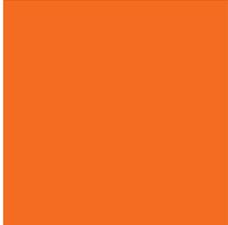


## Product



### CardValet®

The App That Lets Your Cardholders Protect the Cards in Their Wallet With the Phone in Their Pocket



CardValet from Fiserv gives your cardholders the ability to receive transaction alerts and actively manage their debit and credit card usage by defining when, where and how their cards are used.

CardValet is ideal for your cardholders who want to monitor and manage their card accounts through their smartphone. The financial management capabilities of CardValet enable cardholders to:

- Receive alerts for card transactions
- Monitor and control card usage

#### CardValet Options

CardValet is available as:

- A standalone app that can also be branded by your financial institution
- A branded app that can be integrated via single sign-on with your mobile banking platform
- An Application Programming Interface (API) you can use to create your own client experiences (debit only)

Whichever configuration you choose, CardValet complements your mobile banking strategy by enabling your cardholders to conduct card-related mobile transactions wherever they are, any time of the day.

#### Safe, Secure Card Usage

CardValet sends alerts for PIN and signature transactions performed with debit and credit cards, enabling cardholders to manage, track and report specific types of transactions and quickly detect unauthorized activity. Cardholders can customize their experience by setting alert and control preferences using a variety of options.

Alerts can be set up to inform cardholders of specific types of transactions. CardValet can send an alert when a card is used, when a transaction is approved and exceeds any of the permitted use policies, or when a card transaction has been attempted but is declined. The alert is sent in real time, immediately after the transaction has taken place or has been declined. Alerts for declined transactions also include a reason for denial to assist users with understanding why the alert occurred.

#### Location-Based Alerts and Controls

- The My Location control can restrict transactions to merchants located within a certain range of the cardholder's location (using the phone's GPS); transactions requested outside of the specified range can be declined
- The My Region control uses city, state, country or ZIP code on an expandable interactive map; transactions requested by merchants outside of a specific region can be declined
- International alert and control capabilities empower travelers and non-US residents



Fiserv is driving innovation in Payments, Processing Services, Risk & Compliance, Customer & Channel Management and Insights & Optimization. Our solutions help clients deliver financial services at the speed of life to enhance the way people live and work today. Visit [fiserv.com](http://fiserv.com) to learn more.



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### Merchant Alerts and Controls

Transactions can be monitored or controlled for specific merchant categories such as gas, hotel, travel, restaurants and groceries.

### Transaction Alerts and Controls

Transactions can also be monitored and controlled for specific transaction types: in-store purchases, e-commerce transactions, mail/phone orders and ATM transactions.

### Usage Alerts and Controls

Spending limits can be established to allow transactions up to a certain dollar value and decline transactions when amounts exceed predefined thresholds.

### On/Off Setting

- When the card is “on,” transactions are allowed in accordance with the cardholder’s usage control settings
- When the card is “off,” no purchases or withdrawals are approved until the card is subsequently turned back “on.” This control can be used to disable a lost or stolen card

### The Next Level

Experience even more benefits when you combine CardValet with Card Risk Office™ from Fiserv. Card Risk Office provides direct access to experienced risk analysts who work with you to prevent evolving fraud trends. Using data from the CardValet app to inform your risk mitigation strategies creates unique synergies and a competitive advantage for your organization.

### App Branding

Your financial institution can customize CardValet to carry your brand and create deeper connections with your cardholders.

Name the app; create your own icon; select color and font options; and include your logo and card art. Additional branding options are available to make the app your own.

### Marketing Support

Fiserv also provides a suite of cardholder marketing materials to assist you in promoting CardValet to your cardholders.

### Key Benefits

For Financial Institutions:

- Differentiate your debit and credit program with a branded app that provides individualized mobile alert and control capabilities
- Provide transaction alerts instantly with consumers at the point of purchase to reduce fraud
- Lower support costs and attrition through deeper customer engagement
- Can be integrated within Fiserv or third-party mobile and online banking applications to give your cardholders a seamless experience via their preferred access method

For Cardholders:

- Touch login provides app security and lets cardholders get started fast to set alert preferences and controls
- Consumers can actively manage their money and take charge of their card usage
- Parents can remotely control and monitor their children’s spending
- Businesses can ensure spending policy compliance

### Quick and Easy

The application is supported on Apple® iOS and Google® Android-based devices and can be downloaded by your cardholders from the Apple and Android™ app stores. Cardholders easily learn to navigate through the CardValet app to define customized alerts and controls and access mobile banking features.

### Connect With Us

For more information about CardValet, call 800-872-7882, email [getsolutions@fiserv.com](mailto:getsolutions@fiserv.com) or visit [www.fiserv.com](http://www.fiserv.com) or [www.cardvalet.com](http://www.cardvalet.com).