

## Card Valet

### Frequently Asked Questions

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#### General

**What is CardValet?**

CardValet offers customers the ability to protect their First National Bank Alaska debit card through a mobile device by receiving alerts and defining when, where and how a debit card is used.

**Is there a fee to use CardValet?**

No. There is no charge to download or use the CardValet app. The CardValet Terms of Use reads, “You may owe fees for use of the App or the Services,” but First National Bank Alaska has made the decision NOT to charge fees for the use of CardValet. Your mobile carrier rates may apply.

**Does CardValet work on Android phones and iPhones?**

Yes. CardValet works on the most current mobile operating software available to users and the past two generations of Android and iPhone devices.

#### Registration

**What are the CardValet password requirements?**

Passwords must be at least eight (8) characters in length and must contain at least: one (1) upper case character, one (1) lower case character, one (1) number, and one (1) special character.

**If an address is longer than 20 characters, what should be entered?**

Enter the first 20 characters of the street address.

**Can multiple cards be linked to one registered CardValet account?**

Yes. Additional cards can be added within the “Settings – Add Card” screen. There is no limit to the number of cards that can be added.

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

Yes. The new replacement card number must be registered. The replacement card can be added from the Manage Portfolio > Add Card menu selection.

**What is the purpose of assigning a primary device? Can you make changes to the settings from the non primary devices?**

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. The primary device can be re-set by accessing Settings>Primary Device.

#### Controls and Alerts

**Are 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 the “Messages” in the CardValet app.

**What is the range of the “My Location” control and will these settings impact internet purchases?**

The “My Location” control verifies that the merchant location is within a five (5) mile radius of the primary device. These controls impact card present transactions only, therefore internet transactions are not impacted.

**What happens if “My Location” is set but the phone is left at home?**

CardValet performs a proximity check at the ZIP code or city level; if the merchant is close to home then the transactions will still go through.

**If “My Region” is set, does this mean the card can only be used in this exact region?**

“My Region” shows the approximate area where the card can be used. CardValet maps the transaction down to a ZIP code or city. 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.

**How are Controls and/or Alerts established for various merchant types?**

Specific merchant types have been created within CardValet. Controls and/or Alerts can be selected through the “Control Preferences” or “Alert Preferences” screens. Each of the merchant types contains various merchant category codes (MCC). Please note that it is possible for a retailer to forward a MCC that differs from the CardValet merchant type classification. Merchant types currently supported include: Department Store; Entertainment; Gas Station; Grocery; Household; Personal Care; Restaurant; Travel; and Others.

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

Settings take effect as soon as the “Updating information” message in the app stops.

**Can I turn my debit card on and off temporarily?**

Yes. Turning your debit card off when you’re not using it helps safeguard against fraud. When your card is “off” no withdrawals or purchases will be approved.

## **Transactions**

**Does the app show recent transaction history?**

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

**What type of transactions display in CardValet?**

CardValet only shows the transactions that are performed with the card. It does not show the transactions that are done on the account without using your card, such as teller transactions or bill pay on an account. For more transaction information, please use FNBA’s online banking services at [www.FNBAlaska.com](http://www.FNBAlaska.com) or the mobile banking application FNBAApp.

**Will the balance be updated to include non-debit card transactions?**

The balance will update to reflect non-debit card transactions. The balance is updated the next time you log into CardValet. You can also reference online banking or the FNBAApp for latest account balances.

**What if I see a transaction(s) I don’t recognize?**

If you see a transaction you don’t recognize, immediately turn off your debit card and contact First National Bank at 777-4362 from Anchorage or 1-800-856-4362 from areas outside Anchorage.