



CardValet Frequently Asked Questions

Card Controls & Alerts FAQ's:

Q: What exactly is the range of *My Location* controls, and will this control setting impact any internet transactions that I attempt to make?

A: The *My Location* controls and alerts will check to ensure the merchant location is within a 5-mile radius of the device that is set as the primary within CardValet. These controls impact card present transactions only, therefore any purchases attempted via the internet will not be impacted.

Q: If *My Location* is set but the primary device is currently turned off, will transactions get denied outside of the *My Location* area?

A: CardValet will ignore location information that is more than 8 hours old. So if the phone is off for more than 8 hours the *My Location* controls will not take effect, and the transaction will not be denied on the basis of the old location information.

Q: What happens if *My Location* is set but the phone is left at home? Will transactions be denied outside of the *My Location* area?

A: CardValet performs a proximity check at the Zip Code or city level, so if the merchant is close to home than the transactions will still be approved.

Q: A region has been set on the map. Does this mean the card can only be used exactly in this region?

A: The region shows the approximate area where the card can be used; the areas must be greater than 5 square miles. CardValet can typically map the transactions down to a Zip code or city. If the city or Zip code of the merchant overlaps with the selected region in the map then the transaction can still go through. There are instances where a merchant location cannot be mapped down to the Zip code or city, in which case Card Valet will default to the state-level match.

Q: Can I block all international transactions?

A: Yes, International transactions can be blocked using the *Block International* location control. Transactions can be limited to the United States.

Q: Does *Block International* also block international Internet transactions?

A: No, the location controls are applicable to in-store transactions only.

Q: Will location controls, merchant controls, threshold controls and turning off the card impact previously authorized recurring transactions?

A: Previously authorized recurring payments (such as Netflix, Directv, cell phone or utility payments) will continue to process and will bypass the CardValet checks.

Q: How long does it take for a control or alert setting to take effect?

A: Control settings take effect as soon as the *Updating Information* message within the app stops.

Q: How are controls established for various merchant types?

A: Specific merchant types have been created with CardValet and these merchant types can be used for controls and/or alerts via the *Alert Preferences or Control Preferences* screen. Merchant types currently supported are: Department Stores, Entertainment, Gas Stations, Grocery, Household, Personal Care, Restaurant, Travel and Others.

Q: How do I turn on alert/control for an ATM transaction?

A: ATM transactions are categorized within *Others* merchant type.

Q: How do I turn off notifications at certain times?

A: You can set the *Do Not Disturb* time that will suppress notification during the set time. Some notifications will still be delivered, for example any transaction denial.

Q: Are alerts sent as email or push notifications to my device?

A: CardValet alerts are sent as push notifications to your phone. The alerts also display under *Messages* in the CardValet app.

Q: If I have multiple alerts and a transaction violates these alerts will I receive a separate message for each alert?

A: No, the alerts will be consolidated into one message. Example: if the transaction violated Threshold and Location settings then you will receive only one alert and not multiple alerts.

Q: Why did I receive an alert for a denied transaction if I didn't set the control?

A: Alerts are always sent for denied transactions, a deposit or refund, when a shared user changes a control setting, or if the card status changes.

Q: Why is a transaction denied for *My Location or My Regions* when the merchant is physically located within the boundaries?

A: When performing a check on *My Location or My Regions*, CardValet compares the geographic location of the mobile device as well as the Merchant's registered information that is sent within the transaction. It is possible for the merchant's registered information to be an address other than the physical location of the actual store location. In these instances, the transaction will bypass the CardValet checks since the registered information is not within the set boundaries.

Transaction FAQ's:

Q: Does the CardValet app show recent transaction history?

A: Yes, however the app only shows the transactions that are performed with the card. It does not show the transactions that are completed without the use of your card, such as transactions performed at a branch location by a teller, bill pay, any checks written or automatic debit transactions.

Q: A threshold limit of \$50 has been set and now I cannot fill gas at some gas stations. Why?

A: Some merchant types will preauthorize the card for an amount that may be larger than the actual transaction amount. In this instance the preauthorization amount must meet the threshold spending limit. The preauthorization amount is not controlled or established by Bank of Botetourt, it is a setting that is controlled by that particular merchant.

Q: A threshold limit of \$50 has been set, but the user can fill gas in some stations for more than \$50. Why?

A: CardValet controls are only involved during authorization of a transaction. In some cases, such as gas stations, a card may be tested for validity by authorizing \$1. The actual transaction amount will be charged after the transaction is complete.