is used to:

- Update personal information
- Assign their mobile as the primary device
- Establish a Do Not Disturb window
- Change their password

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Menu Options
Settings - Personal Information



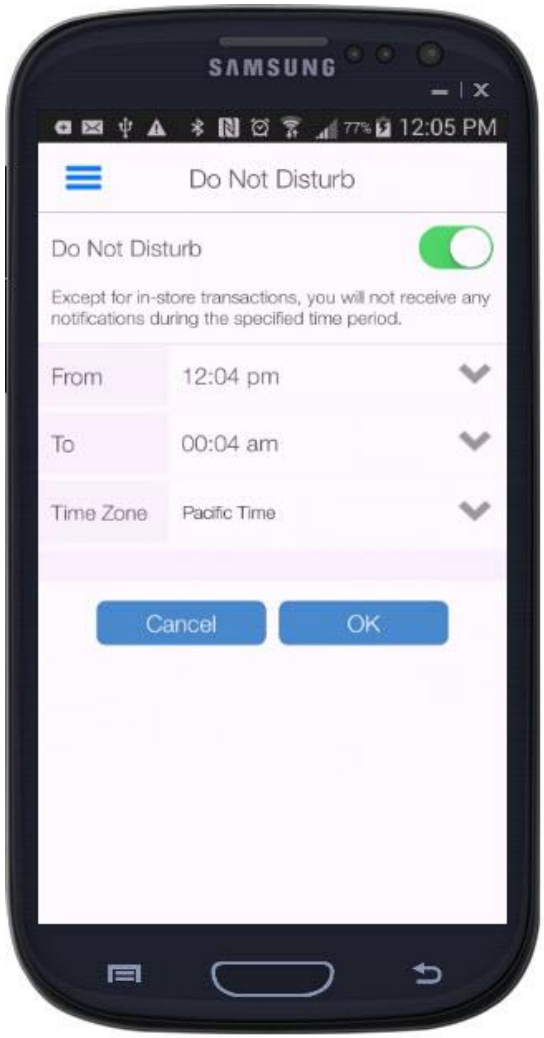
Personal Information screen is used to update:

- Name (which will be displayed within the app)
- email address (which is used to send an email with your security code if you select the “Forgot Password” option.
- Phone number (which is not currently used by the application)

The information entered in these fields will be used by CardValet only, and will not be uploaded to Card Services or other databases

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Menu Options
Settings - Do Not Disturb



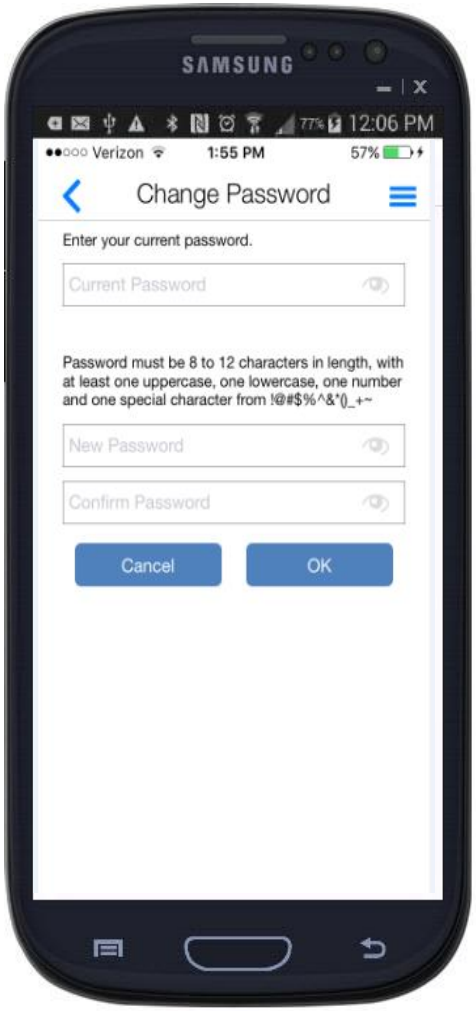
The Do Not Disturb option is used to define specific time of the day during which the app should not send any notifications (except for those generated by card present transactions.)

To set the “Do Not Disturb” window, move the “Do Not Disturb” slider to the On position then select the time window and time zone and tap “OK”.

- Though alerts are not sent during “Do Not Disturb” window, the alerts still show in the “Messages” section.

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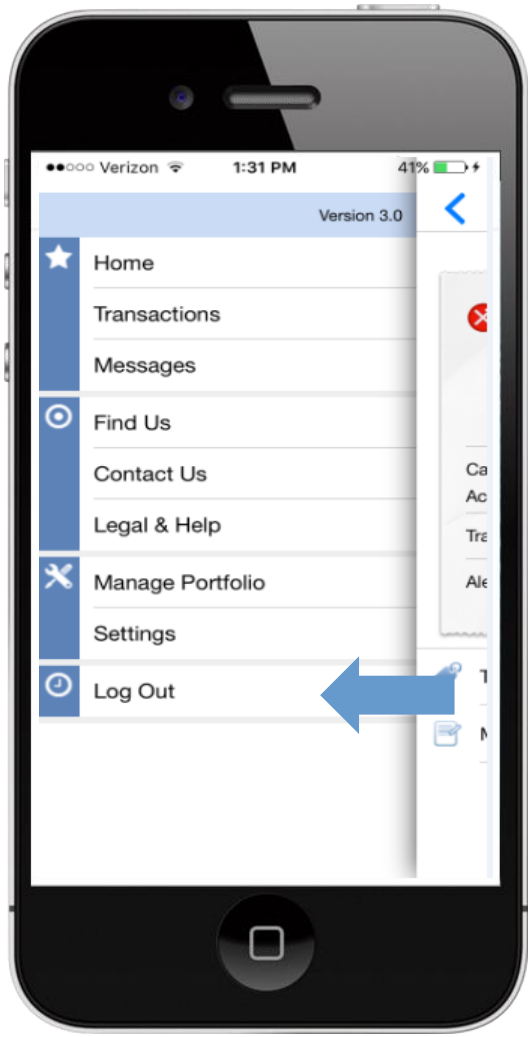
Menu Options
Settings - Password



- Passwords do not expire
- Option to change the password:
  - To change password, enter the old password then enter the new password twice to confirm.
  - The password must be 8 to 12 characters in length, with at least one upper case, one lower case, one number, and one special character from !@#$%^&*()_+~.
  - To view the password as it is being entered, tap the “Eye” Icon, which will display each character as it’s entered into the password field.

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Menu Options
Log Out



The Log Out option is used to log out of the CardValet app.

After logging off, you will be returned to the CardValet Login page.

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Easy Access to FI Management Tools - mConsole

- Authorized users access via the secure website
- Real-time key metrics related to registration and counts
- Customer service resource
  - Research cardholders, account activity, alert notifications
  - Turn cards on or off, modify CardValet settings for cardholders
- Create and view reports



mConsole training is provided in a separate training session

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Where CardValet Fits in Transaction Authorizations

- CardValet controls would never remove or relax authorization controls set by your financial institution. CardValet controls can only add further restrictions and/or alerts.

- When transactions reach the Card Services authorization system, they are processed in this sequence:

  - First, the Card Services system performs basic transaction authorization and validation checks, which include TranBlocker, card status, expiration date, name matching, CVV/CVC and CVV2/CVC2, address verification, PIN, card activation, transaction type, etc.

  - Then the EnFact neural network and other fraud/risk checks are applied

  - If the transaction passes the above checks, CardValet checks are then performed in parallel with EMV & RuleManager

  - As a last step, the final authorization is performed by the account processor to confirm available balances, threshold limits, etc.

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Balance Inquiry Transactions

Balance Inquiry Transactions

- When a user logs into CardValet, a balance inquiry transaction is performed for every account listed in the cardholder record. For example: If the cardholder record lists a checking account and a savings account then 2 balance inquiries are performed each time the user logs into CardValet.
- Balance inquiry transactions can be identified as Terminal ID: CrdValet, transaction type 30X000, and Network ID: 615000 (EPOC) or Term LNET/FIID: ADP CRDV (B24)
- Transactions are not included in the Card Services billing counts but if your financial institution charges cardholders for balance inquiry transactions (usually via an Account Processor program) you should exclude the CardValet inquiries. Your CardValet implementation specialist can assist you with this.

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CardValet Privacy and Security

CardValet has incorporated several features in order to preserve cardholder security:

- CardValet does not maintain a history of cardholder locations. GPS locations are used for the purpose of correlating with the merchant location when the user does a transaction. This location is not stored and is transient in the CardValet server.
- The CardValet application does not forward any card or account numbers within the alerts. The app displays only masked card and masked transaction account numbers, i.e., showing only the last four digits.
- As a security precaution, the application's default setting is set to automatically log out a cardholder after 5 minutes of inactivity.

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Positioning: With Mobiliti

- CardValet is a “stand-beside” mobile card control application that complements Mobiliti’s comprehensive mobile banking capabilities

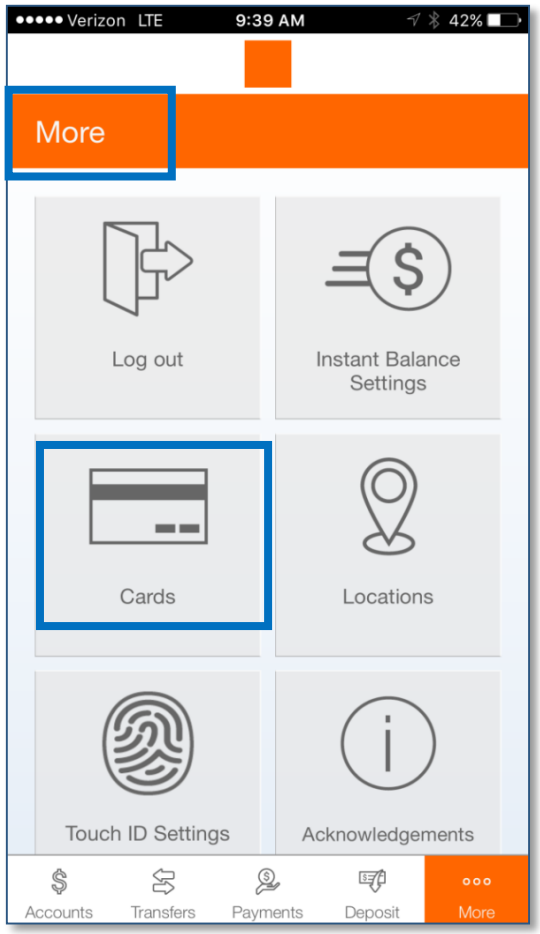
- Mobiliti CardValet integration – Debit cards



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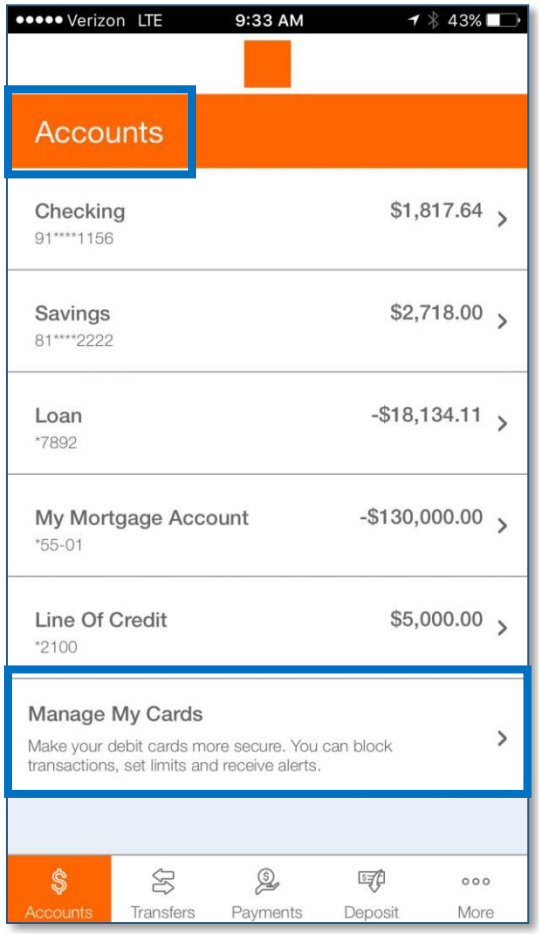
Mobiliti: Two Entry Points

More Screen



Users access CardValet integration within the Mobiliti app via the More or the Accounts screen

Accounts Screen



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Differences between CardValet Stand-alone and CardValet Integrated

	Stand-alone	Integrated
Enrollment	1) Enter card number 2) Enter meta information 3) Enter SSN (last 4) or token or PIN'd transaction amount 4) Select user name and password	1) Mobiliti forwards account numbers from the AP's system. Card Services returns the Debit card numbers for the account numbers. The debit cards display in the spinning carousel. 2) User selects debit card from the carousel Note: Previously set controls on stand-alone do not display until user has set a control on the integrated product.
Unsubscribe User	Unsubscribe via app and On Behalf Of (mConsole)	Does not support Note: Important that client does not unsubscribe a user via On Behalf Of
Report Lost or Stolen Cards	Does not support	Support Phone Number displays for user to call
Regions	User may set up 3 region controls	User may select 1 Region. The center of the region is the address that user enters.
My Locations	Supports	Does not support
Alerts	User sets alerts via push notification Common Alerts	Alerts received via SMS message for controls set Common Alerts

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Review

CardValet

- CardValet installation, registration, login, and passwords
- Cards, accounts, and transactions
- Alerts and controls
- Menu options, settings, and more

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Q&A

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Thank You!

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