



Collegedale Credit Union is investing in your ability to take charge of many functions on your CCU **debit card**. CardValet® is a **debit card** management and fraud mitigation tool. With this tool, you can manage some of your debit card functions. YOU will be able to:

- Turn your debit card on and off
- Limit, within a geographic area, where your debit card can be used.
- Establish spending limits
- Set shopping restrictions
- Receive alerts

FRAUD MITIGATION...Whether your debit card is lost or stolen, or you want to protect yourself from identity theft, skimming and other attacks, you can use CardValet® for security. Consider turning your debit card “off” when you are not using it as this helps safeguard against fraud. When your debit card is “off”, no withdrawals or purchases will be approved. In addition, transaction controls that allow your debit card to work only in specific locations or geographic areas, add another layer of protection. You can set up real-time alerts that will keep you informed when your debit card is used or declined.

Ready to take charge? CardValet® app is available for iPhones and Android in the App Store and Google Play, respectively. Select the app called “CCU Secure” by looking for this logo...



Once downloaded, the app is ready for you to be in control of many of your debit card functions.

To help you, here are some Answers to common Questions:

Q: What if I already have the Mobiliti app?

A: The login credentials on your Mobiliti app are what you will use for your CardValet® app.

Q: Can I load more than one Collegedale Credit Union debit card on the app?

A: Yes. You will need to enter the same level of detail entered for the original card. This information generally includes card number, address, ZIP code, expiration date, and CVV/CVC code. There may be secondary authentication which includes the last 4 digits of the social security number of the **primary CCU account member**.

Q: Why might a password error message display on the Login screen even though I'm entering the correct password?

A: Each time the cardholder enters an incorrect username or password, this message displays. On the third attempt, the account is disabled. For security reasons, the message continues to display even if the cardholder enters the correct username/password. You will need to contact CCU in order to reset your password.

Q: Does CardValet® display the debit card status?

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

Q: What type of transactions display in CardValet®?

A: CardValet® only shows the transactions performed with your debit card.

Q: Why did I receive an alert that I did not set?

A: Alerts are always sent for...Denied Transactions, Deposits, Refunds and Control or Status setting changes.

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

A: CardValet® compares the geographic location of the mobile device to the Merchant's Reg E information sent with the transaction. Occasionally, the merchant's address is not the physical location of the merchant—**example:** the corporate or regional address of the merchant—causing the transaction to be denied.

Q: Does "Block International" block international internet (card not present) transactions?

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

Q: When I receive a reissued or replacement card, will I have to update my card in CardValet®?

A: Depends. If the card number does not change, no. If the card number is new, yes. Add the new card number to the cardholder's profile. Delete or Unmanage the old card through the **CardValet® app | Manage Portfolio**.

Q: If I have debit cards from different financial institutions that support CardValet®, can I register both cards with CardValet®?

A: Yes. 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. To make sure you are managing your CCU account, look for this logo...

