

CardValet™

A Debit Card Management and Fraud Mitigation Tool for Cardholders



Asian Bank is offering **CardValet** from Fiserv. **CardValet** gives you the ability to actively manage your debit card usage by defining when, where and how your debit card is used.

CardValet is ideal for cardholders who want to proactively manage their debit card accounts through their smart phone. The financial management capabilities of **CardValet** enable cardholders to:

- Monitor and control debit card transactions
- Manage and review debit card usage for their dependents
- Enforce spending policy compliance for transactions on business cards

Getting started is easy. You simply download the **CardValet** app on your mobile device then customize usage settings and alert preferences.

Usage Control Capabilities

CardValet can report or restrict PIN and signature transactions performed by debit cards, enabling cardholders to manage, track, and report specific types of transactions and quickly detect unauthorized activity. Cardholders can customize their experience by choosing from a variety of options.

Card Usage Controls

- Spending limits can be established to allow transactions up to a certain dollar value and decline transactions when amounts exceed pre-defined thresholds
- Transactions can be monitored or controlled for specific merchant categories such as gas, hotel, travel, restaurants and groceries

Card 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

Location-Based 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



Interactive Alerts

Alerts can also be set up to inform you 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 realtime, immediately after the transaction has taken place or has been declined.

Additional Capabilities

In addition to control and alert features, **CardValet** allows you to:

- Perform real-time balance inquiries
- Locate **Asian Bank** and other ATMs

Quick and Easy

CardValet is supported on Apple iOS and Google Android-based devices and can be downloaded by you from the Apple or Android app stores. Just search for **CardValet** in the app store, download the app, and select new user. The enrollment only takes a few minutes and you can easily navigate through the **CardValet** set-up to define customized controls and alerts.

Key Benefits for Cardholders

- Parents can remotely control and monitor their children's spend
- Businesses can ensure spending policy compliance
- Consumers can actively manage their money and take charge of their card usage
- Cardholders can monitor transactions to protect their accounts from fraud
- Immediately deactivate a card that has been lost or stolen and then re-activate the card immediately if it is found



Connect With Us

For more information about **CardValet**, call us at 215-592-1188 or visit www.cardvalet.com.