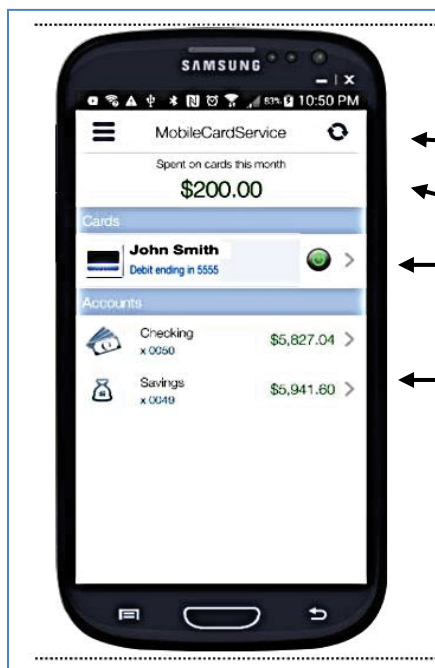


CardValet User Instructions

Compatible Phones: Apple iOS and Android Devices

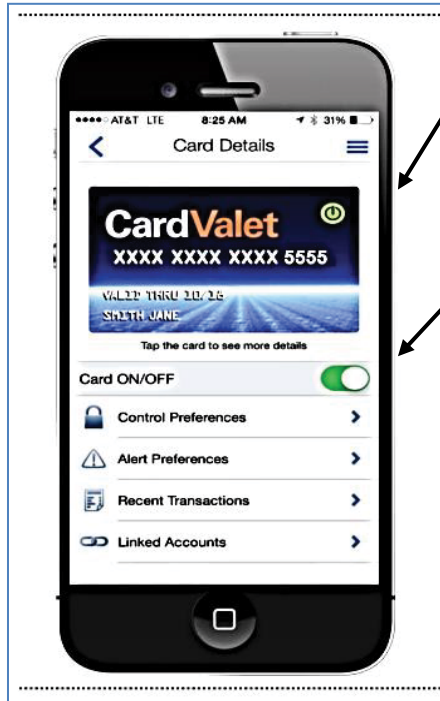
CardValet App was created for use on phones.



Home/Landing Page:

- Refresh Button, tap to update all info to latest available (Balances)
- Total \$ spent on all registered cards this month.
- Cards registered in Card Valet
 - Tapping the arrow next to the card takes you to Card Details
- Checking/Savings accounts linked to the cards

Card Details:



Tap Card Image for more details:

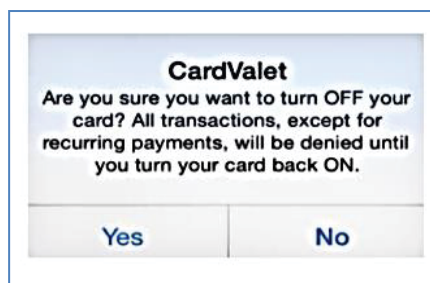
- Card Active/Inactive/Restricted depending on the status of your card at Middlefield Bank (the On/Off switch will not change this status)
- Total \$ spent on Card this month
- Time/Date last updated

Turn Card On or Off:

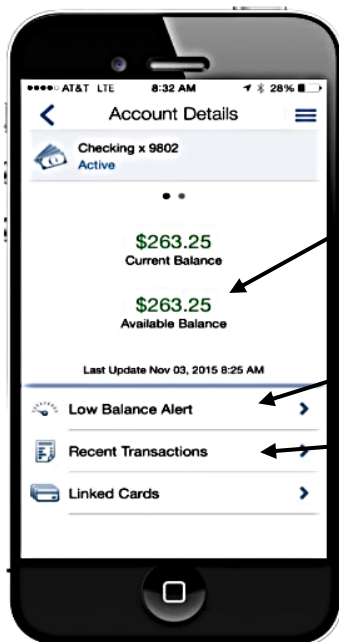
- Turning Card On/Off will NOT prevent recurring payments, ALL other transactions on the card WILL be denied



- Control Logo on Card Image will turn Red if card is turned Off, Green if card is turned On.



Account Details



Account Details:

- Tap on a Checking/Savings account from the Home/Landing page
- Shows Current Balance/Available Balance
- Available Balance is adjusted for pending transactions
- Balances are updated each time you log into CardValet or when you click the Refresh icon from the Home page
- Low Balance Alert
 - Set an alert if your account falls below a certain \$ amount
- Recent Transactions
 - Displays last 50 transactions or last 30 days of transactions (whichever is less)
 - **IMPORTANT:** If list is accessed from specific card/account it shows all card transactions from that card/account
 - **BUT** if list is accessed from the Main Menu, it will show all card transactions associated with ALL cards/accounts
 - **BEST** way to access Recent Transactions is through a specific account

Transactions List

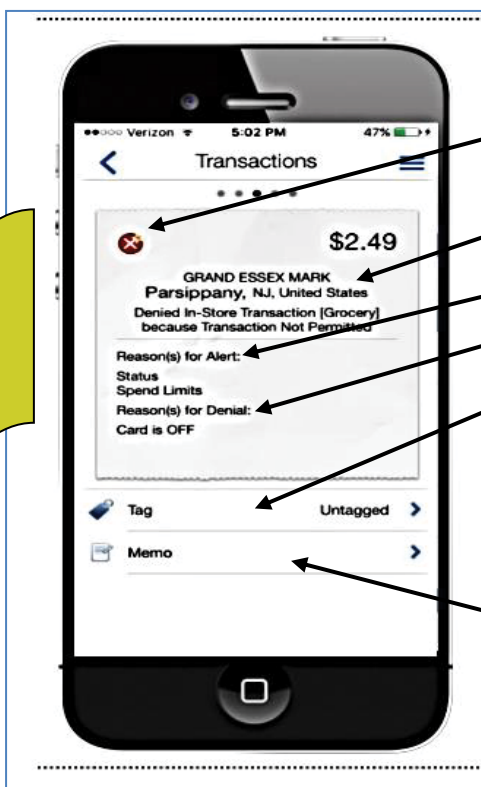


Pending Transactions

All Card Based Transactions:

- If a transaction was denied, it will say Denied below (lower left of transaction)
- For more info on each transaction tap the arrow to the right of the transaction
- **IMPORTANT: Transactions performed by Tellers, ACH, automatic transfers, bill payments, etc. will NOT be displayed. ONLY card related transactions will show in CardValet**

Click the arrow to the right of a transaction in your Transactions list shows:



Transaction Status (icon top left of transaction)

Transaction Amount

Merchant Info

Alerts generated if any are set by you
Reason for Denial, if Denied

Tag a transaction as:

- **Business**
- **Personal**
- **Family**
- **Note: This only tags the transaction in CardValet and does not show on your Bank Statement**

Memo:

- **Write a memo about transaction**
- **Note: The memo will only show in CardValet**

Transaction Icons Defined

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 was denied and alert was not generated.
	The transaction was denied and alert was generated.

Icon	Meaning
	The transaction is cancelled and alert was not generated.
	The transaction was cancelled and alert was generated.
	The transaction is reversed and alert was not generated.
	The transaction is reversed and alert was generated.
	The transaction status is unknown and alert was not generated.
	Transaction status is unknown and alert was generated.

Card Details Menu:



Card Controls:

Control Preferences: (See pages 6-8 for more info)

- Tap the arrow next to Control Preferences to set:
 - Locations
 - Merchant Types
 - Spend Limits
- Once inside Control preferences, Tap the Tell me more (?) icon for more info

Alert Preferences:

- Can set Alerts for different types of transactions
 - All Transactions
 - Preferred Transactions
 - Locations
 - Merchant Types
 - Spend Limits
 - None
- All Denials will automatically issue an Alert
- The Alerts you set can be a great way to alert you to fraud happening on your card
- Must be logged into the CardValet application
- You must allow Push notifications from the CardValet app in order to receive Alerts
- To Receive Alerts a user must set their phone as the Primary Device
 - Use the Menu in CardValet to set this Phone as the Primary Device for Alerts (Only one device can be Primary)

Recent Transactions

- *Displays all recent transactions on the card*

Linked Accounts

- *Displays any Checking or Savings accounts linked to this card*

More Info on Alerts:

Additional Alerts (Not Generated by CardValet)

All denied card transactions will be displayed in the CardValet transaction and messages screens, even if they were not denied based on a CardValet setting

Examples include:

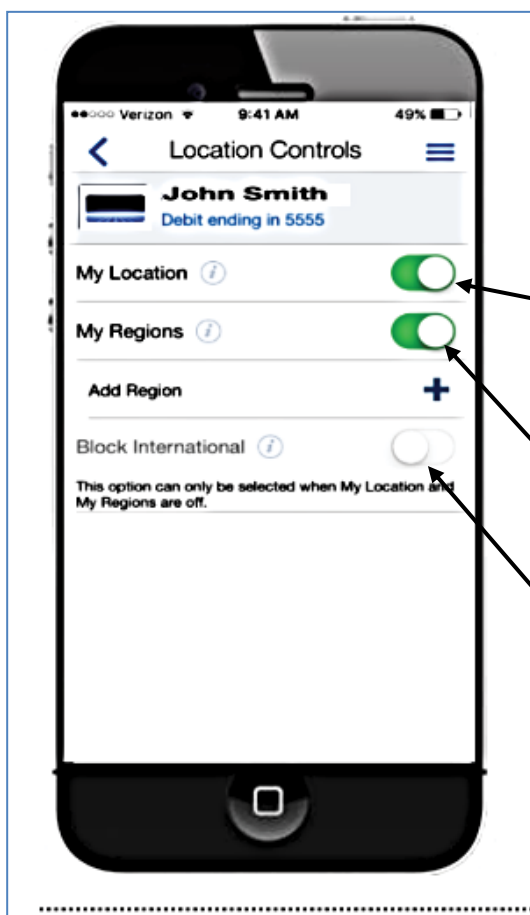
- Denied transaction alerts will be generated for all transactions denied based on authorization, risk, or other reasons outside of CardValet card controls (e.g. invalid PIN, invalid address, fraud detection, insufficient funds, etc.), the alert will usually contain a generic reason and will not necessarily give specifics for why it was denied
- Card status change alerts will be sent to CardValet any time a card status changes within Card Services (for example, from a “active” to a “hot” status)
- Account status change alerts will be generated if an account status is changed to “closed” from any other status
- Customer information change alerts will be generated when the cardholder name is updated within the Card Services Card Management application

****Be careful setting Control Preferences, these are NOT Alerts, these settings are used to set Blocks to locations, merchant categories, or spending limits.**

Control Preferences

Location Controls

Location Controls:



- You must have Location Services and Location Tracking enabled on your Phone and CardValet for this to work
- Phone must be set as Primary Device in the CardValet settings menu

My Location:

- *Will deny transactions that occur at merchant locations that differ significantly from the user's location (must have the phone with you)*

My Regions:

- *Use the map within to choose up to 3 regions to block*

Block International

- *Deny all transactions from outside of the United States*
- *App must be installed on your device while still in the United States*
- *Block International will only work if both My Location and My Regions are turned to the Off position*

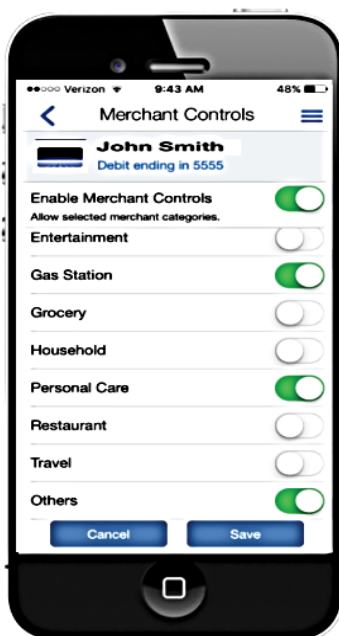
Tap the (i) information icon next to each section for more info on how each setting works this will help you determine whether you want to set Blocks for My Location, My Regions, or International

****Keep in mind there may be areas, parts of the United States, other countries and merchants that may already be blocked due to High Fraud in those areas. Using the Location Controls will not affect any Blocks that already exist outside of this App.**

Control Preferences

Merchant Type Controls

- Enable Merchant Controls (turn on to allow selected merchant categories)
 - Use the slider on each control to allow transactions from the specific merchant categories
 - **Green** means transactions are **allowed**
 - **Off** means transactions will be **denied**
 - Tap **Save**

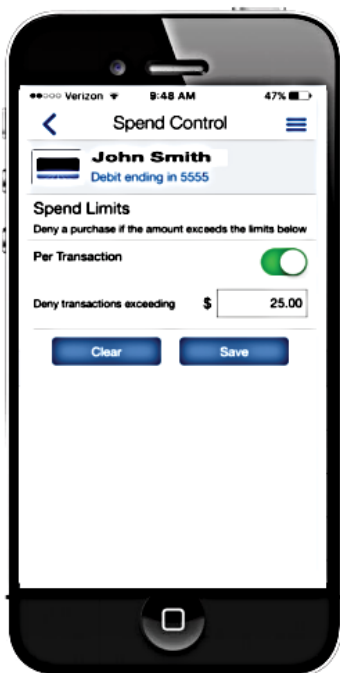


Merchant Controls can be set for several types of merchants including:

Department Stores	Department stores, general-purpose shopping
Entertainment	Movie, theater, games
Gas Station	Gas stations
Groceries	Grocery Stores, discount stores and pharmacies
Household	Household contractors, home improvement stores
Personal Care	Personal Care stores
Restaurants	Restaurants, fast food
Travel	Airlines, trains, taxicabs, hotels, railroads
Other	All other merchant types

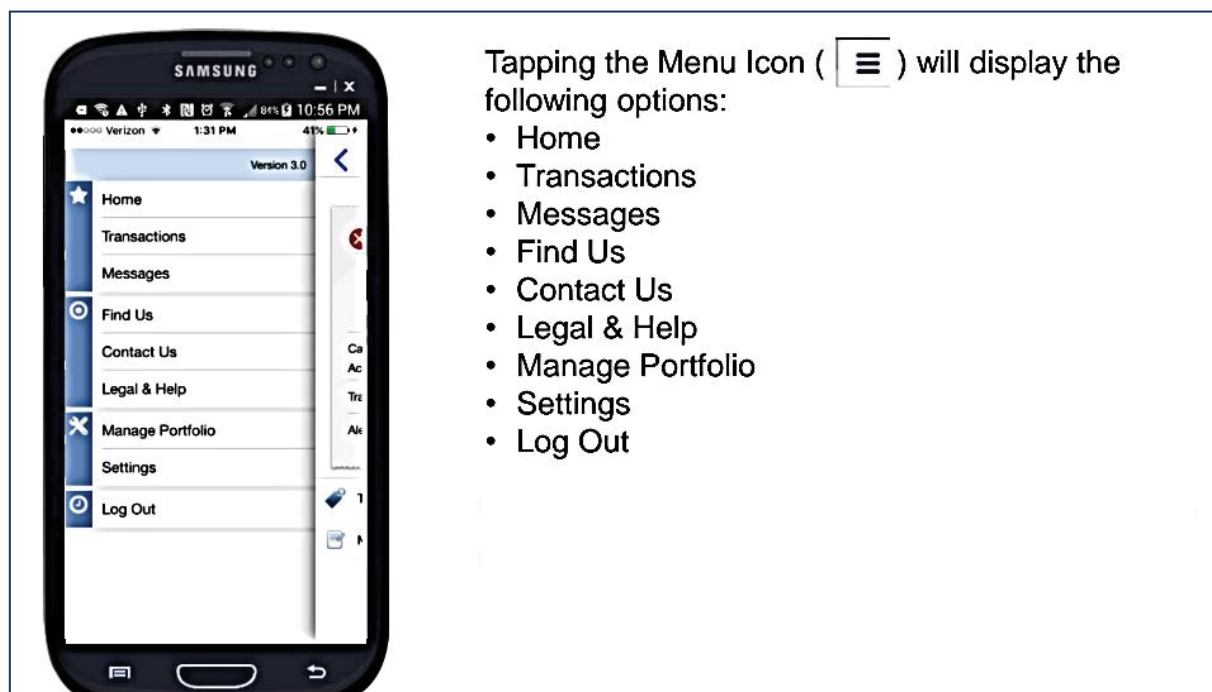
Control Preferences

Spend Limit Controls



Establish Spend Limits from the Control Preferences screen

- Tapping “Per Transaction” slider to ON will display the amount field, where the user can enter the threshold amount
- Any transactions over this amount will be denied
- Tap “Save” for the Spend Limits control policy to take effect



To Remove a Card from CardValet:

- Tap Manage Portfolio
- Uncheck any cards or accounts you do not want to see on CardValet
- Tap **OK**
- If you Uncheck ALL Cards and Accounts, you will be asked if you wish to Unsubscribe. If you select "Yes", you will no longer be able to log into the App unless you sign up again as a New user.

Settings:

- Update personal information (limited to CardValet, this will not update your personal info at your bank)
- Assign this mobile phone as your Primary Device (needed for Alerts and Card Control Preferences)
- Change your password

Important: Deleting the App

- You must Unsubscribe before you delete the CardValet app from your Phone/Device.
- If you forget to Unsubscribe, but you deleted the app, contact Franklin Bank so that a representative can Unsubscribe you. Otherwise any Card Controls you had set up will still be functioning and transactions may be denied.