

## CardValet

### What is CardValet?

CBC Bank Cardholders use CardValet to:

- Turn your CBC debit card on and off.
- Set locations establishing where the card can be used. (These do not override blocked countries)
- Restrict transactions based on merchant type.
- Establish transaction amount limits.
- Schedule alerts for certain transaction types.

### What phones are supported?

CardValet will generally support the current and 2 previous versions of the operating systems for:

- Apple iOS Devices
- Android-Based Devices
- Not designed for use on tablets

### Where can CardValet be downloaded?

The CardValet application is available on the Apple App Store and Google Play Store.



### What is CardValet's 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 you do 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.

### How many attempts does a user get before being locked out of CardValet?

User is locked out after 3 attempts.

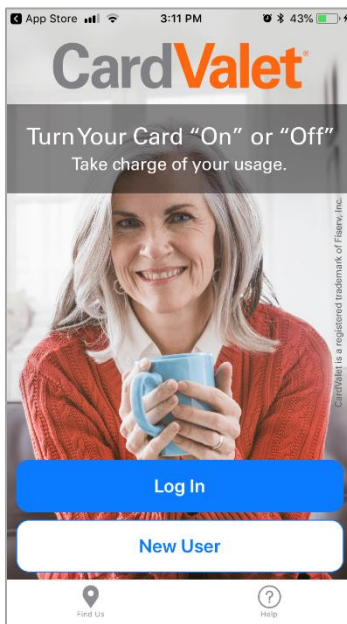
### How long is the security code valid for when a user selects "Reset Password"?

The security code is valid for 15 minutes.

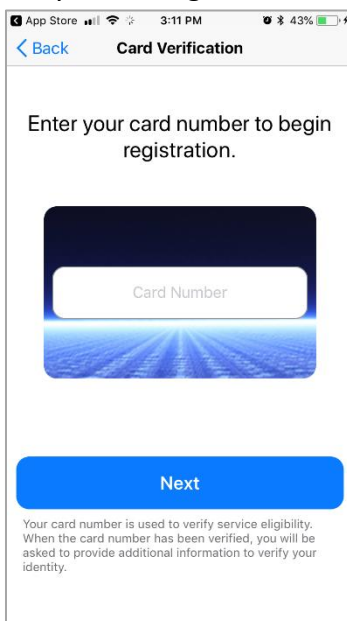
If you forget your “Username”, please call Card Services at 800-252-5325 for assistance.

## How to Register Your Card

**Step 1:** To use CardValet, you must first register at least one card. Select “New User” to start the registration process.



**Step 2:** You will be prompted to enter your 16-digit card number.



**Please Note:** If you enter information incorrectly three times, registration is suspended for 30 minutes. If you enter any of the card information incorrectly another three times, you will be blocked from registration and must contact CBC Bank to be reset.

**Step 3:** Once you enter a valid card number, you'll be prompted for security verification information including:

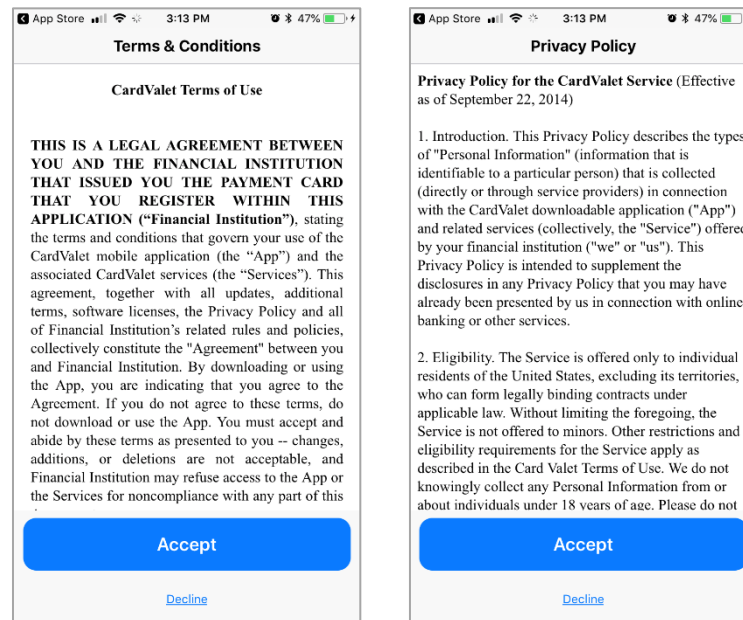
- Security Code – Mastercard: CVC2 or Visa: CVV2
- Card Expiration Date
- Street Address the card is registered under (first 50 characters) Primary Card for Debit
- Zip Code
- Security information entered will be validated against the cardholder record in Client-Central

The screenshot shows the 'Card Verification' screen. At the top, it displays the card number 'XXXX XXXX XXXX 2778'. Below this, a prompt asks the user to 'Please enter your address, card security code and expiration date.' The form includes input fields for 'Security Code (CVC2/CVV2)', '3 Digit Code at the back of your card', 'Street Address', 'Zip Code', and 'Expiration Date' (formatted as MM - YY). A blue 'Next' button is at the bottom, with a 'Cancel' link below it.

**Step 4:** As an additional security measure, the system will use a second authentication factor. The app will prompt for the last 4 digits of the primary's Social Security Number (SSN).

The screenshot shows the 'User Verification' screen. It displays the card number 'XXXX XXXX XXXX 2778'. A prompt asks the user to 'Please enter the last four digits of primary account holder SSN.' There is a single input field for 'Last 4 digits of SSN'. A blue 'Next' button is at the bottom, with a 'Cancel' link below it.

**Step 5:** After successfully entering their authentication information, you will be asked to accept the Terms and Conditions and Privacy Policy to complete the registration process.



**Step 6:** Next, you 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.

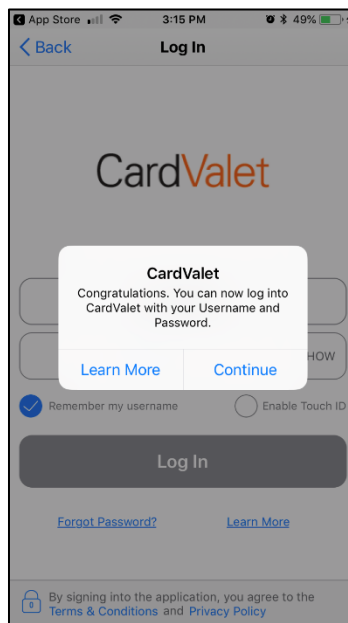
Password must be at least 8 characters, and must contain at least:

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

**Step 7:** You 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. The name entered will be used for displaying in the app.

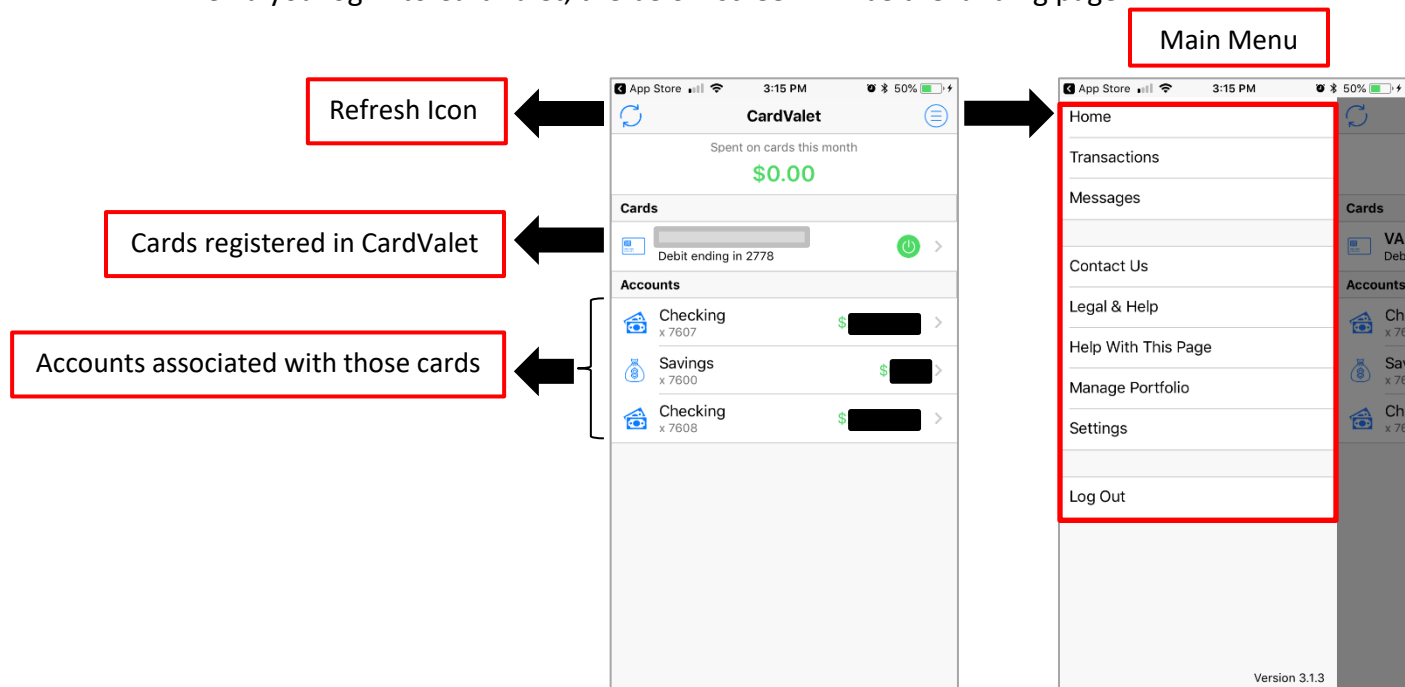
**Step 8:** The app will display a confirmation message. Tap on “Continue” to be taken to the Login page to login with the newly created credentials.

Every time you log on, your financial institution’s name will display and they will be prompted to provide login credentials.



### CardValet’s Landing Page

When a you log in to CardValet, the below screen will be the landing page.



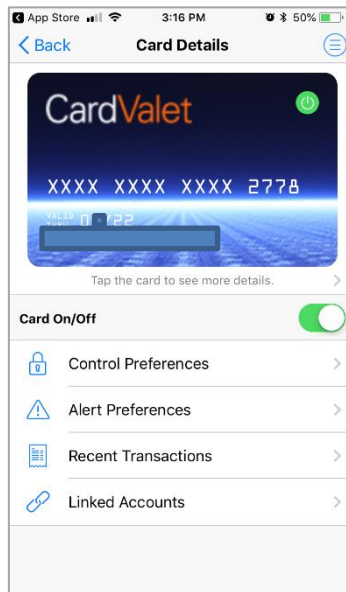
### Please Note

If you are seeing a second card balance and have not added that second card, please call Card Services at 800-252-5325. Card Services will remove the second account.

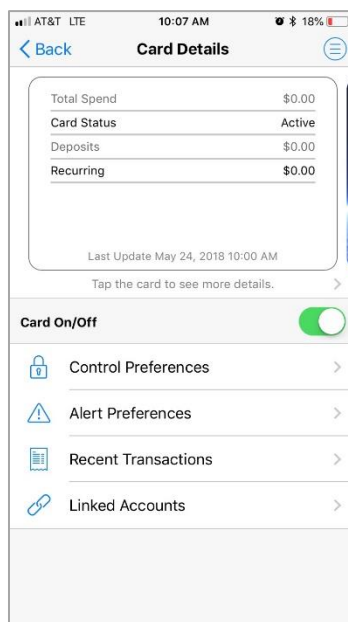
When you tap on the arrow next to a card, you'll be taken to the **Card Details** page.

From this screen, you can also select:

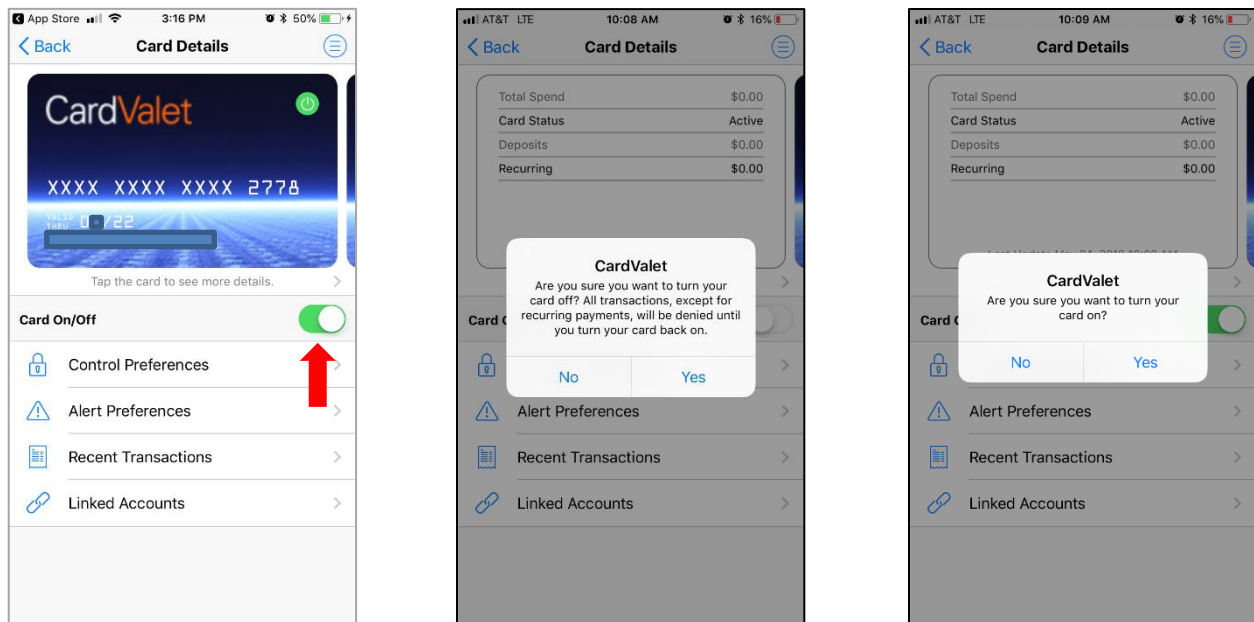
- Control Preferences
- Alert Preferences
- Recent Transactions
- Linked Accounts



Tapping on the card image flips the card over and shows additional card details.



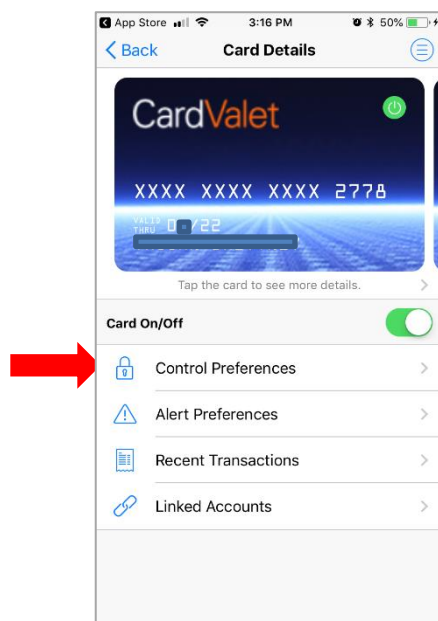
Touching the Card **On/Off** slide will turn the card on or off.



Once the 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.

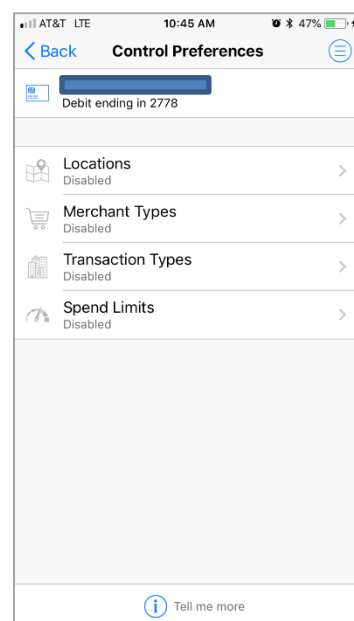
## Control Preferences

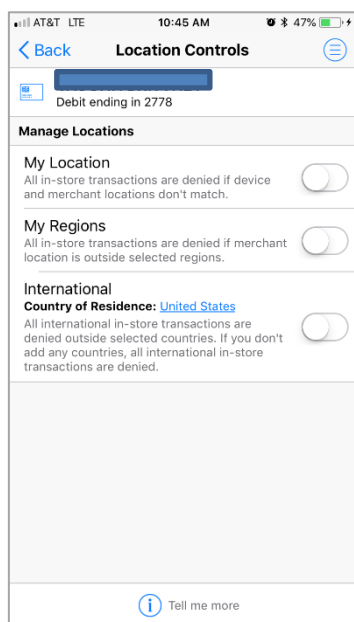
CardValet also supports transaction controls that can be customized by each cardholder to deny certain types of transactions as defined by you. Controls can be used to control spending for dependent or employee cards, and can also be used to reduce the chance of fraudulent transactions.



When you tap on “Control Preferences” from the “Card Details” page you will be able to set transaction controls based on:

- Locations
- Merchant Types
- Transaction Types
- Spend Limits



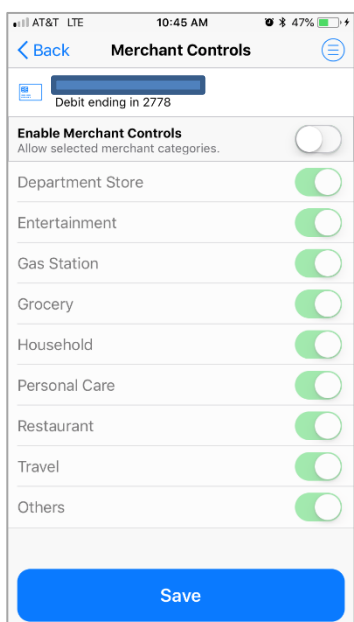


**Location Controls** can be established to restrict transactions performed outside of certain areas.

- Only cover in-store transactions as card not present transactions bypass the location-based preferences.

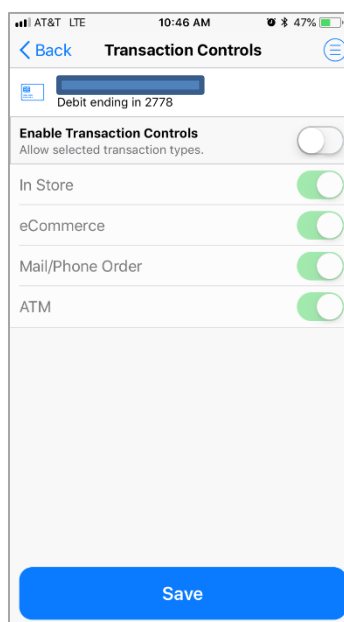
The app determines the user's location by:

- 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.
- CardValet can be used internationally.



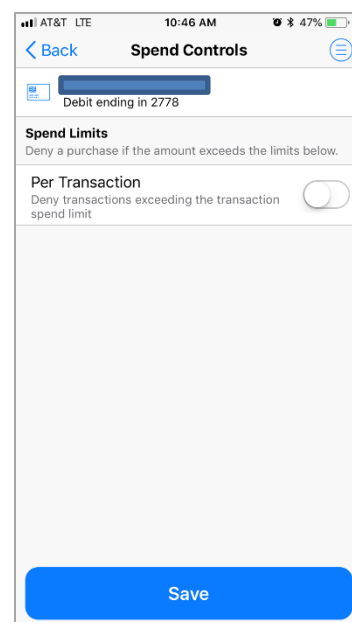
**Merchant Controls** can be set for several types of merchants including:

- Department stores
- Movies, theater, games
- Gas stations
- Grocery stores, pharmacies
- Household contractors, home improvement stores
- Personal Care stores
- Restaurants
- Airlines, trains, taxis, hotels
- All other merchant types



**Transaction Controls** allows user to enable certain transaction types.

- In Store
- eCommerce
- Mail/Phone Order
- ATM



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.

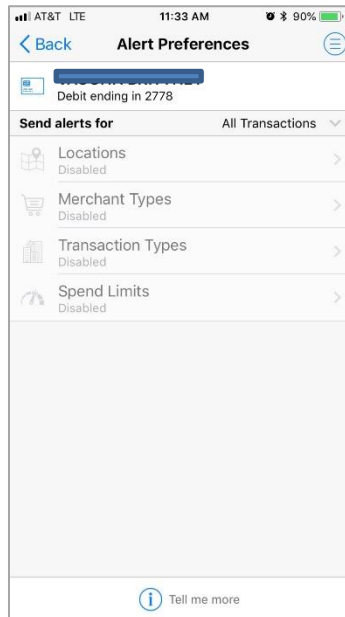


## Alerts Preferences

You can tailor their Alert Preferences to their spending patterns and use them to notify you of unusual purchases via the Mobile App.

Alert Preferences fall into four categories:

- Locations
- Merchant Categories
- Transaction Types
- Spend Limits



You must enable a category to access the alerts associated with it. Enable each alert type within that category for which you want to receive alerts.

Each time your card is used for a transaction, your Alert Preference settings are checked against the purchase to determine if it should generate an alert.

## The Type of Calls Card Services will handle...

- Declines due to custom rules
- Registration lock out
- Locating user ID
- Removing custom rules
- Email address used for registration/update email address
- Activity completed within the app
- Disabling a user/unsubscribing
- Push notification test
- Turning card off/on

## Things to Know...

**How many cards can be added in Card Valet?** As many as the customer has with CBC.

**If a card gets blocked for suspicious activity can it be turned back on in Card Valet?** No.

**Can Card Valet control international travel and unblock countries that CBC blocks?** No.