



CardValet® Feature Update 2.27.18

We recommend that CardValet users set their mobile device to automatically download newly-released versions of the app to ensure they are using the most up-to-date functionality. The app will automatically update for cardholders who have the automatic download functionality enabled. Cardholders who set their mobile phones to download updates manually will need to download the updated version before they are able to access the new functionality.

CardValet Application Enhancements Included in the Release:

1. iPhone Touch ID and Android Fingerprint Support

We are pleased to share that CardValet will support iPhone Touch ID and Android Fingerprint (collectively termed Touch Login) for devices enabled with this option.

The option to set up Touch Login is available to new cardholders registering for the service, as well as to existing cardholders when they download/update to the newest version of CardValet. The option to enable TouchID/Fingerprint is available on the login screen.

Once the cardholder selects the option and successfully logs in with a username and password, the TouchID/Fingerprint is enabled. When Touch Login is enabled, cardholders are prompted with the Touch ID/Fingerprint option when they try to log in. When a match is found with the fingerprints stored on the phone (authenticated by the operating system), the cardholder is logged in to CardValet.

Cardholders can disable the Touch Login option at any time in Mobile App Settings or on the login screen.

2. Enhanced Location Controls & Alerts

- The app will allow multiple "My Location" settings when more than one user shares a common card number. Each user will be able to set their own "My Location" setting in the app.
- Previously, if international preference was set, CardValet users couldn't set "My Location" and "My Regions" controls and alert preferences. This restriction is removed in this release.
- When setting "Block International Control" preferences, CardValet users will be given the option to add up to 5 selected allowed countries. These changes can be performed by CardValet users at any time.
- If a CardValet user adds allowed countries in "Block International Control" preferences for a card, in-store transactions made in countries added to the selected list will be approved. Transactions made in countries outside of the selected list will be denied.

3. International: User Defined Country of Residence

This new feature will allow the cardholder to define their country of residence, when it's different from United States (the FI-established default). This is especially helpful for active military or families that are stationed abroad, as they may conduct transactions both in their location as well as at home in the United States. Note the following regarding country of residence set-up:

- International Location controls/alerts must be enabled.
- United States is the default country of residence for each cardholder, unless modified.

- Cardholders can add/modify the country of residence in both Alert and Control preferences. Modifying the country of residence in Alerts will also apply to Controls and vice versa.
- The "International Location" control will consider the cardholder-provided country of residence to be the primary/home country (instead of United States) and any card-present transactions made out of the country of residence will be denied.
- Changing the country of residence on a shared card generates a notification to other shared card users.

4. Enhanced Push Notification Message for Denials

Currently, when a push notification message is sent to the user's primary device for a denial, there is no denial detail included. With this release, the push notification will include a reason for denial. This will assist the user with understanding why the alert occurred and what action is necessary to perform a successful transaction. Example:

Denied charge for \$5.50 on 12/11 01:43 EST at MERCHANT, Anywhere, ST. Denied due to Transaction Not Permitted, Card Off for Debit card ending in 1234.

5. Enhanced Mobile App User Experience

The existing features and flows have not changed, but the user interface is being revamped with a new look. Some of the highlights include:

- Distinct user interfaces for iOS and Android.
- Labels will be changed to provide more clarity.
- "Preferred" alerts will be called "Selected" alerts in the Alert Preferences screen.
- Card Details screen will display a section of the next available card, when multiple cards are associated with a single account.

6. Supported Devices and Operating Systems

In general, CardValet supports the most recent hardware and operating system versions for both Apple and Android devices. CardValet also supports the two previous versions of operating systems for both device types.

The newest release of CardValet **will not** support iPhone 4 and 4S devices. The application may still function, however, we will no longer do functionality testing on these outdated devices.

For questions, please call our Service Center at 805-963-7511 from Mon-Fri, 7am-6pm.