

## General:

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What is CardValet?

- CardValet is a mobile app that helps protect you against debit card fraud and lets you control spending.

What types of phones are supported by CardValet?

- CardValet works with Android and iPhone operating devices.

Are Farmers National Bank credit cards supported with CardValet?

- CardValet currently only supports Farmers National Bank debit cards.

Is there a cost to download or use the CardValet app?

- No, this is a free service for Farmers National Bank customers.

## Registration:

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How do I use CardValet?

- Download the app through your AppStore or Google Play store by searching “CardValet”. Select “New User” to begin registration. Enter your debit card information, validate your identity, create your username and password and then log in.
- For more information, please view the CardValet Educational Video which is located at [www.farmersnb.com](http://www.farmersnb.com) > Personal > eBanking Services > CardValet

What are the CardValet password requirements?

- CardValet 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. The password cannot contain the card holder’s user name, the word “CardValet” or the word “Password”.

How do I get my password to reset if I forget it or I am locked out?

- Select “Forgot Password” on the login page
- If you enter incorrect information three times, registration is suspended for 30 minutes. If incorrect entry occurs twice, the app will be blocked and you will have to contact the bank to be reset.

Can multiple 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 “Settings - Add Card” screen. There is no limit on the number of cards linked. The same level of details will be entered as for the original card. This information generally includes the card number, address, ZIP code, expiration date, and CVV/CVC code.

When receiving a reissued or replacement card, will I have to update the card within CardValet?

- If the card number is new, then you must “add” the new card number to the profile. In addition, you may delete the old card by accessing Settings > Manage Accounts.

There are closed accounts showing in the app, what can I do?

- You can select to “un-manage” these accounts.

## Transactions:

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What transactions can I view?

- The transactions section will list either the most recent 50 debit card transactions or the prior 30 days’ transactions, whichever is less.

What type of transactions are listed in the CardValet app?

- Only transactions that are made with your Farmers National Bank debit card(s) are listed.
- Transactions completed in branch, ACH, automatic transfers, bill payment, etc. will not be displayed. If you would like to view this information, please visit the Farmers Mobile App or Farmers Online Banking.

## Controls & Alerts:

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**For Your Information:** *The controls within CardValet will not override controls already in place by Farmers National Bank. For example, a card holder might allow international transactions through CardValet but if the country is blocked by Farmers National Bank, the transaction will be declined.*

What is the difference between "My Location" and “My Region” controls, and will this control setting impact internet transactions?

- The My Location controls and alerts are based off of the phone location (Location Settings and Location Tracking must be enabled in your phone settings for this function to work).
- My Region will check to ensure the merchant location is within a five (5) mile radius of the device set as “primary” within CardValet. You can have up to 3 regions selected at one time.
- These controls impact “card present” transactions only, therefore internet transactions are not impacted.

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

- CardValet ignores location information that is more than one (1) hour old. So, if the phone is off for more than an hour My Location controls will not take effect, and the transaction will not be denied on the basis of the old location information.

What happens if My Location is set but the phone is left at home? Will transactions be denied outside the My Location area?

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

Can I block all international transactions?

- Yes. International transactions can be blocked using the “International” location control. Transactions will be limited to the United States.
- You cannot use the Block International control and the My Region/My Location control at the same time.

Will location controls, merchant controls, threshold controls, and turning the card “Off” impact previously authorized recurring transactions?

- Transactions flagged by the merchant as recurring payments set up through your debit card, will be processed if the card is turned off. However, we have found that most transactions set up through the vendor do not get tagged properly as recurring and will not process if the card is turned off.

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.

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

- CardValet alerts are sent as a push notification to the phone. No email communications are sent.

I am seeing an error message that says “contact the enterprise server”. What do I do?

- We suggest you wait a few minutes and try to log in again. If it persists throughout the day, please contact Farmers National Bank support at 877.862.9270.