

General:

Q: Does CardValet support ATM cards?

A: No. CardValet currently supports Debit Cards only.

Q: Which smart phone does CardValet support?

A: Android and iPhones.

Q: Can a cardholder unsubscribe from CardValet?

A: Yes, through the App, under Manage Portfolio, uncheck all cards and accounts and tap OK.

Q: What is the login web address?

A: There is no web address to the Login page - CardValet is a stand-alone mobile App. The App runs on the mobile device, not through a web browser.

Q: How long does the App stay logged in if the cardholder does not log out?

A: After 10 minutes of inactivity.

Q: Does CardValet display the card status?

A: Yes. The Card Details section displays the card status (Active, Inactive, or Restricted)

Q: When a card is lost, does the new card number need to be registered manually through the App?

A: Yes. The new card number must be registered. The replacement card is added to the enrolled cardholder's profile through the Manage Portfolio section under Add Card.

Q: How is a lost card number removed?

A: The old card cannot be removed but the cardholder can unmanage the old card through the App under the Manage Portfolio section.

Registration:

Q: What are the CardValet password requirements?

A: A minimum of 8 characters and contain: 1 upper case character, 1 lower case character, 1 number, and 1 special character.

Q: Can multiple MCB cards be linked to one registered CardValet account?

A: Yes. Cardholders can register multiple MCB debit cards. Additional cards can be added within the Manage Portfolio screen under Add Card.

Q: If a cardholder has two cards from different banks, can they register both cards with CardValet?

A: Yes but NOT with the same login. The cardholder must create a unique login account for each bank.

Q: How many cards can be registered in the CardValet App?

A: 15 cards.

Q: How can a cardholder complete registration if they started the process but did not complete it?

A: Relaunch the App on the same device. Once the cardholder selects the New User option and enters the card number, the App will restart the registration process at the previous stopping point.

Q: What type of information does the cardholder need to register a card?

A: Required information includes: Card number, address, ZIP code, expiration date, and CVV/CVC code (this is the 3-digit code on the back of the card).

Q: What is the purpose of assigning a primary device?

A: The primary device is used to track the GPS for My Location alerts and controls. Additionally, all merchant and threshold alerts are sent to the primary device. All devices that have registered a particular card can view or change the CardValet settings for that card.

Q: Can a cardholder modify CardValet settings from the nonprimary devices?

A: Yes. Controls (including the On/Off setting) are set at the card level, so the last update to a control is honored regardless of which phone was used to make the change. Alerts are set at the device level, so each primary device will receive alerts that were set up from that particular device. The primary device can be re-set by accessing Settings and then Primary Device.

Q: If a parent registers a card for a child, can the child change the controls on the card?

A: Only cardholders with access to the user name and password to the CardValet App can modify the controls.

Q: Do cards require an update in CardValet if they are reissued or replaced?

A: Depends. If the card number does not change, then NO. If the card number is NEW, yes. Add the new card number to the cardholder's profile. Unmanage the old card through the Manage Portfolio section of the App. Uncheck all cards and accounts and tap OK.

Q: Can a cardholder re-enroll in CardValet if they previously unsubscribed?

A: Yes. To use CardValet again, the cardholder registers as a new user. The cardholder is required to select a new user name; if the cardholder enters the previous user name, an error will display. Upon successful registration, the cardholder may once again start using CardValet.

Transactions:

Q: Does the App show recent transaction history?

A: Yes. The App shows the last 50 card based transactions, only since the date the card was registered with CardValet, pending or posted within the last 30 days. Transactions prior to the card being registered will not display.

Q: What type of transactions display in CardValet?

A: CardValet only shows the transactions performed with a MCB Debt Card. It does not show the transactions without the card, such as teller transactions or bill pay to or from an account.

Q: When does the 30 days of transition history start?

A: When the cardholder registers in CardValet.

Card Controls and Alerts:

Q: What is the range of the My Location controls and does it impact internet transactions?

A: 5-mile radius of the primary device. My Location impacts card-present transactions only, therefore internet transactions are not impacted.

Q: If My Location is set and the primary device is off, are transactions denied outside the My Location area?

A: Depends. CardValet ignores location information more than 8 hours old meaning, if the phone is off for more than 8 hours, My Location controls do not take effect and the transaction is not denied.

Q: If My Location is set but the phone is left at home, are transactions denied outside the My Location area?

A: Depends. CardValet performs a proximity check based on ZIP code or city, so if the merchant is close to home, the transactions are not denied.

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

A: Depends. The region show the approximate area where the card can be used; the area must be greater than 5 square miles. CardValet performs a proximity check based on ZIP code or city; if the city or ZIP code of the merchant overlaps with the selected region in the map, the transaction is approved. If the merchant defaults to a corporate location, the cardholder's state is used.

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

A: Immediately. Control settings take effect as soon as the Updating Information message in the App disappears.

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

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

Q: If a cardholder sets multiple alerts and a transaction violates these alerts, will the cardholder receive a separate message for each alert?

A: No. The alerts are consolidated into one message.

Q: Why did the cardholder receive an alert if it was not set?

A: Alerts are ALWAYS sent for: Denied transactions, deposits, refunds, when a shared user changes a control setting, or a card status changes.

International:

Q: Can cardholders block all international transactions?

A: Yes. We currently block all international transactions. If you are traveling out of the country we encourage you to contact us to make us aware. CardValet also has a feature where an alert is generated regardless of whether or not a control preference is set.

Q: Can cardholders use the CardValet App outside the United States?

A: Yes, if the App is downloaded and installed from the United States App store before the cardholder travels. Cardholders can update and manipulate their card controls while outside the United States.



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