



CardNav

Member Experience
Training Guide

CO-OP Financial Services

TABLE OF CONTENTS

Pages

- › Getting Started.....4-5
- › Installing and Upgrading.....8-10
- › Logging in to the App.....12-15
- › Navigating the App.....17-31
- › Viewing Card Information.....33-39
- › Viewing Account Information.....41-43
- › Managing Control Preferences....45-53
- › Managing Alert Preferences.....55-63



Leading the Charge In Card Control

Getting Started

WELCOME TO CARDNAV!

CardNav is a system of **alerts** and **controls**, integrated with CO-OP debit or credit card processing that allows your cardholders to uniquely control and protect their own cards. Using a mobile app, they can specify preferences that:

- › Provide them with near-real-time alerts of certain activity (alerts).
- › Cause denials of transactions that match criteria (controls).

CardNav empowers members to make proactive decisions regarding their cards, as well as respond immediately to card-use situations as they occur.

Getting Started

REQUIREMENTS

CardNav is available for credit unions that process their signature and PIN debit, or in-house credit programs through CO-OP *and* use AP Cooperative or AP Complete. The solution requires no additional integration with your core processor or home banking system.

CardNav can be implemented for BINs that meet the following requirements:

- › Cardholder data must be held at CO-OP for each BIN implemented.
- › CV keys must be held at CO-OP for each BIN implemented.
- › PAN lengths must be 16 digits or less.
- › Card plastic (sequence) numbers cannot be used.

To use the mobile app, cardholders need a mobile device with one of the following models and operating systems:

- › Android – version 4.1 and later
- › Apple (iOS) – device model 4S, 5, 5C, 5S, 6, or 6 Plus with iOS operating system version 6, 7, or 8

In general, CardNav supports the latest hardware and operating system versions for both Android and Apple devices. CardNav also supports the two previous versions of operating systems for both device types. ATM BINs with PAN lengths greater than 16 digits are not supported.

Getting Started

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Installing and Upgrading

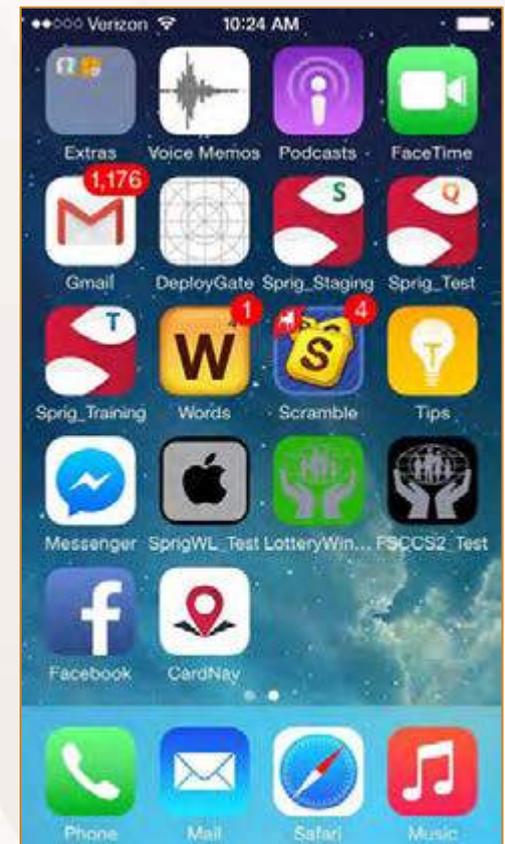
INSTALLING CARDNAV FOR THE FIRST TIME

CardNav is available for both iPhones and Android mobile devices.

iPhone users can find the app in the iTunes store, and Android users can find it in the Google PlayStore.

Members should follow the instructions on their device to download and install the app. After installing, the CardNav icon displays on the main screen.

Installing and
Upgrading



REGISTERING AS A NEW USER

To use CardNav, members must first register at least one card. They can start the registration process by tapping the **New User** button on the login screen.

After entering the card number, members are prompted to enter the following information to authenticate ownership of the card:

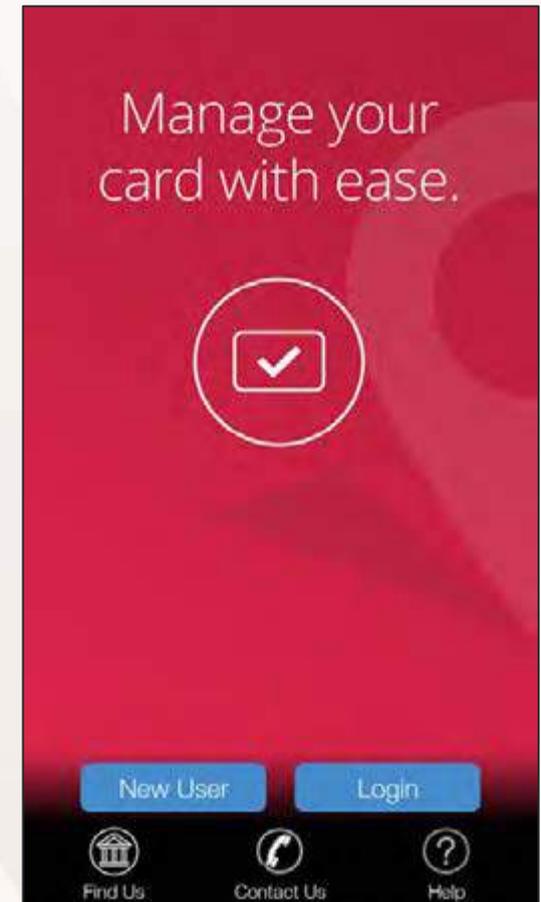
- › Security code
- › Expiration date
- › Billing address , including street address and zip code

Members may have to provide additional information to verify their identify, for example:

- › Last 4 digits of the primary cardholder's SSN
- › Date of birth
- › Mother's maiden name

For cards that do not have personal information available, members may be asked to enter the amount of their last PIN-based transaction. If this information is not available, they should perform a new transaction and keep record of the amount.

Installing and Upgrading



REGISTERING AS A NEW USER (CONTINUED)

After verifying their identity in the app, members should accept the terms and conditions of the app.

Now they are ready to create their account by configuring a user name and password and specifying an email address. Email addresses are only used for communications about their CardNav account, such as password reset notifications.

Passwords must include at least one of each of the following elements:

- › An uppercase letter
- › A lowercase letter
- › A number
- › A special character, including any from the following list: !@#\$%^&*()_+~

Installing and Upgrading



The screenshot shows the 'Registration' screen in the CardNav app. At the top, there is a 'Close' button and the title 'Registration'. Below this, a progress indicator shows three steps: 'Step 1: Enter Card Information' (completed with a green checkmark), 'Step 2: Enter Your Information' (current step, highlighted in blue with a green checkmark), and 'Step 3: Create Your Account' (indicated by three dots). The main content area contains instructions: 'Using the drop down list, please select a suggested name or create your user name.' Below the instructions is a dropdown menu with 'Create your own' selected. There are four input fields: 'User Name', 'Password', 'Re-Enter Password', and 'Email Address'. Each field has a question mark icon to its right. At the bottom of the screen, there is a navigation bar with three icons: 'Find Us', 'Contact Us', and 'Help'.

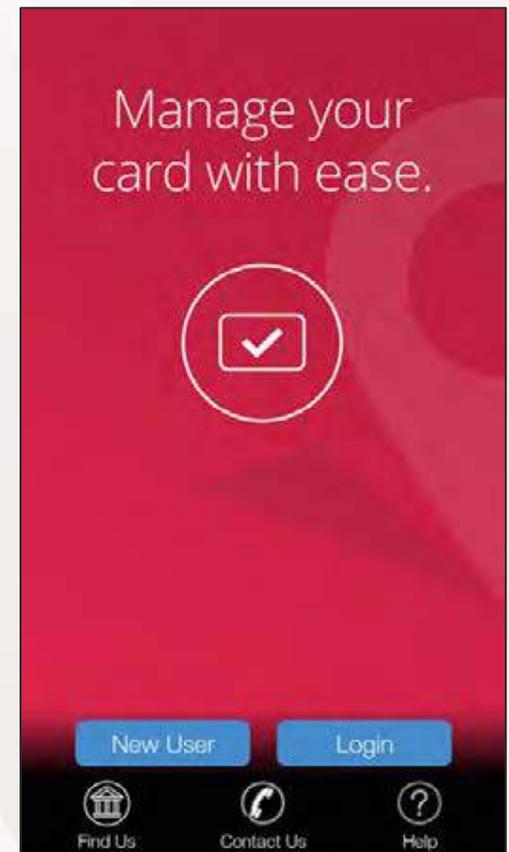
Logging in to the App

LOGGING IN TO THE APP

To log in to the app, members can simply tap the app icon on the mobile device's desktop and log in.

After logging in to CardNav, members who use a password will remain logged in for up to 20 minutes. These members should consider setting up a passcode so they can stay logged in for longer periods of time and have quick access to preferences and other settings.

Logging in to the App



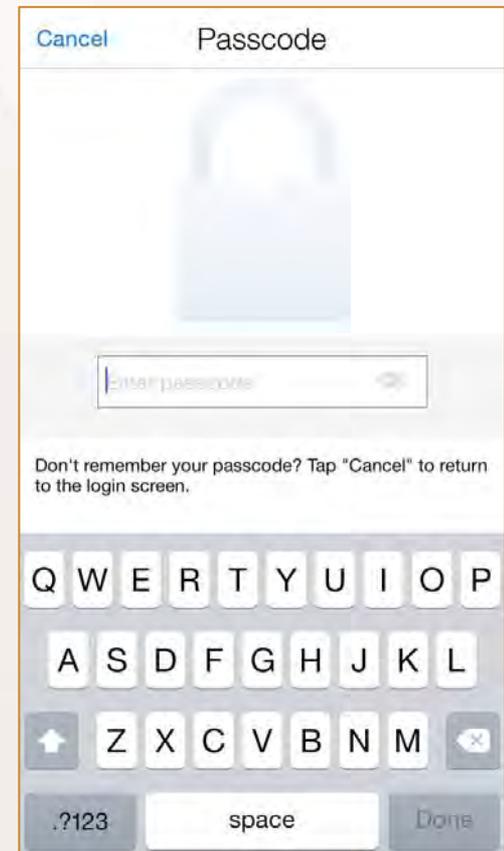
SETTING PASSCODES

When users log in to CardNav by CO-OP 3.0 for the first time, they will be prompted to create a new 4-10 digit passcode. When enabled, the passcode is required every time they access the app. Users who do not set up a passcode will be required to log in with their user name and password.

The following rules apply:

- › Passcode users must enter their 4-10 digit passcode every time the app is launched and every time the app comes to the foreground.
- › Passcode users will be prompted to enter their user names and passwords in the following situations:
 - › Users have not been active in the app for 60 days or more.
 - › The app has undergone system maintenance.
 - › Users have manually logged out of the app.
 - › Users have entered the wrong passcode three times consecutively and have been logged out the app. They will be able to change their passcodes after logging in to the app.
- › Users who log in with user names and passwords instead of passcodes are timed out of the app after 20 minutes of usage.

Logging in to the App

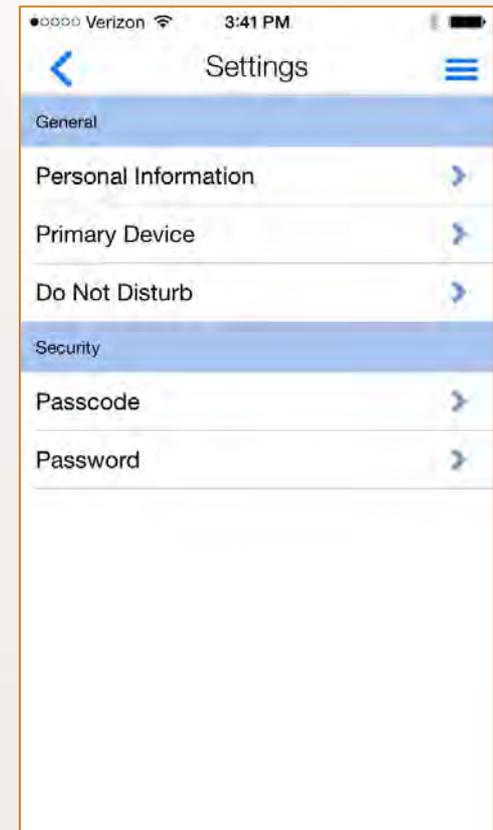


SETTING PASSCODES LATER

Users with iPhone 5S and later devices can assign a Touch ID to the passcode, allowing them to access the app using their fingerprint.

Members can always set or change their passcode later by tapping the Passcode option on the Settings screen, which is available from the main menu.

Logging in to the App

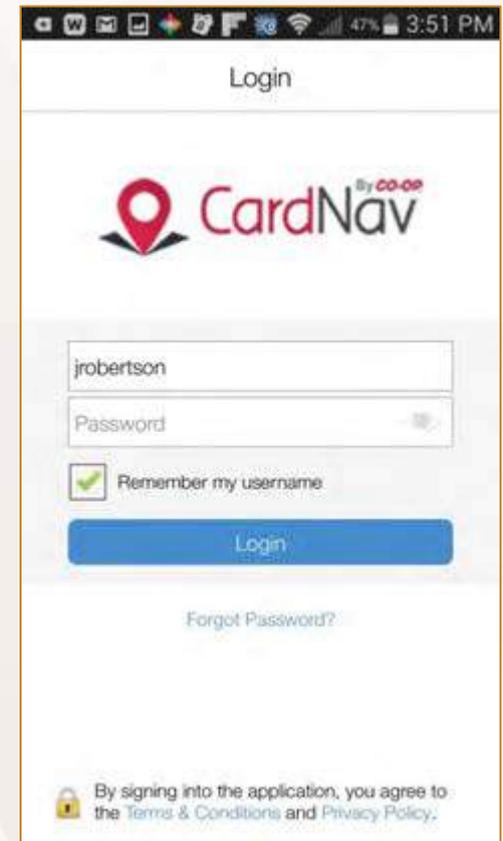


RETRIEVING FORGOTTEN PASSWORDS

If members forget or lose their passwords, they should take the following steps to retrieve them:

1. Tap the **Forgot Password** link on the login page .
2. Enter your user name and tap OK. A security code is sent to the email address that was provided during registration.
3. After retrieving the security code from the email, select the **I have the security code** check box on the **Forgot Password** screen.
4. Enter the security code and the new password. Confirm the password, and tap **OK**.

Logging in to the App



Navigating the App

VIEWING THE HOME SCREEN

The **Home** screen is the first screen that members see when they log in to the app. The Home screen displays the following information:

- › **Spent on card this month** – the cumulative spending to date on all cards that are managed by the logged-in member. At the end of every month, the system automatically resets the monthly spending amount to zero. The amount is calculated starting from the time the member begins managing the card in the app.
- › **Refresh option** – refreshes the screen with the most current information.
- › **Main menu** – menu for accessing settings, legal information, messages, contact information, and more.
- › **Cards** – a list of all the cards that are registered with CardNav.
- › **Accounts** – a list of accounts that are available for management.

Navigating the App



VIEWING CARD DETAILS

Members can tap individual cards in the **Cards** section of the **Home** screen to view details about their cards.

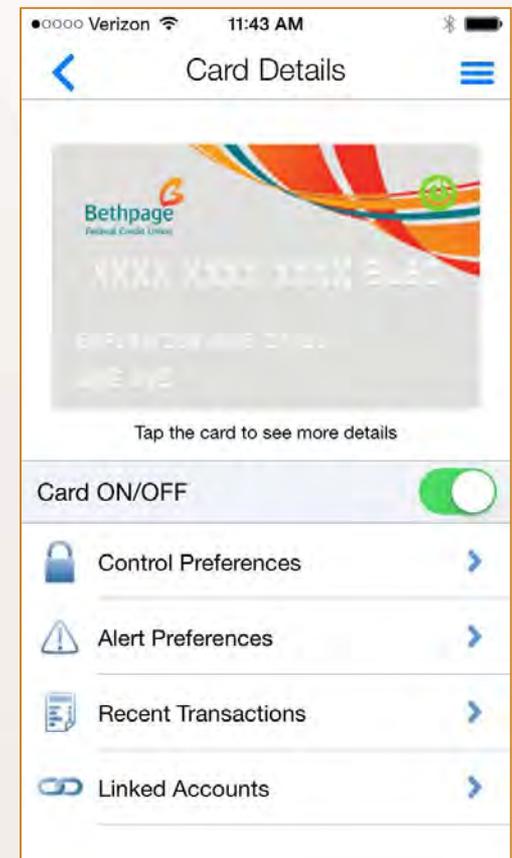
The **Card Details** screen shows the following information for each card:

- › Front image of the card
- › Cardholder's name
- › Last four digits of the card number
- › Card expiration date

Members can also use this screen to control card status (ON or OFF) and access control and alert preferences, recent transactions, and any accounts that are linked to the current card .

Tip: To view details about other cards in the portfolio, members can use the slider above the card image.

Navigating the App



VIEWING ACCOUNT DETAILS

To view details about accounts, members can tap individual accounts in the **Accounts** section of the **Home** screen.

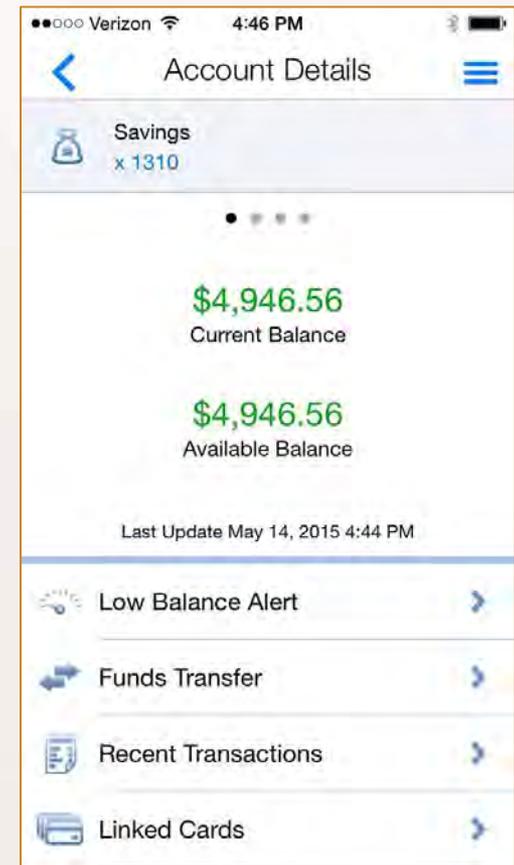
The **Account Details** screen shows the following information for each account:

- › Account type (Savings, Checking, Loan, etc.)
- › Last four digits of the account number
- › Current and available balances
- › Last date the account was updated

Members can also use this screen to set low balance alerts, transfer funds, view recent transactions, and access other cards that are linked to the account.

Tip: To view details about other accounts, members can use the slider above the current balance.

Navigating the App

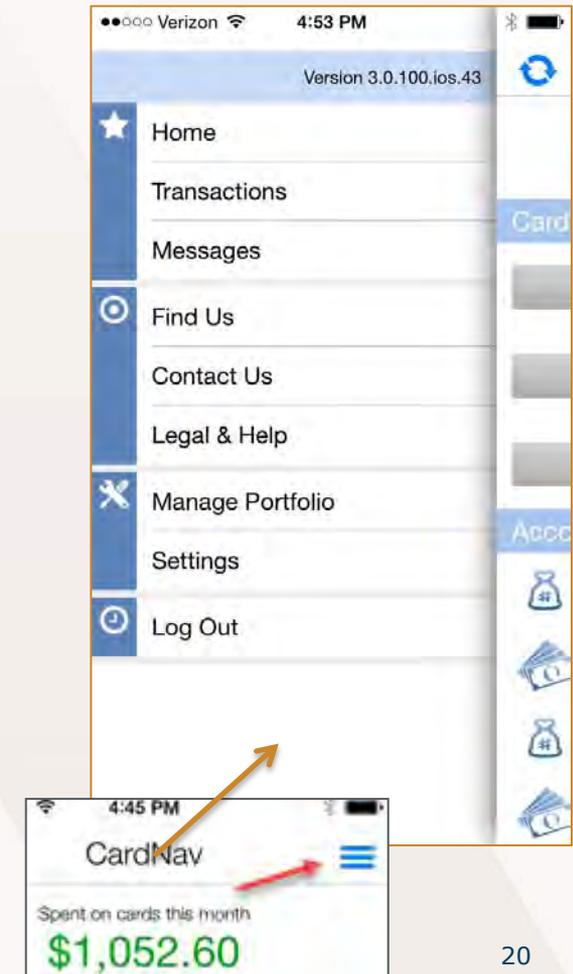


NAVIGATING THE MAIN MENU

Members can tap the main menu to access the following screens and options:

- › **Home** – the **Home** screen of the app.
- › **Transactions** – a list of recent transactions by date.
- › **Messages** – card, account, and transaction alerts and other messages.
- › **Find Us** – a map of the area with credit union and CO-OP Network ATMs.
- › **Contact Us** – contact information for the credit union.
- › **Legal & Help** – terms and conditions for using the app.
- › **Manage Portfolio** – screen for selecting which cards and accounts are enabled for management.
- › **Settings** – settings for updating personal information, specifying primary device status, and setting security options.
- › **Log Out** – option for logging out of the app.

Navigating the App



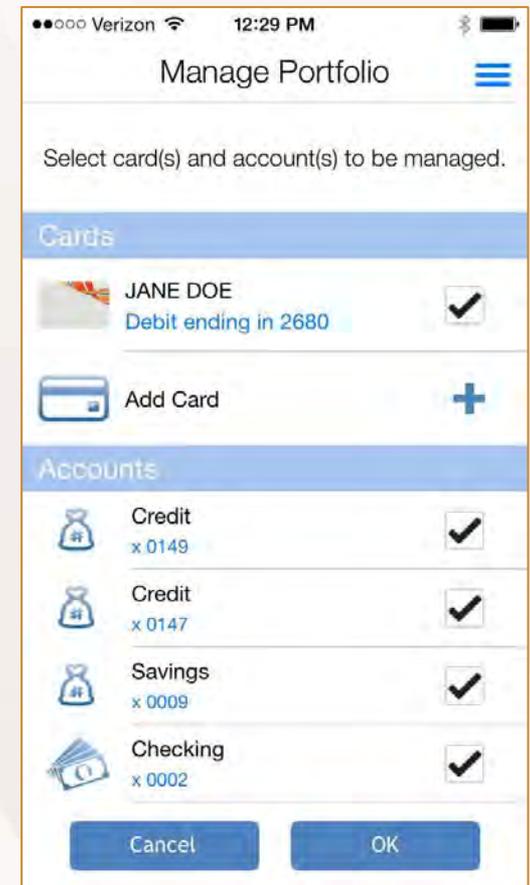
MANAGING YOUR PORTFOLIO

The **Manage Portfolio** screen lets members enable or disable cards and accounts for management through the app. By default, all cards and accounts are enabled for management. To disable a card or account, clear the check box beside that card or account.

If members clear the check boxes beside all the accounts and cards on the **Manage Portfolio** screen, the app will ask them if they wish to unsubscribe from the service. When unsubscribed from the service, all card control services are disabled, and members will not receive any transaction alerts. Also, members will not be able to log in to the app.

If members decide to use the app again after unsubscribing, they must register again as a new user. In this case, they are required to select a new user name.

Viewing Account Information



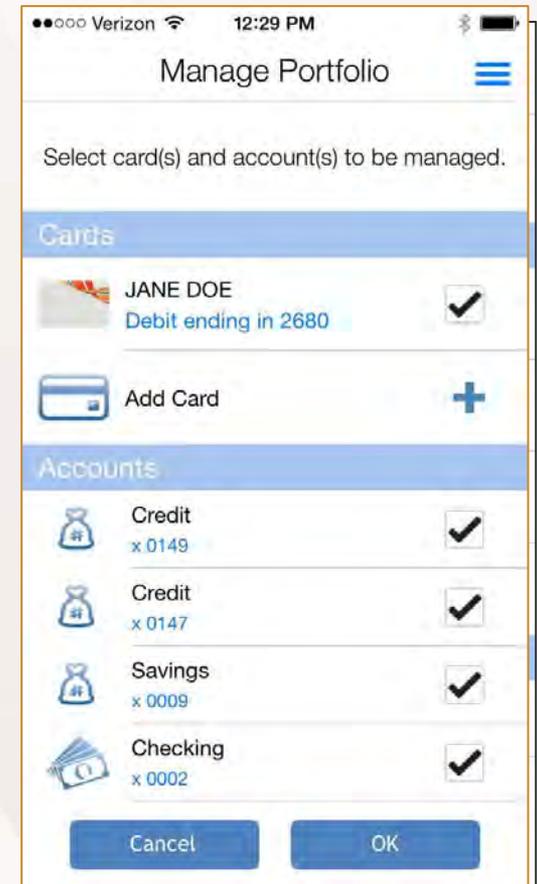
ADDING A CARD TO YOUR PORTFOLIO

Members can add new cards for management by tapping **New Card** on the **Manage Portfolio** screen.

The process for adding a card from the Manage Portfolio screen is similar to the registration process with the following exceptions:

- › Members are not prompted to accept the CardNav Terms and Conditions and Privacy Policy.
- › Members do not have to create a new login account.
- › PIN transaction is not available as an authentication option.

Viewing Account Information

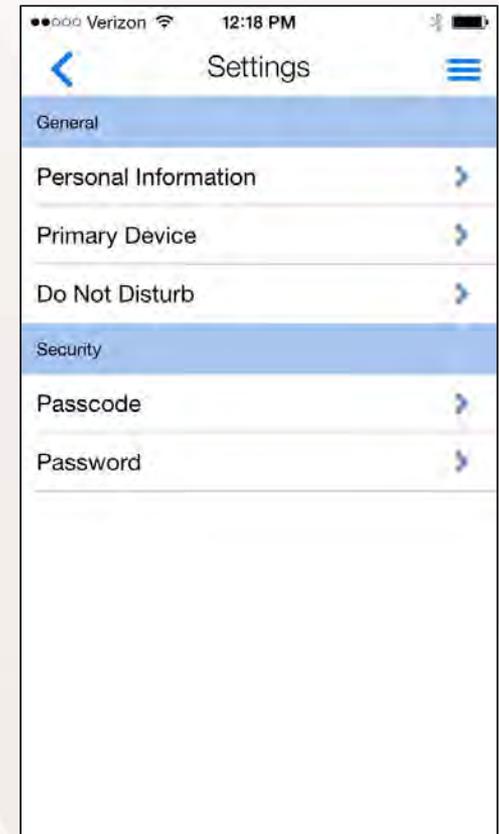


UPDATING SETTINGS

Members can tap **Settings** from the main menu to access the following options:

- › **Personal Information** – Update personal information such as name, email address, and phone number.
- › **Primary Device** – Set this device as the primary device for the account. The primary device is used to apply location controls and receive notification.
- › **Do Not Disturb** – Specify a time period during which you will receive only essential alerts (for card-present transactions and denied transactions).
- › **Passcode** – Disable, set, or change the 4-10 digit passcode used for logging in to the app.
- › **Password** – Change your password required for login.

Viewing Account Information

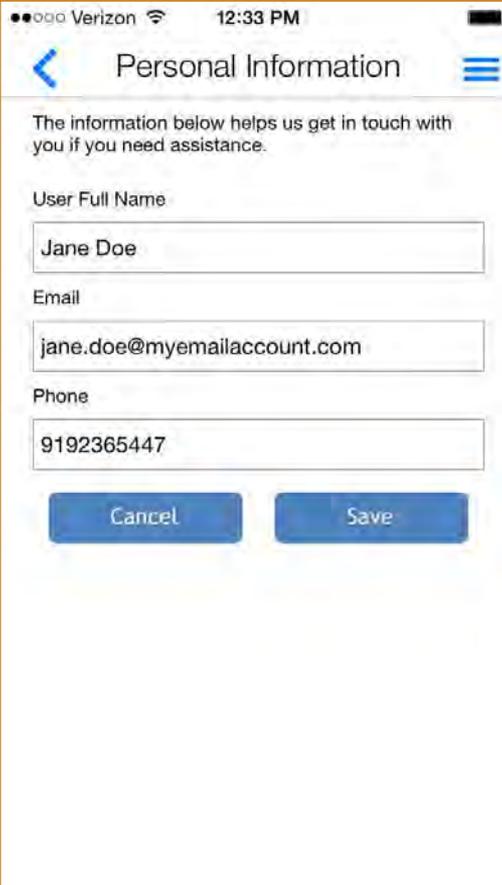


UPDATING PERSONAL INFORMATION

Members can tap **Personal Information** on the **Settings** screen to modify the following information:

- › **User Full Name** – The name that is displayed on the **Home** screen.
- › **Email** – The email address that CardNav uses to send the security code when members initiate the **Forgot Password** process.
- › **Phone** – The member's phone number.

Viewing Account Information



The screenshot shows a mobile application interface for updating personal information. At the top, the status bar displays 'Verizon', signal strength, Wi-Fi, and the time '12:33 PM'. The app header shows a back arrow, the title 'Personal Information', and a menu icon. Below the header, a message states: 'The information below helps us get in touch with you if you need assistance.' The form contains three input fields: 'User Full Name' with the value 'Jane Doe', 'Email' with the value 'jane.doe@myemailaccount.com', and 'Phone' with the value '9192365447'. At the bottom of the form are two blue buttons: 'Cancel' and 'Save'.

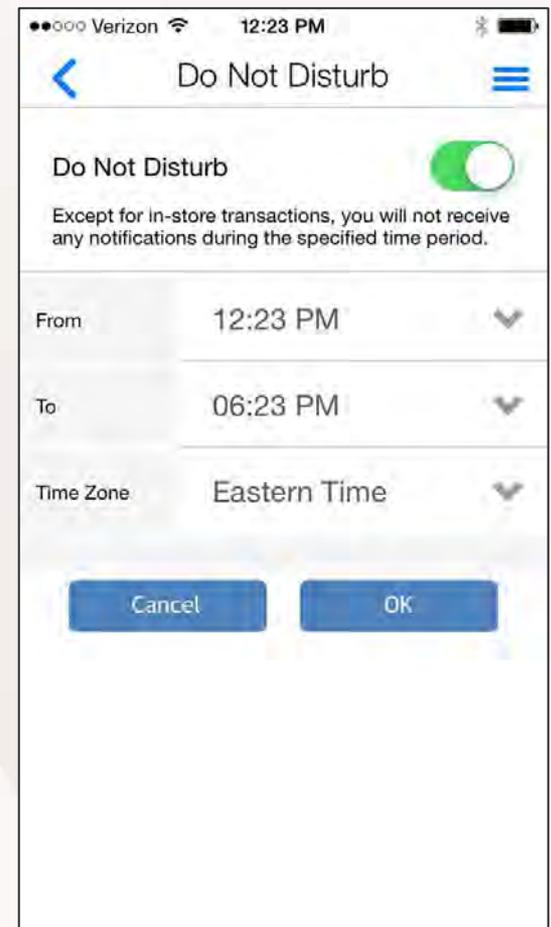
SETTING DO-NOT-DISTURB TIMES

Members can tap **Do Not Disturb** on the **Settings** screen to specify a time period during which they will receive only alerts for transactions conducted with the card present (in-store or at ATMs) and for denied transactions. Denied and card-present transaction alerts are still received during the DO NOT DISTURB time windows due to the security risks these activities may pose when the user is sleeping or otherwise occupied.

To set the time period, members can tap the **Do Not Disturb** slider to the **On** position, select the time window and time zone, and then tap **OK**.

Note: Alerts are not sent during **Do Not Disturb** time window, but they still display in the **Messages** section for viewing at any time.

Viewing Account Information



CHANGING YOUR PASSWORD

Members can tap **Password** on the **Settings** screen to change the password that they use to log in to the app. The Change Password screen requires them to enter the old password also enter the new password twice.

The password must be 8-12 characters in length with at least one uppercase letter, one lowercase letter, one number, and one special character from the following list of characters: !@#\$%^&*()_+~

Tip: Members can tap the eye icon in the fields to display the actual characters in the password. By default, characters are hidden for security purposes.

Viewing Account Information



The screenshot shows a mobile application interface for changing a password. At the top, the status bar displays 'Verizon', signal strength, Wi-Fi, time '12:24 PM', and battery level. The app title is 'Change Password'. Below the title, there is a prompt 'Enter your current password.' followed by a text input field with a masked password (dots) and an eye icon. Below this is a password strength requirement message: 'Password must be 8 to 12 characters in length, with at least one uppercase, one lowercase, one number and one special character from !@#\$%^&*()_+~'. This is followed by two more text input fields for the new password, each with a masked password and an eye icon. At the bottom of the form are two buttons: 'Cancel' and 'OK'. A QWERTY keyboard is visible at the bottom of the screen, with a 'Go' button on the right.

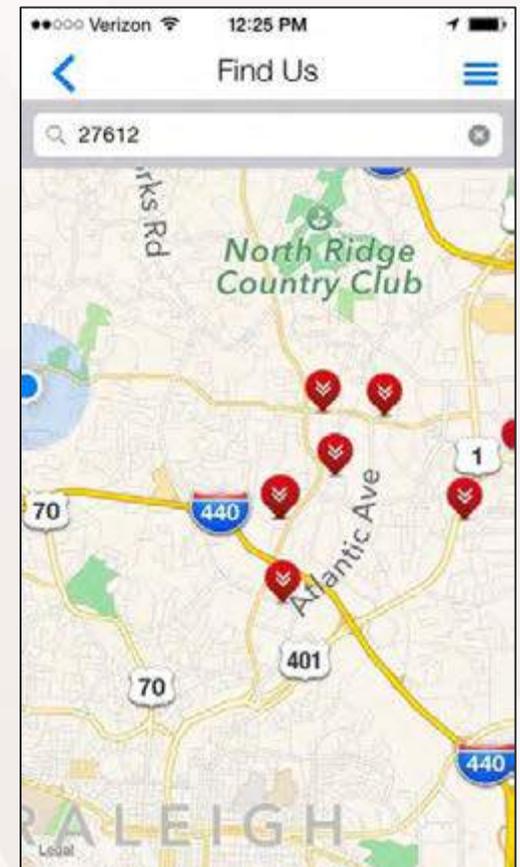
LOCATING ATM LOCATIONS

Members can tap **Find Us** on the log-in screen or the main menu to display a map with pointers to credit union and CO-OP Network ATMs within proximity of their mobile device. Credit union ATMs display as green icons, and CO-OP Network ATMs display as red icons.

When using the **Find Us** feature, if the member's phone location services tracking is turned off, a reminder notification displays asking the member to turn location services on. Location services must be turned on for the app to provide information about the current location.

Note: Members can manipulate the ATM search by entering the zip code or city information in the field above the map.

Viewing Account Information



VIEWING MESSAGES

Members can tap **Messages** on the main menu to display all transaction and account alerts that have been sent to the member's mobile device.

The **Messages** screen lists all alerts recently generated, regardless of whether the notifications setting is on or off. Messages for the last 30 days or 50 transactions of card history are available in CardNav. However, account balance alerts remain only until the account balance meets or exceeds the specified threshold.

Viewing Account Information



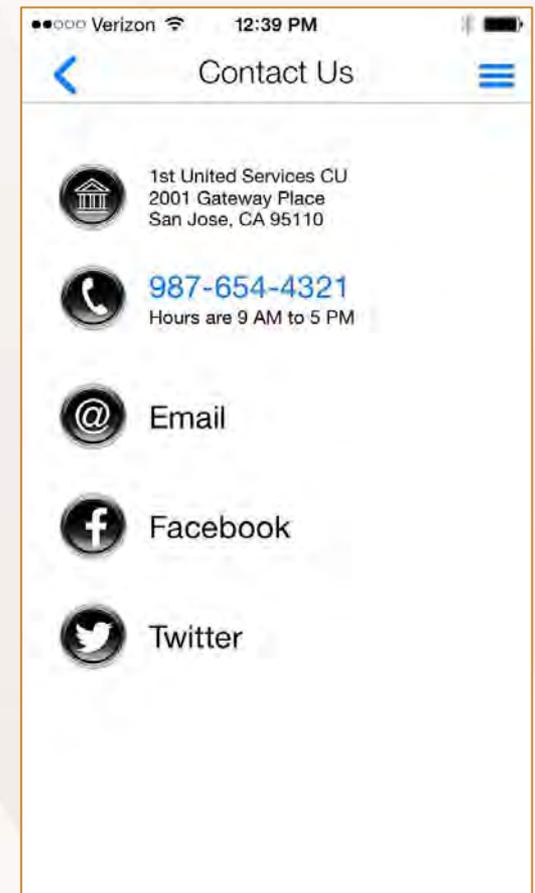
CONTACTING YOUR FINANCIAL INSTITUTION

Members can tap **Contact Us** on the login screen or the main menu to see their credit union's contact information.

Members can tap the phone number and **Call** to call the credit union directly.

They can also tap **Email** to activate the mobile device's default email program.

Viewing Account Information



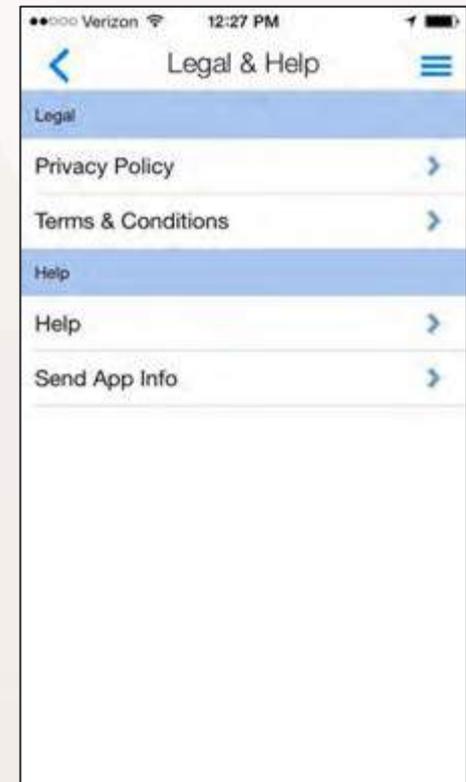
VIEWING TERMS AND CONDITIONS AND PRIVACY POLICY

Members can tap **Legal & Help** on the main menu to view legal information and get help.

The **Terms & Conditions** and **Privacy Policy** contain legal information that the member accepted during the registration process.

The **Help** option provides assistance for using CardNav, including getting started, registering and logging in, setting preferences for controls and alerts, and more.

Viewing Account Information

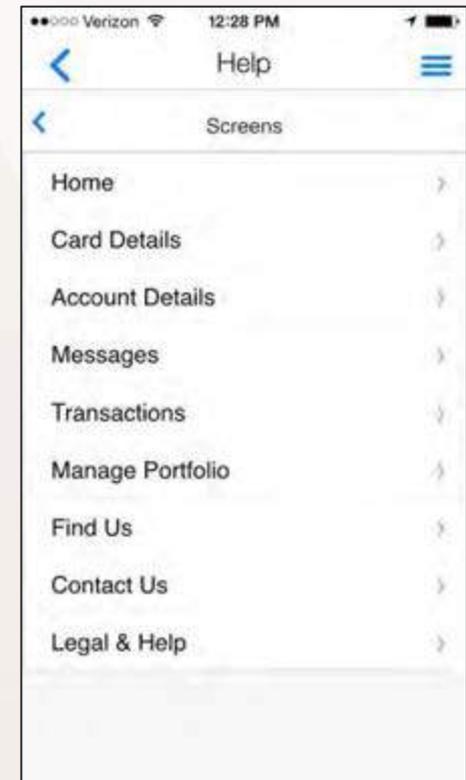


GETTING HELP

Members can tap the question mark icon on the login screen or **Help** on the **Legal & Help** screen to access help for using the app. The **Help** page provides assistance in the following categories:

- › **Registration & Login**
- › **Screens**
- › **Settings**
- › **App & Device Info**

Viewing Account Information



Viewing Card Information

VIEWING CARD DETAILS

Members can tap individual cards in the **Cards** section of the **Home** screen to view details about their cards.

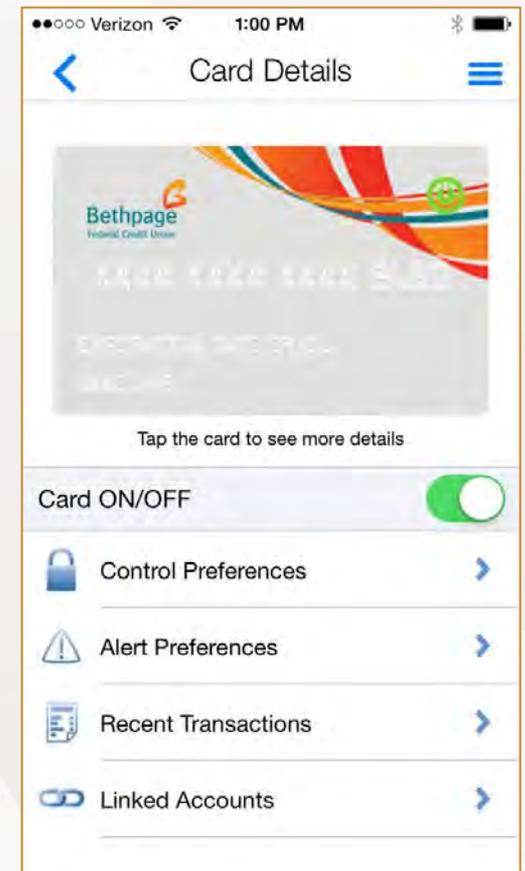
The **Card Details** screen shows the following information for each card:

- › Front image of the card
- › Cardholder's name
- › Last four digits of the card number
- › Card expiration date

Members can also use this screen to control card status (ON or OFF) and access control and alert preferences, recent transactions, and any accounts that are linked to the current card .

Tip: To view details about other cards in the portfolio, members can use the slider above the card image.

Viewing Card Information

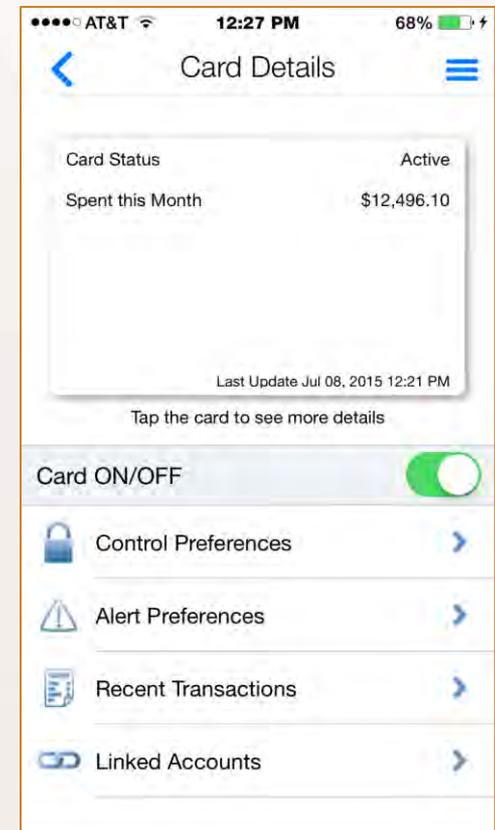


VIEWING CARD DETAILS (CONTINUED)

Members can tap the card image to display the reverse card image, which provides additional details about the card, including:

- › **Card Status** – active or inactive
- › **Spent this Month** - cumulative spending on the card in the month to date
- › **Last Update** <time> – the last time the Card Details screen was updated.

Viewing Card Information



VIEWING TRANSACTIONS

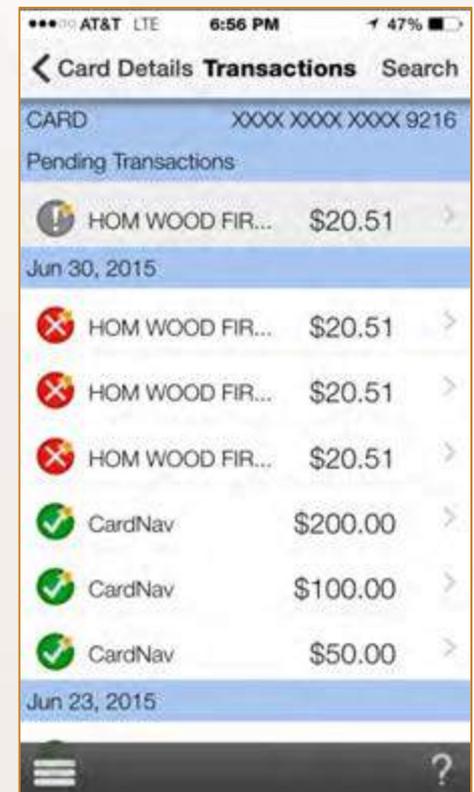
Members can tap **Recent Transactions** on the **Card Details** or **Account Details** screens to display transaction summary information of for a particular card or account.

Note: To see a complete list of transactions for all managed cards and accounts, tap **Transactions** from the main menu.

Pending transactions display first in the list. Transactions with other statuses (posted, denied, or canceled) display chronologically. Summary information for each transaction includes the following details:

- › Transaction status
- › Merchant name
- › Transaction amount - credit transactions display as green text, and debit transactions display as black text.

Viewing Card Information



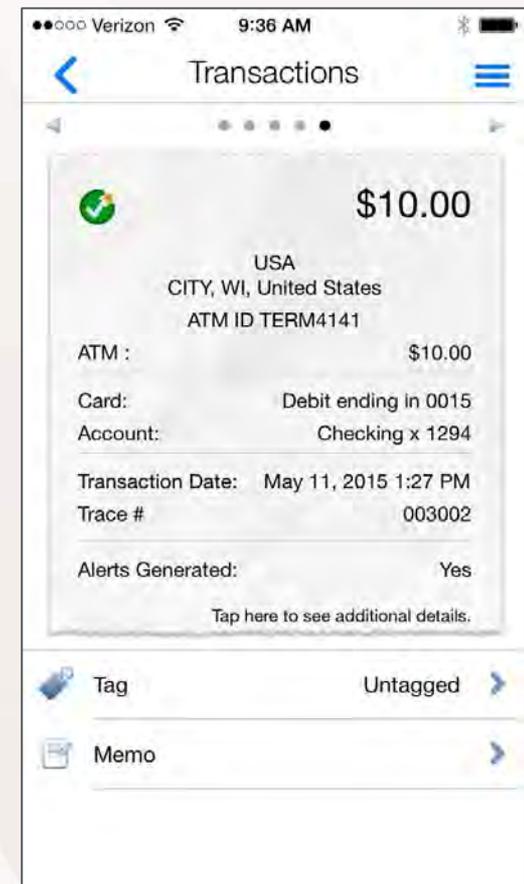
VIEWING TRANSACTION DETAILS

Members can tap individual transactions to display more details about the transaction:, including:

- › Transaction status
- › Transaction amount
- › Merchant name and address
- › Transaction type
- › Merchant type
- › Card type and number (last four digits)
- › Account type and number
- › Transaction date
- › Alerts generated (Yes/No)

Note: *If transactions have additional fees and surcharges, those details will display separately on this page.*

Viewing Card Information



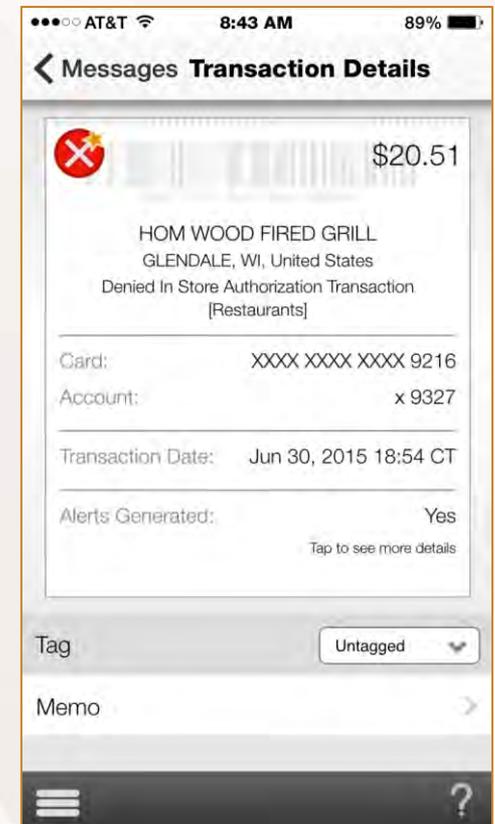
VIEWING TRANSACTION DETAILS (CONTINUED)

Members can tap a receipt image on the **Transactions** screen to displays additional details, including:

- › Transaction status
- › Transaction amount
- › Merchant name and address, when available
- › Alerts category, if an alert was generated for the transaction
- › Reason for denial, if the transaction is denied

Members can also personalize transactions by adding tags or recording memos.

Viewing Card Information



VIEWING TRANSACTION STATUS

When viewing transaction details, icons in the upper, left corner indicate the status of the transaction. A star in the upper, right corner of the status icon indicates that an alert has been generated for that transaction.

Viewing Card Information

Icon	Meaning
	The transaction is posted and alert was not generated.
	The transaction is posted and alert was generated.
	The transaction is pending and alert was not generated.
	The transaction is pending and alert was generated.
	The transaction is denied and alert was not generated.
	The transaction is denied and alert was generated.
	The transaction is cancelled or reversed and alert was not generated.
	The transaction is cancelled or reversed and alert was generated.

ADDING TAGS AND NOTES TO TRANSACTIONS

Members can tap **Tag** to assign any of the following tags to a transaction:

- › **Untagged**
- › **Personal**
- › **Family**
- › **Business**

Members can also tap **Memo** to add a short description about a transaction.

Viewing Card Information



Viewing Account Information

VIEWING ACCOUNT DETAILS

To view details about accounts, members can tap individual accounts in the **Accounts** section of the **Home** screen.

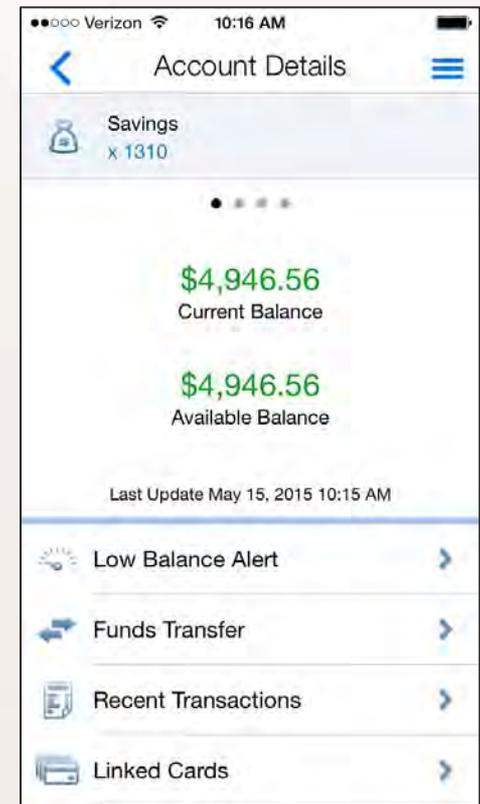
The **Account Details** screen shows the following information for each account:

- › Account type (Savings, Checking, Loan, etc.)
- › Last four digits of the account number
- › Current and available balances
- › Last date the account was updated

Members can also use this screen to set low balance alerts, transfer funds, view recent transactions, and access other cards that are linked to the account.

Tip: To view details about other accounts, members can use the slider above the current balance.

Viewing Account Information



SETTING LOW BALANCE ALERTS

To set low balance alerts, members can tap **Low Balance Threshold** on the **Account Details** screen.

To set a threshold, first move the slider to the **On** position, and then specify the amount of the balance threshold.

If the account balance falls below the set threshold, members will receive an alert informing them about the low balance.

Viewing Account Information

The screenshot shows the 'Low Balance Alert' settings for a 'Savings x 1310' account. The alert is turned on, and the threshold is set to \$50.00. A numeric keypad is visible at the bottom.

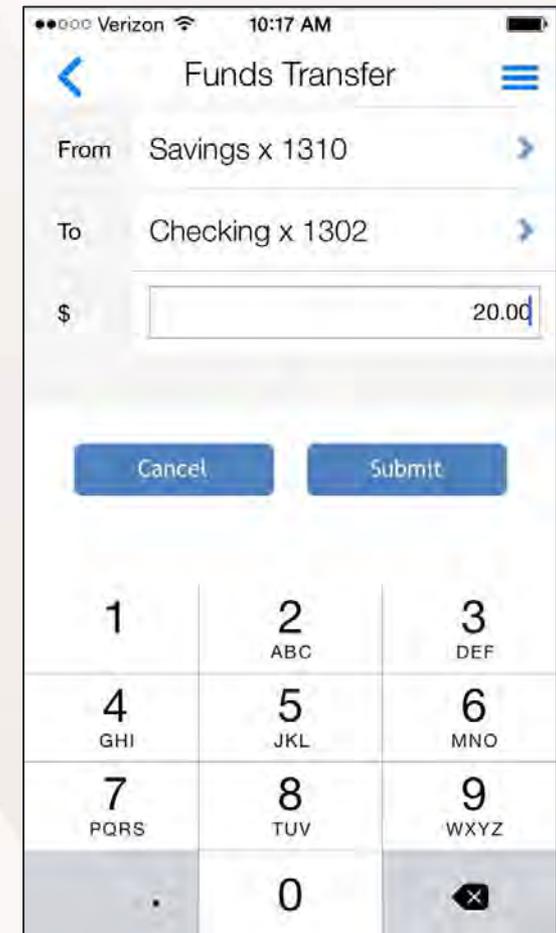
1	2 ABC	3 DEF
4 GHI	5 JKL	6 MNO
7 PQRS	8 TUV	9 WXYZ
.	0	✕

TRANSFERRING FUNDS

To transfer funds between accounts that are linked to a card, members can tap **Funds Transfer** on the **Account Details** screen.

To perform a funds transfer, select the **From** and **To** accounts, specify an amount, and tap **Submit**.

Viewing Account Information



The screenshot displays a mobile application interface for transferring funds. At the top, the status bar shows 'Verizon' and '10:17 AM'. The app title is 'Funds Transfer'. Below the title, there are two dropdown menus: 'From' set to 'Savings x 1310' and 'To' set to 'Checking x 1302'. A text input field for the amount is set to '\$ 20.00'. Below the input field are two blue buttons: 'Cancel' and 'Submit'. At the bottom of the screen is a numeric keypad with digits 1-9, 0, a decimal point, and a backspace key.

Managing Control Preferences

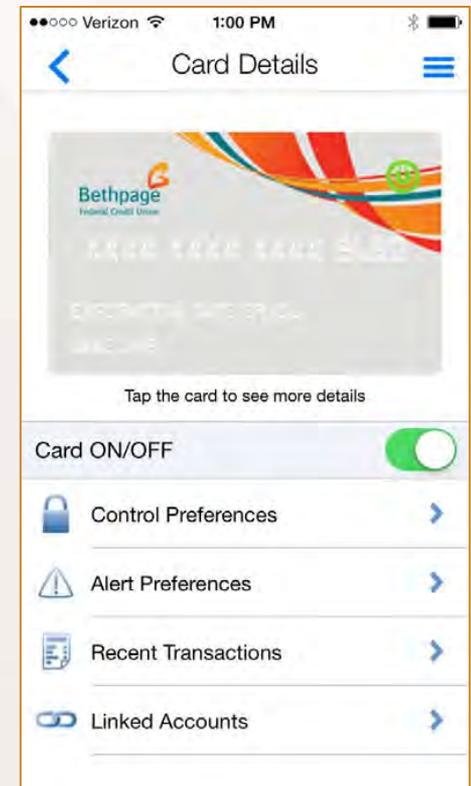
TURNING CARDS ON AND OFF

To turn a card on and off, members can tap the **Card ON/OFF** slider on the **Card Details** screen. An alert message displays a confirmation messages when cards are turned on and off.

When the card is **on**, transactions are subject to the CardNav alert and control preferences that are currently in effect.

When the card is **off**, most card transactions *are denied* by CardNav, and alerts are generated for attempted transactions. Auto-pay transactions and credits (deposits, returns and reversals) are exempt from this high-level control.

Managing Control Preferences



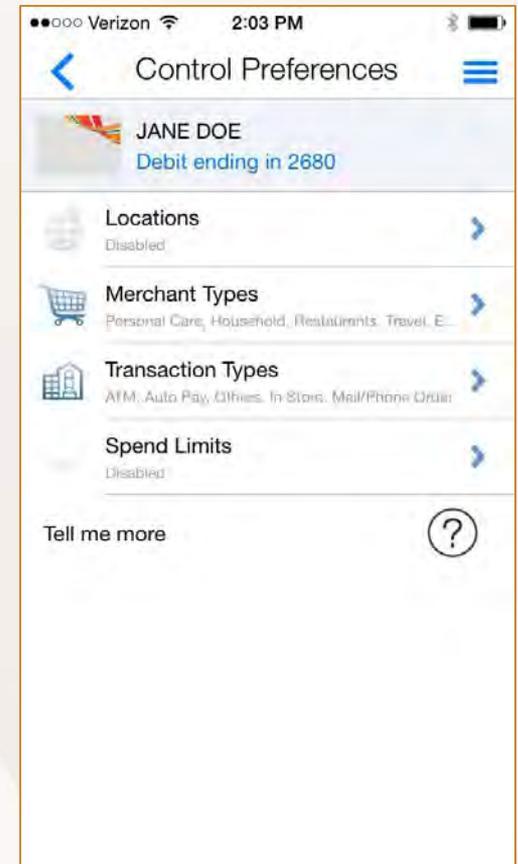
CONFIGURING CONTROL PREFERENCES

To set advanced control policies, members can tap **Control Preferences** on the **Card Details** screen. Control preferences are organized in the following categories:

- › **Locations**
- › **Merchant Types**
- › **Transaction Types**
- › **Spend Limits**

Tap the question mark icon to get more information about card preferences.

Managing Control Preferences



SETTING UP LOCATION CONTROLS

To specify location controls, members can tap **Locations** on the **Control Preferences** screen. Locations policies cover in-store transactions only. Card-not-present transactions are not covered.

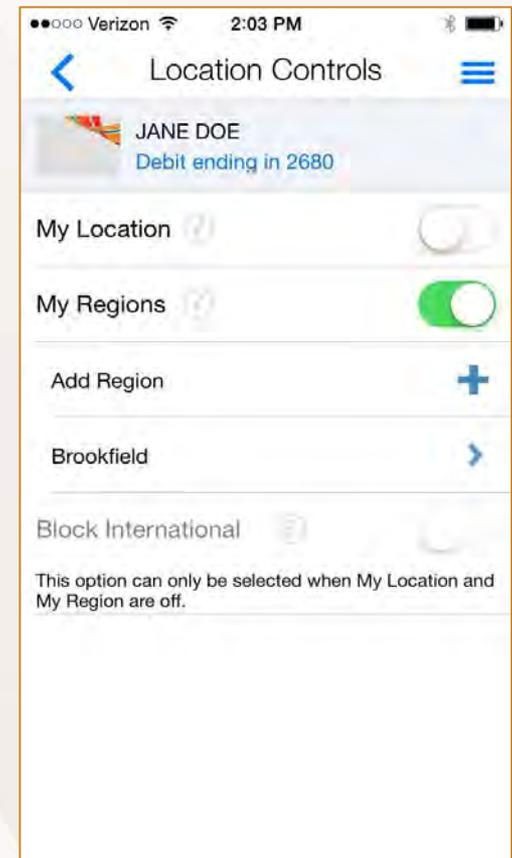
Available location controls include:

- › **My Location**
- › **My Regions**
- › **Block International**

Users can set multiple location control policies for each card.

Note: ***Block International** must be disabled when either **My Regions** or **My Location** is enabled. Similarly, **My Regions** and **My Location** must be disabled when enabling **Block International**.*

Managing Control Preferences



CONFIGURING MY LOCATION

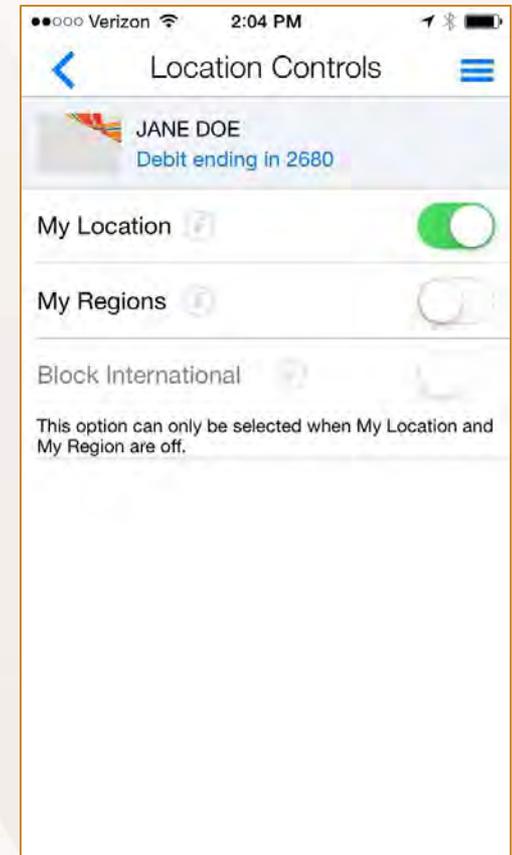
When the **My Location** control preference is enabled, CardNav compares the member and merchant's locations to decide whether to approve or deny the transactions. Transactions made at merchant locations that differ significantly from the member's location are denied.

The app determines the member's location by:

- › Assuming that the member is carrying the mobile device that is set as the **Primary Device**.
- › Using the phone's location as a proxy for the member's location.

My Location controls and alerts work only when the device's settings for location tracking are enabled.

Managing Control Preferences



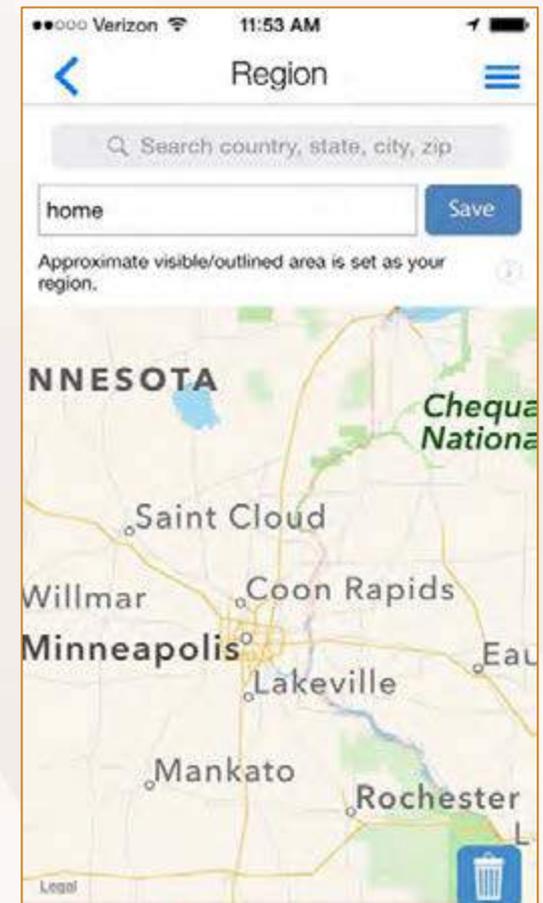
CONFIGURING MY REGIONS

Members can select **My Region** to allow in-store transactions in one or multiple geographical areas. When the **My Region** control is enabled, in-store transactions that are made outside the specified region(s) are denied.

Members can specify up to three control regions per card. Each region is a circular area with a minimum radius of five miles.

To enable **My Region**, tap **Add Region** to display an interactive map. Zoom in and out to specify the region. Enter the name of the region, and save the setting.

Managing Control Preferences

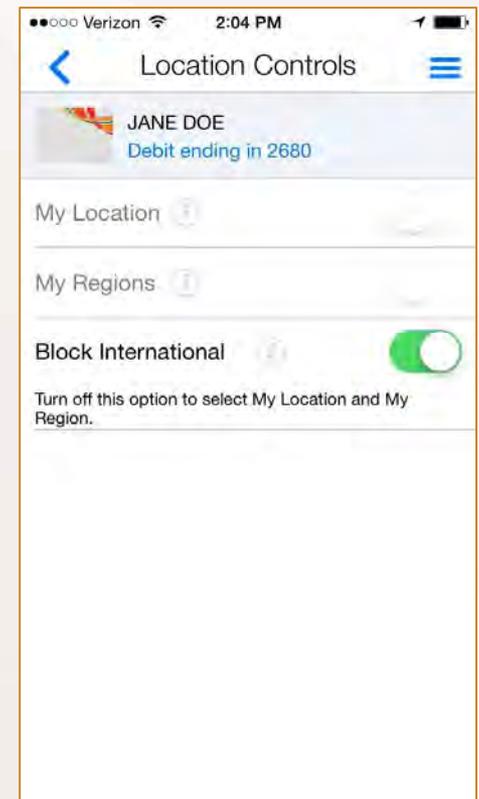


CONFIGURING BLOCK INTERNATIONAL

To block transactions that are made outside of the member's home country, members can select **Block International** by moving the slider to the **On** position.

Note: Both **My Location** and **My Regions** sliders must be in the **Off** position to enable the **Block International** option.

Managing Control Preferences



SETTING UP MERCHANT TYPES

Members can configure preferences to allow and deny transactions at certain merchant types such as gas stations, restaurants, grocery stores, and more.

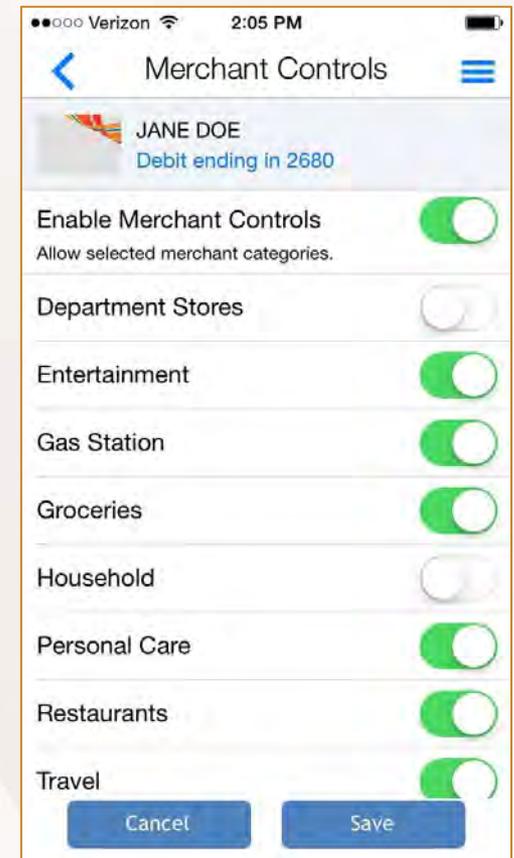
When the **Merchant Types** control preference is set to **On**, various merchant types display in the app for configuring. By default, all merchant types are enabled.

When a merchant type is set to the **On** position, transactions are permitted at that type of merchant.

When a type is set to **Off**, all transactions at that merchant type are denied.

Note: *If a members turns off the **Merchant Type** control preference and then turns it back on, the last known settings are displayed.*

Managing Control Preferences



SETTING UP TRANSACTION TYPES

Members can configure preferences to allow and deny certain transaction types. Transaction types include **In-Store, Online, Mail/Phone Order, Auto Pay, ATM,** and **Others.**

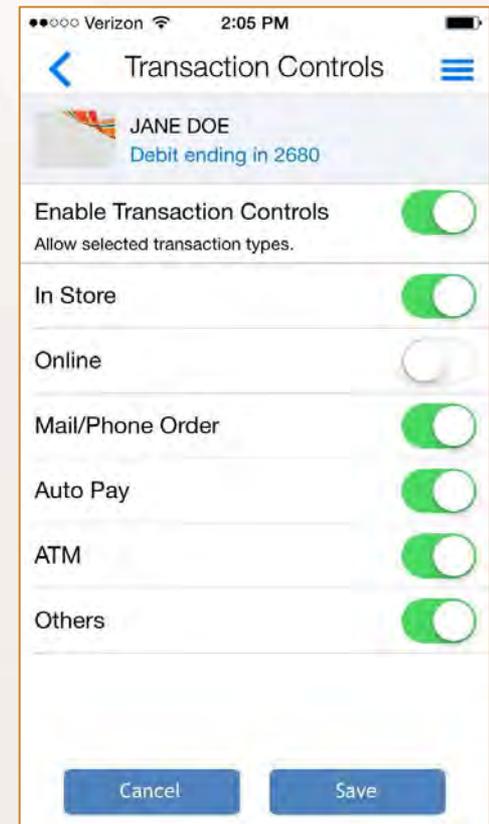
When the **Transaction Types** control preference is set to **On**, various transaction types display in the app for configuring. By default, all transaction types are enabled.

When a transaction type is set to the **On** position, transactions that fall into that category are permitted.

When a type is set to **Off**, all transactions in that category are denied.

Note: *If a members turns off the **Transaction Type** control preference and then turns it back on, the last known settings are displayed.*

Managing Control Preferences

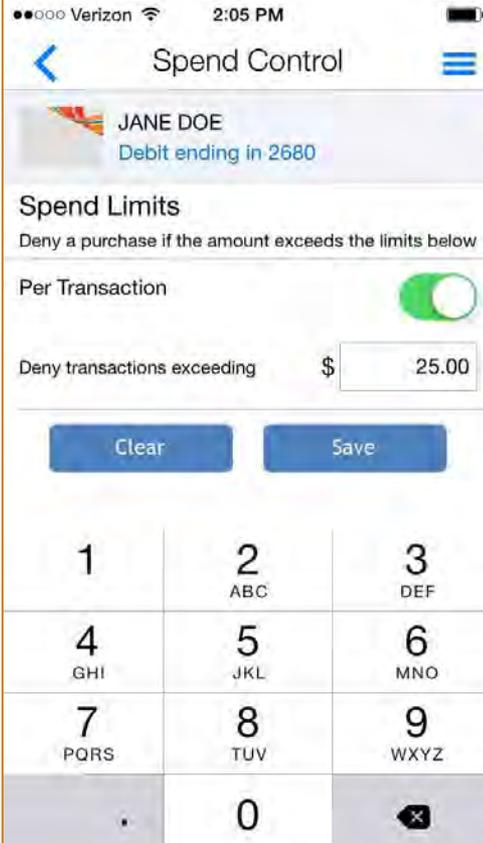


SETTING UP SPENDING LIMITS

To specify a spending limit for transactions, members can tap **Spend Limits** on the **Control Preferences** screen. When a spending limit is enabled, all transactions that are higher than the limit are denied.

To set a spending limit, move the **Per Transaction** slider to the **On** position. Enter the spending limit amount, and tap **Save**.

Managing Control Preferences



The screenshot shows the 'Spend Control' app interface. At the top, the status bar displays 'Verizon', signal strength, Wi-Fi, and the time '2:05 PM'. The app header includes a back arrow, the title 'Spend Control', and a menu icon. Below the header, the user's name 'JANE DOE' and a debit card ending in '2680' are shown. The 'Spend Limits' section has a subtitle 'Deny a purchase if the amount exceeds the limits below'. A toggle switch for 'Per Transaction' is turned on. Below the toggle, the text 'Deny transactions exceeding' is followed by a text input field containing '\$ 25.00'. At the bottom of this section are 'Clear' and 'Save' buttons. The bottom half of the screen features a numeric keypad with digits 1-9, a decimal point, and a backspace key.

Managing Alert Preferences

CONFIGURING ALERT PREFERENCES

To view, set up, or change alert preferences, members can tap **Alert Preferences** on the **Card Details** screen.

Members can select **All Transactions** to receive alerts for everything, or they can select **Preferred Transactions** to set up specific alert policies.

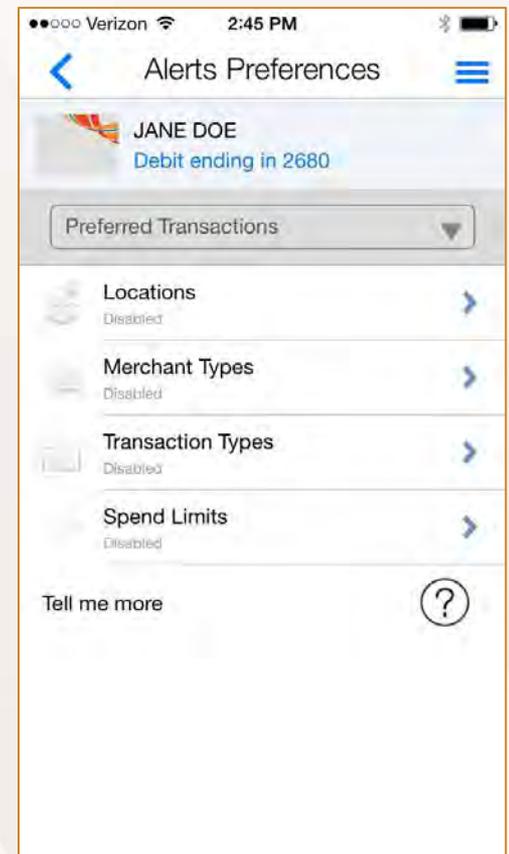
Alert preferences are organized in the following categories:

- › **Locations**
- › **Merchant Types**
- › **Transaction Types**
- › **Spend Limits**

After an alert preference is enabled, the icon changes to blue from light grey.

Note: Tap the question mark icons to display more information about alert preferences.

Managing Alert Preferences



SETTING THE DEVICE AS PRIMARY

To receive alerts, members must set the phone that will receive the alerts as the primary device.

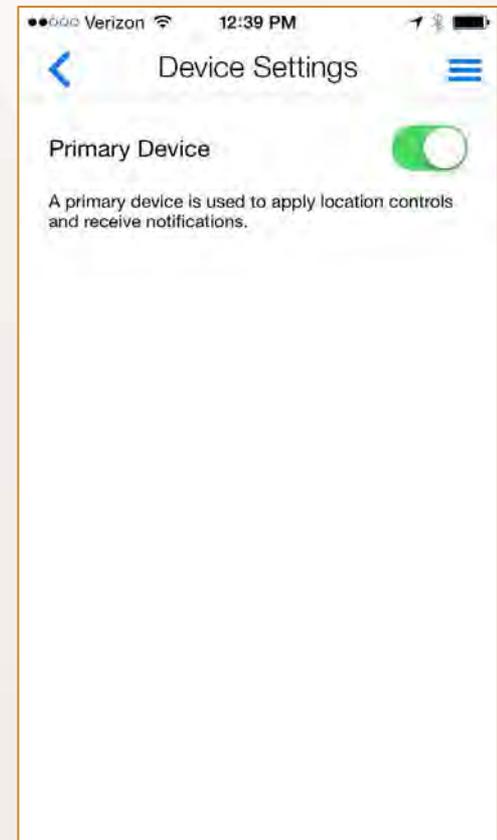
The **Primary Device** setting only applies when:

- › You are logged in to CardNav on two or more devices (using same credentials) that have the same card (same account number) added.
- › When two users are logged in on two devices (using same login credentials) that have their joint cards *with the same account number* added.

To set a phone as the primary device, perform these steps:

1. Tap the main menu in the upper, left corner of the screen.
2. Tap **Settings**.
3. Tap **Primary Device**.
4. Move the **Primary Device** slider to the **On** position, and tap on **OK**.

Managing Alert Preferences



SETTING LOCATION ALERTS

To specify location alerts, members can tap **Locations** on the **Alert Preferences** screen. Locations policies cover in-store transactions only. Card-not-present transactions are not covered.

Available location alerts include:

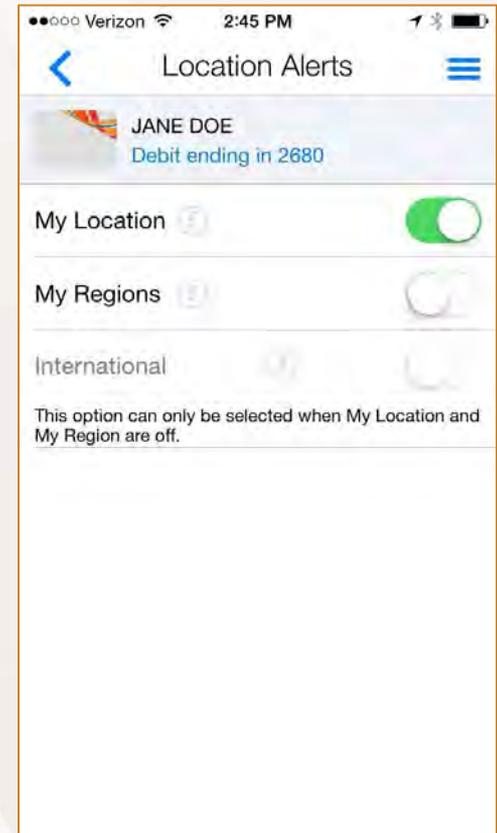
- › **My Location**
- › **My Regions**
- › **Block International**

Users can set multiple location alerts for each card.

Note: Block International must be disabled when either My Regions or My Location is enabled. Similarly, My Regions and My Location must be disabled when enabling Block International.

Tap the question mark icons next to each type of location alert for more information.

Managing Alert Preferences



CONFIGURING MY LOCATION

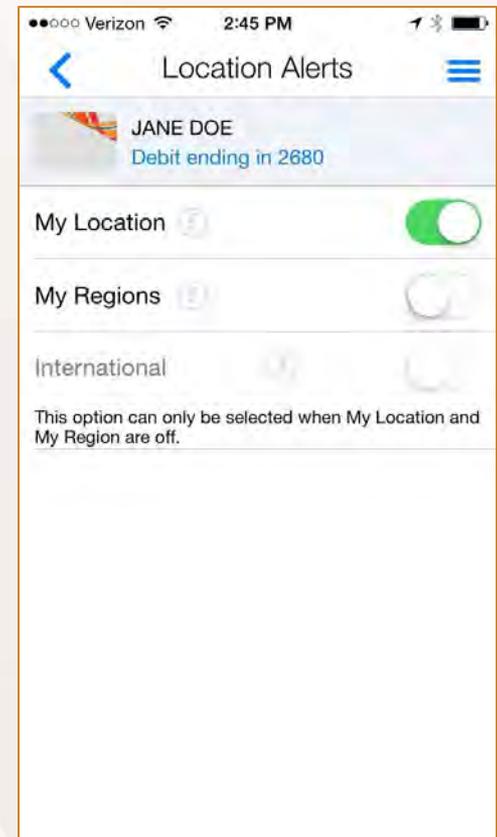
When the **My Location** control preference is enabled, CardNav compares the member and merchant's locations to decide whether to trigger an alert. Transactions made at merchant locations that differ significantly from the member's location cause an alert to be sent to the member's mobile device.

The app determines the member's location by:

- › Assuming that the member is carrying the mobile device that is set as the **Primary Device**.
- › Using the phone's location as a proxy for the member's location.

My Location controls and alerts work only when the device's settings for location tracking are enabled.

Managing Alert Preferences



CONFIGURING MY REGIONS

Members can select **My Region** to allow in-store transactions in one or multiple geographical areas. When the **My Region** control is enabled, in-store transactions that are made outside the specified region(s) trigger an alert to the member's mobile device.

Members can specify up to three control regions per card. Each region is a circular area with a minimum radius of five miles.

To enable **My Region**, tap **Add Region** to display an interactive map. Zoom in and out to specify the region. Enter the name of the region, and save the setting.

Managing Alert Preferences

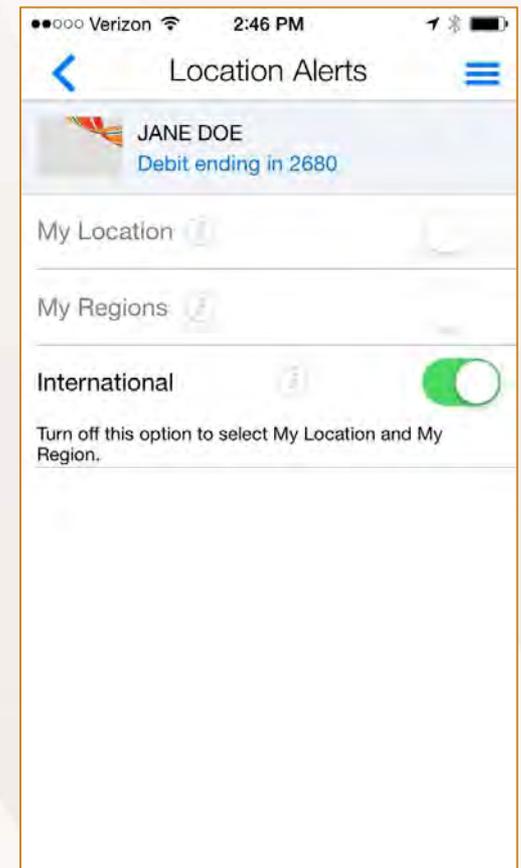


CONFIGURING BLOCK INTERNATIONAL

To trigger alerts for transactions that are made outside of the member's home country, members can select **Block International** by moving the slider to the **On** position.

Note: Both **My Location** and **My Regions** sliders must be in the **Off** position to enable the **Block International** option.

Managing Alert Preferences



SETTING UP MERCHANT ALERTS

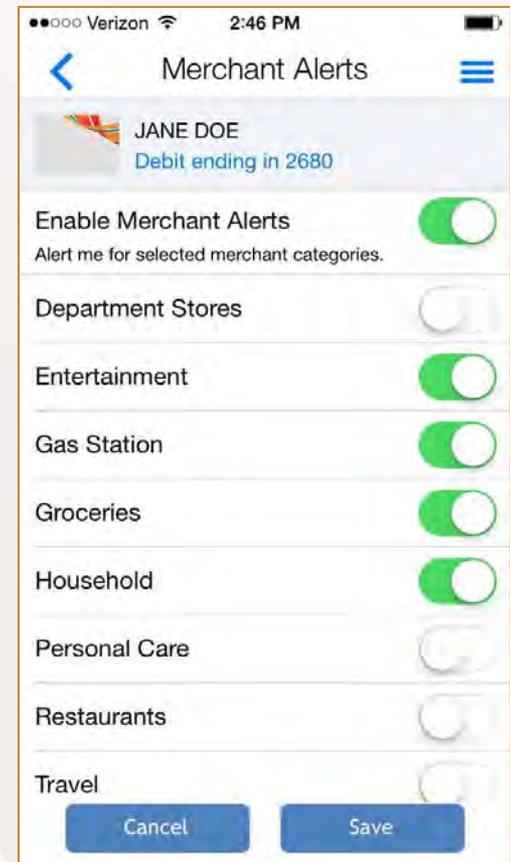
Members can configure preferences to trigger alerts for transactions at certain merchant types such as gas stations, restaurants, grocery stores, and more.

When the **Merchant Types** control preference is set to **On**, various merchant types display in the app for configuring. By default, all merchant types are enabled.

When a merchant type is set to the **On** position, transactions that occur at that type of merchant trigger an alert to the member's mobile device. When a type is set to **Off**, transactions occur with no alert.

Note: *If a member turns off the **Merchant Type** alert preference and then turns it back on, the last known settings are displayed.*

Managing Alert Preferences



SETTING UP TRANSACTION ALERTS

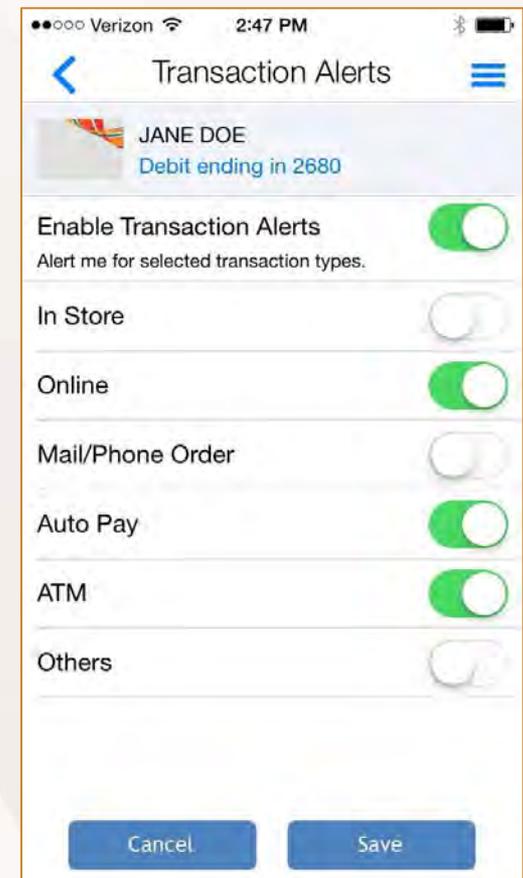
Members can configure preferences to trigger alerts for certain transaction types. Transaction types include **In-Store, Online, Mail/Phone Order, Auto Pay, ATM,** and **Others.**

When the **Transaction Types** alert preference is set to **On**, various transaction types display in the app for configuring. By default, all transaction types are enabled.

When a transaction type is set to the **On** position, transactions that fall into that category trigger an alert to the member's mobile device. When a type is set to **Off**, all transactions in that category occur with no alert.

Note: *If a member turns off the **Transaction Type** alert preference and then turns it back on, the last known settings are displayed.*

Managing Alert Preferences



SETTING SPEND ALERTS

To configure alerts when transactions exceed spending limits, members can tap **Spend Limits** on the **Alerts Preferences** screen. When a spending limit is enabled, all transactions that are higher than the limit trigger an alert to the member's mobile device.

To set a spending limit, move the **Per Transaction** slider to the **On** position. Enter the spending limit amount, and tap **Save**.

Managing Alert Preferences

