General

1. **Where can I find the CardValet® App?**
   The free app can be downloaded from the Apple App or Google Play stores.

2. **Does CardValet work on Android phones and iPhones?**
   Yes. CardValet works with the most recent mobile operating software as well as two past generations of Android and iPhone devices. Windows phones are not supported at this time.

3. **What is the cost to use CardValet?**
   CardValet is a free app and there is no cost to use the program. However, your phone service provider may charge data or usage fees.

4. **If I already have the CardValet® app downloaded on my phone, do I need to re-download the app again to register my NECU Debit or Credit Card?**
   No, once the CardValet app is downloaded on your phone, you may register your NECU Debit or Credit Card under the same application. To register, please note the following:
   - Create a unique log in account for each financial institution in which you hold accounts.
   - Each log in account is applicable for a single financial institution.
   - In the log in page, you will see the last time you logged into another financial institution.

5. **Can I unsubscribe from CardValet?**
   Yes. Go to “Manage Portfolio”, uncheck all cards and accounts linked and then tap “OK”.

6. **Can I re-enroll after I have unsubscribed from CardValet?**
   Yes, simply re-register as a new user. You will be prompted to select a new username.

7. **How long does the app stay logged in if you don’t log out?**
   The app will automatically log you off after ten minutes of non-use.
8. **What happens if my card is lost or stolen?**
   If your NECU Debit or Credit Card is lost or stolen, please contact a Member Services Representative immediately by any of the following methods:
   
   - Call 888-436-1847.
   - Visit your local branch.
   - Log in to online banking, and click on the "Services" tab and select "Lost, Stolen, Damaged Card."

   **Please note:** Your CardValet app cannot be logged into without a user ID and password. Also, your new card number will not update automatically within the app. Once you have received your new card in the mail, simply register your new card via: Menu, Manage Portfolio then Add Card.

9. **How do I add or remove a card?**
   To add a new card, simply update the card number via: “Menu, Manage Portfolio then Add Card”.

   Unfortunately, old cards cannot be permanently removed from CardValet. However, you can select to unmanage your card via: “Manage Portfolio”.

10. **If I turn my card “off” will transactions be declined?**
    The following transactions will be **declined** if the card is turned “off”:
    - Cards physically present at the time of the transaction (when you physically swipe your card at a store)
    - Online transactions
    - ATM transactions (including balance inquiries)

    The following transactions will **not be declined** if the card is turned “off”:
    - Reoccurring automatic payments linked to your NECU Debit or Credit Card.
    - Deposits.

11. **Does CardValet work with ATM cards?**
    No, CardValet currently supports Debit and Credit Card transactions.

12. **Does CardValet show the card status?**
    Yes, the card status will display as: Active, Inactive or Restricted.
Registration

1. What information will I need to register my NECU Debit or Credit Card?
   You will need the sixteen digit card number, three digit security code on the back of your card, card expiration date, zip code, your email address and cell phone number.

2. What are the CardValet password requirements?
   CardValet passwords must be at least eight (8) characters in length and must contain at least: one (1) upper case character, one (1) lower case character, one (1) number and one (1) special character.

3. If I have two cards from different financial institutions that support CardValet; can I register both cards with CardValet?
   Yes, in order to do so you must create a unique login account for each financial institution. In the login page, the logo of the last logged-in financial institution shows.

4. Can multiple cards be linked to one registered CardValet account?
   Yes, cardholders can register multiple cards within a single CardValet app. Additional cards can be added within “Manage Portfolio”.

5. If there is more than one card registered, do both cardholders have access to set alerts?
   Yes, while the control pieces are shared, each user can set up separate alert preferences. The alert will display on the mobile device that has been designated as the primary device.

6. When I receive a reissued or replacement card, will I have to update my new NECU Debit or Credit Card in CardValet?
   Yes, if you receive a new or replacement card, you will need to “add” the new card number to your profile. You can also delete the old card by accessing “Manage Portfolio”.
Controls and Alerts

1. **What exactly is the range of the “My Location” controls? Will this control setting impact my Internet transactions?**
   The My Location controls and alerts will check to ensure the merchant location is within a five (5) mile radius of the device set as “primary” within CardValet. These controls impact “card present” transactions only, therefore Internet transactions are not impacted.

2. **Will my card still work while in airplane mode?**
   The card will work while in airplane mode as long as the “My Location” GPS mode is not turned on in the app. This also applies when you put your phone in power saving mode and it limits the GPS on the phone.

3. **What happens if “My Location” is set but the phone is off, will transactions get denied outside of the My Location area?**
   CardValet ignores location information that is more than one (1) hour old. So, if the phone is off for more than an hour “My Location” controls will not take effect, and the transaction will not be denied on the basis of the old location information.

4. **What happens if “My Location” is set but the phone is left at home? Will transactions be denied outside the “My Location” area?**
   CardValet performs a proximity check at the granularity of ZIP code or city, so if the merchant is close to home then the transactions will still go through.

5. **Can I turn on “My Location” for a dependent’s card? How will it work?**
   My Location is only effective for the enrolled user. To limit the dependent’s card, you can use the Region feature to set usage preferences for where the card can be used. Set location preference to “Region” in the drop down menu, then “Add” a “New Region” to set the map to the area where the card may be used.

6. **Can I block international transactions?**
   Yes. International transactions can be blocked using the “International” location control. Transactions will be limited to the United States and you will receive an alert should an international transaction attempt to come through your account.

   **Please note:** Blocking international transactions will not block international Internet transactions. The locations controls are applicable for in-store transactions only.

7. **How do I turn on an alert/control for an ATM transaction?**
   ATM transactions are categorized within the ‘Others’ merchant type.
8. **Will location controls, merchant controls, threshold controls, and turning the card “Off” impact previously authorized recurring transactions?**
   Previously authorized recurring payments will continue to process and will bypass the CardValet edit checks.

9. **How do I turn off notifications at certain times (for example when I am sleeping)?**
   You can set the “Do Not Disturb” time that will suppress notification during the set times. Some notifications will still be delivered, for example any transaction denial or any transaction that is a card-present authorization.

10. **What does it mean if I receive the message “no network connectivity”?**
    This message means there is no network connectivity available. You should try again in a different location with an available network.
Transactions

1. **What type of transactions display in CardValet?**
   CardValet only shows the transactions that are performed with the card. For example, it does not show teller transactions or bill pay on your account.

2. **Does the app show recent transaction history?**
   Yes, the app shows the last fifty (50) Debit or Credit Card transactions posted within the last 30 days. It will not list deposits, withdrawals (including cleared checks written off the account) or transfers.

3. **I set a threshold limit of $50 but I can’t fill gas in some stations. Why is this?**
   There are some cases where a merchant will pre-authorize the card for an amount that may be larger than the actual transaction amount. In this instance the pre-authorization amount must meet the threshold spend limit.

4. **Why are Balance Inquiry transactions generated when I log on to the CardValet app?**
   When you log on to the CardValet application, a Balance Inquiry transaction is performed to retrieve and display the balance. The application will not initiate more than one balance inquiry within 30 minutes even if you press the “Refresh” button.