



Card Suite Lite FAQ Cardholder



Introduction.....	5
What is Card Suite Lite?	5
What is required to use Card Suite Lite?	5
How do I get the Card Suite Lite app?	5
Is there a fee to use the app?	5
I received a new card number. Will it be automatically updated in the app?	5
If someone gains access to my phone, will they get access to my card info stored in the Card Suite Lite Application?	6
What options can I use to log into Card Suite Lite without having to use my username and password every time?	6
Registration.....	6
How many cards can I register?	6
What kind of cards can I register?	6
What if I am having trouble during registration?	6
What are the password requirements?	6
When registering I received a message stating that the card was already registered. What does this mean?	7
Card Controls.....	7
What are the different types of control options available in the Card Suite Lite app?	7
Can the card be locked or unlocked?	8
If my card is in a frozen status, will I be able to change the other control settings like transaction control, location control, and merchant control?	8
By deleting my card in Card Suite Lite am I closing my account?	8
How long does it take for a control or alert setting to take effect?	8
Can I use Location Shield, Region Shield and International Transactions at the same time?	8
I was at the merchant, and my transaction was declined. Why?	8

When a transaction is declined due to card controls, can I temporarily update the card controls to make that transaction a success?	9
How long will my transaction history display?	9
Alerts	9
What is a real-time alert?	9
Can I change what alerts I get?	9
Will my notifications go to all users that I share my card with?	9
Where can I see all alerts?	10
Why am I not receiving an alert?	10
Archiving a Card.....	10
What does it mean to archive a card?	10
How do I delete a card from the application?	10
How is archiving a card different from deleting a card?	10
Can I see a card once I move it to the Archive section?	10
Can I freeze a card that has been moved to the Archive section?	11
If I am the owner of the card in the Card Suite Lite app and I archive the card, will I still be the owner?	11
Shared Cards	11
Who can I share my cards with?	11
How many people can I share the card with simultaneously?	11
Can a user of a shared card override card controls?	12
If a shared user gets declined, will I, as a primary user receive an alert?	12
How do I stop sharing my card with someone else?	12
What is the liability with shared cards?	12
If I get a new or replacement smartphone, how do I begin using the service again?	12

My pending purchase shows that it is for more than I paid. Why?	12
How do I access the menu or log out?	13

Introduction

What is Card Suite Lite?

Card Suite Lite is a mobile app that allows you to control how, when, and where your debit and/or credit cards are used. It is a simple and secure way to manage and monitor your payment transaction activity. Card Suite Lite can help keep your payment cards safe and provide instant alerts whenever your card is used.

What is required to use Card Suite Lite?

Card Suite Lite requires you to have a credit and/or debit card account issued from a financial institution that is enrolled in Card Suite Lite. You will also need an Apple or Android smartphone.

How do I get the Card Suite Lite app?

Card Suite Lite is available on both Apple and Android mobile devices. If you have an iPhone, you can download the application from the Apple App store. If you have an Android phone, you can download the application from the Google Play store. Once the application has successfully downloaded to your mobile device, you can begin the card registration process.

Is there a fee to use the app?

There is no fee to use the application.

I received a new card number. Will it be automatically updated in the app?

If your financial institution replaces your card with a new card number, you will need to add the new card to the application via the standard registration process. This can be done by clicking on “Add a New Debit/Credit Card” on the cards page. From there, you may scan

your card or manually enter your card information. If you no longer want to access your old card, then you can archive and/or delete it.

If someone gains access to my phone, will they get access to my card info stored in the Card Suite Lite Application?

One can only access the application through the login credentials like the username and password. In addition to the username and password, we recommend using the biometrics-based login. Adding the biometrics adds an extra layer of security.

What options can I use to log into Card Suite Lite without having to use my username and password every time?

During initial login, cardholders are presented with the ability to configure biometric authentication. If the device does not support biometrics, the cardholder is presented with the ability to create an app PIN.

Registration

How many cards can I register?

Unlimited. However, adding so many additional cards may affect application performance i.e., latency when upload multiple cards.

What kind of cards can I register?

Debit and credit cards with a 3-digit security code and valid expiration date. ATM and pre-paid cards are ineligible for registration.

What if I am having trouble during registration?

If you have problems registering, contact your financial institution for assistance.

What are the password requirements?

- Case-sensitive
- Minimum 8 characters. Maximum limit 12 characters.
- No spaces are allowed.

- At least 1 of each of the following:
 - Upper-case letter
 - Lower-case letter
 - Special character - !@#\$%&*()+~
 - Number

When registering I received a message stating that the card was already registered. What does this mean?

The “Card Already Registered” message means that someone else has already registered the card. By clicking the “Add Card Anyways” option you will be added as a shared user. See the “Shared Users” section for more information on this feature.

Card Controls

What are the different types of control options available in the Card Suite Lite app?

Card Suite Lite offers three different types of controls:

- Merchant Controls allow you to control the merchants where your card can be used and set spend limits.
- Transaction Controls and spend limits allow you to control various transaction types, including online, in-store, contactless, ATM, and mail/phone. Using this feature, you can block specific transaction types to avoid fraud.
- Location controls allow you to define an area where your card can be used. There are 3 types of location controls:
 - When Location Shield is turned on, in-store, contactless and ATM transactions will be authorized within proximity of the last known phone location. If a card is shared with other users, location of at least one enabled user must be within proximity of the mobile device for a transaction to be authorized.
 - Region Shield allows you to select a zip code, city and/or state where purchases can be made. Up to 50 regions can be added. When adding a region using the zip code then the App uses the zip code boundaries. If adding the city name then the app uses the city boundaries.

- International Transactions by default is not enabled and will not block domestic or international countries until it is enabled. When enabled, only transactions from the Home country will be approved. The Home country can be changed to another country if needed. If you are traveling to an international location, you can add that country so that transactions will be allowed.

Can the card be locked or unlocked?

Yes, the card can be Frozen or Unfrozen, which is equivalent to lock or unlock. The freeze card feature allows a user to lock their card temporarily. In the locked state, all transactions besides Autopay (recurring) will be declined.

If my card is in a frozen status, will I be able to change the other control settings like transaction control, location control, and merchant control?

No. When the card is frozen in Card Suite Lite, you cannot make changes to card controls.

By deleting my card in Card Suite Lite am I closing my account?

No. Deleting a card in the app does not change the status of your account. It only removes the card from Card Suite Lite which deletes all the card controls.

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

Controls and alerts come into effect immediately after you save your preferences.

Can I use Location Shield, Region Shield and International Transactions at the same time?

Yes. Location Shield, Region Shield and International Transactions card controls can be used in conjunction with one another. When Region Shield and International Transactions are enabled, you will only be able to use your card in those regions/countries selected. Up to 50 regions can be added to Region Shield. You may add 25 countries for International transactions (Including home country).

I was at the merchant, and my transaction was declined. Why?

When a transaction is declined, a notification is sent to indicate what caused the decline. You can view the cause the decline by tapping on the notification, which will bring you to the receipt. The reason for the decline will be listed in the receipt. Please note: The transaction could also be declined because of external factors like insufficient funds or fraud monitoring. If declined by external factors, the receipt will indicate “Declined by issuer.”

When a transaction is declined due to card controls, can I temporarily update the card controls to make that transaction a success?

Yes, you can temporarily override the decline by utilizing the One-Time-Override (OTO) function. This function is accessible within the receipt of the transaction. The transaction must be identical to the original transaction to override the decline.

How long will my transaction history display?

Card Suite Lite will display enriched transaction history for the prior 12 months.

Alerts

What is a real-time alert?

A real time alert is an immediate notification sent to you “in app”. You can select to be alerted on all payment transactions, or you can choose just to be alerted for “selected” transaction types. Alerts are those you receive from someone you shared the card with. When that user changes a setting, you will get an alert.

Can I change what alerts I get?

Yes, you can control certain app notifications, such as transaction, card controls, and card management alerts.

Will my notifications go to all users that I share my card with?

If you are the primary card owner, your notification will not go to the shared users. However, shared users will see transactions done on the card.

Where can I see all alerts?

Click on the “Bell” icon in the top right corner of your application. There you will see all your alerts, notifications, and changes you made in the application.

Why am I not receiving an alert?

Confirm that your mobile device’s notification settings (generally found in your Profile settings) for the Card Suite Lite app are enabled. If you are still not receiving alerts, please contact us.

Archiving a Card

What does it mean to archive a card?

Archiving a card leads to hiding your card from the “Card” view on the application. The controls of the cards are not affected by archiving, and their state remains as it is. All transaction-related information on the card will be hidden when a card is archived.

How do I delete a card from the application?

You can delete a card by navigating to Profile Settings>Archived Cards> Click on the archived card and delete it.

How is archiving a card different from deleting a card?

Archiving a card keeps the card's state intact and hides it from the card screen view, while a deleted card removes the card and its related data from the application itself.

Can I see a card once I move it to the Archive section?

Yes, you can see the archived card under Profile Settings>Archive Cards.

Can I freeze a card that has been moved to the Archive section?

Yes, you can freeze/unfreeze a card once it has been moved to Archive. You can also unarchive or delete an archived card from the Archive section.

If I am the owner of the card in the Card Suite Lite app and I archive the card, will I still be the owner?

Yes, archiving the card does not affect the ownership status of the card.

Shared Cards

How do shared cards work?

Use Case A-Parent/child

Through the app, the parent sends an invitation to the child to share the parent's registered card. The invitation is sent through text messaging. Once the child receives the invitation, he/she will follow the instructions to add the card to the Card Suite app. The parent retains all controls besides Freeze/Unfreeze and archive card.

Use Case B-Employer/Employee

The employee's card (ending in 4567) is added to the employer's Card Suite app. The employer sends an invitation to the employee to share card 4567. The invitation is sent through text messaging. Once the employee receives the invitation, he/she will follow the instructions to add the card to the Card Suite app. The employer retains all controls besides Freeze/Unfreeze and archive card.

Who can I share my cards with?

You can share your card with your partner, parent, child, friend, co-worker, or other trusted contacts.

How many people can I share the card with simultaneously?

You can share the card with up to one hundred members simultaneously, however you can only send one invite at a time.

Can a user of a shared card override card controls?

No, only the primary user may do so after receiving a notification.

If a shared user gets declined, will I, as a primary user receive an alert?

Yes, both the shared user and primary user will receive all decline alerts.

How do I stop sharing my card with someone else?

You can remove a shared card user using the “Card Sharing” feature under the “Manage” option on the home screen.

What is the liability with shared cards?

The primary user would be responsible for whom the card is shared with.

Managing the Application

If I get a new or replacement smartphone, how do I begin using the service again?

Just download Card Suite Lite on the new device and login. User's account information of Card Suite Lite is not stored on the device hence when user logs into their existing account on a new device - all card controls, preferences and transactions stay intact. For best practices, it is recommended to log in and validate that all your settings have carried over.

My pending purchase shows that it is for more than I paid. Why?

Some merchants send pre-authorizations at higher amounts to test cards' validity. For example, a \$25 gas purchase might display as \$26. Pre-authorizations are common at the pump, for a hotel stay, or for a car rental. Even though the charge is listed in the application for more, it will clear your account for the correct amount.

How do I access the menu or log out?

In the upper right corner, select your Profile picture, and then select “log out.”

How do I know what app version I am using?

In the upper right corner, select your profile picture, and the version will be listed at the bottom.

Can I customize my profile?

Yes. Click on your initials in the upper right corner, on the next page click on your Edit Profile. From here you can add or edit a picture that is stored on your mobile device, or you can take a new picture.

If I file a dispute through Card Suite, will my account be closed and will I receive a new card automatically?

Filing a dispute alone will not trigger the closing of the account or a replacement card. You will need to select the lost/stolen link to close the account and contact your financial institution for a replacement card. In some cases, your app may allow you to request a card re-issue.