



CardValet® Frequently Asked Questions

GENERAL

What is CardValet?

CardValet is an easy-to-use tool that helps you manage your finances by controlling how, when and where debit cards are used through the CardValet app.

With CardValet, you can turn your card “On” or “Off” and control debit card usage and spending, all through your mobile device

Does CardValet work for ATM cards?

No. CardValet currently supports debit card transactions.

Can I unsubscribe from CardValet?

Yes. There are multiple ways that you can unsubscribe from CardValet. You can unsubscribe through the CardValet application via Manage Portfolio. To unsubscribe, uncheck all cards and accounts and tap OK.

First Farmers & Merchants Help Desk can also unsubscribe you from CardValet on your behalf.

When you unsubscribe, all of the previously set alerts and controls are no longer in effect.

How long does the app stay logged in if I do not log out?

The app automatically logs off after 10 minutes of inactivity.

What is included in Spent on card this month?

Spent on card this month displays the total amount that is calculated from the cumulative spending on all managed cards in the month to date. At the end of every month, the system automatically resets the monthly spending amount to zero (0). Deposits and refunds are deducted from the total.

What is included in Spent this month?

Spent this month displays on the back of a specific card, when clicked on, and is the total amount that is calculated from the cumulative spending for that card. At the end of the month, the total resets to zero (0). Deposits and refunds are deducted from the total.

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

Yes. The new card number must be registered. The replacement card is added to your profile via Menu>Manage Portfolio>Add Card.



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How is the lost card number removed?

The old card cannot be removed but you can un-manage the card via Manage Portfolio.

On the Login screen, why is the message Logon Failed. Please enter a valid username or password displaying even though the user is entering the correct password?

Each time you enter an incorrect username or password this message displays. On the third attempt your account is disabled; for security reasons the message continues to display even if you enter the correct username/password. To reset, please contact the Help Desk at 866-733-3444.

What are the CardValet password requirements?

CardValet passwords must be at least 8 characters in length and must contain at least 1 upper case character, 1 lower case character, 1 number, and 1 special character.



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REGISTRATION

If I have two cards from different financial institutions that support CardValet; can I register both cards with CardValet?

You must create a unique login account for each financial institution. Each login account is applicable for a single financial institution. In the login page, the logo of the last logged-in financial institution shows.

Can multiple First Farmers & Merchants cards be linked to one registered CardValet account?

Yes. You can register multiple cards within a single CardValet app. Additional cards can be added within the Menu>Manage Portfolio>Add Card screen.

When loading more than one card on a device, what type of information do I need in order to register each card?

You will need to enter the same level of detail entered for the original card. This information generally includes the:

- Card Number
- Address
- ZIP code
- Expiration Date
- CVV/CVC Code

Secondary authentication includes:

- Security token sent in an email
- Last 4 digits of the social security number

Multiple account holders can register the same card as long as they know the card details. Typical examples of multiple individuals registering one card include: parents and dependents; spouses; and employers/employees.

You can download the card on multiple devices but are requested to indicate which device is “primary.” What is the purpose of assigning a primary device? Can you make changes to the settings from the non-primary devices?

The primary device is used to track the GPS for “My Location” alerts and controls and all merchant and threshold alerts will be sent to the primary device. All devices that have registered a particular card can view or change the CardValet settings for that card. Controls (including the “On/Off” setting) are set at the card level, so the last update to a control will be 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 – Primary Device



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If a parent registers a card for a child, what stops the child from changing the controls placed on the card?

Each account holder who registers a card will have access to controls for the card. In many cases, the child will not know about CardValet unless the parent shares the information.

When if I receive a replacement card, will I have to update my cards in the app?

Yes. If your card number, expiration date or security code changes then you must add the card to your profile. In addition, you may hide the old card. Both of these functions are accessible in Manage Portfolio.

What if I am having issues registering and cannot get past the SSN?

Make sure that there are no dashes in the SSN field. If there are, remove them and try again. If you continue to have problems registering, then please contact the Help Desk at 866-733-3444 for assistance.

Can I re-enroll in CardValet if I previously unsubscribed?

Yes. To re-activate, you must register as a new user. You will be required to select a new user name; if you enter your previous user name an error will display. Upon successful registration, you may once again use CardValet.



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CONTROLS & ALERTS

What is the range for the My Location controls, and will this control setting impact internet transactions?

The My Location controls and alerts will check to ensure the merchant location is within a 5-mile radius of the primary device. These controls impact card present transactions only, therefore internet transactions are not impacted. If a merchant's location is causing you to be declined you may need to disable the location setting.

If the My Location is set but the primary phone is off, will transactions be denied outside of the My Location area?

CardValet does not continue to track your last known location if it is more than 8 hours old. For example, you are shopping in Columbus and your phone battery dies and then more than 8 hours later you are shopping in Atlanta, your transactions will not be denied due to the My Location setting. However if it is less than 8 hours, your transaction will be denied. If you are not able to turn your primary phone on then you may contact the Help Desk during to remove all of your control preferences.

If the My Location is set but the primary phone is left at home, will transactions be denied outside of the My Location area?

CardValet performs a proximity check of ZIP code or city, so if the merchant is close to home then the transactions will still go through.

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

The region shows the approximate area where the card can be used; the area must be greater than 5 square miles. CardValet can typically map the transaction 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 a ZIP code or city, in which case CardValet will default to a state-level match.

Can I block all international transactions?

International transactions are blocked by First Farmers & Merchants Bank by default. If you are traveling internationally you must let First Farmers & Merchants Bank know.

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

Control settings take effect as soon as the *Updating information* message in the app stops.



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

ATM transactions are categorized within Others merchant type.

How do I turn off notifications at certain times, such as when I am sleeping?

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 or any transaction that is a card-present authorization.

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

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

Why did I receive an alert for a denied transaction if it was not set?

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.

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

When performing an edit check on My Location and My Regions, CardValet compares the geographic location of the mobile device as well as the Merchant's information that is sent within the transaction. 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. It is possible for the merchant to use an address that is not the same as the physical location of the merchant i.e. Corporate or Regional address. In these instances, the transaction will bypass the CardValet edit checks since the information is not within the set boundaries.



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TRANSACTIONS

Does the app show recent transaction history?

Yes. The app shows last 50 card-based transactions posted within last 30 days.

Why could I be declined at some gas stations? Your Spend Limits may need to be adjusted. Some merchants preauthorize dollar amounts that are larger than the actual transaction amount. Your Spend Limits must be equal to or greater than the preauthorization amount.

Example: If you have Spend Limits set to \$100 and the gas station preauthorizes \$126, then your transaction will be denied.

Example: If you have Spend Limits set to \$100 and the gas station preauthorizes \$1, then your transaction will be approved.

What type of transactions display in CardValet?

CardValet only shows the transactions that are performed with the registered card. It does not show checks, ACH, teller transactions, bill pay transactions, or activity on cards that are not registered. You must login to FF&M's mobile banking app to review the full history of all transaction types.

Will the balance be updated to include teller transactions?

Yes. The balance is updated the next time you log into CardValet. You should log out and log back in to see the updated balance. For more thorough transaction data including teller transactions etc. you should use the FF&M mobile app.

Does the 30 days of transaction history start when the app is loaded and cardholder registers, or is the history viewable in the app (since we have the history) as soon as they register?

The 30 days of transactions begin when you register your card for CardValet.