CardValet® FAQs:

CONTROLS & ALERTS

What is the purpose of assigning a primary device?

The primary device is used to track the GPS for My Location alerts and controls. Additionally, all merchant and threshold alerts are sent to the primary device.

All devises that have registered a particular card can view or change the CardValet settings for that card.

What is the range of the My Location controls, and does it impact internet transactions?

The My Location controls and alerts will check to ensure the merchant location is within a 5-mile radius of the primary device. My Location impacts card-present transactions only, therefore internet transactions are not impacted. If a merchant's location is causing you to be declined you may need to disable the location setting.

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

CardValet does not continue to track your last known location if it is more than 8 hours old. For example, you are shopping in Rochester and your phone battery dies, and then more than 8 hours later you are shopping in Chicago, your transactions will not be denied due to the My Location setting. However if it is less than 8 hours, your transaction will be denied. If you are not able to turn your primary phone on then you may contact Pine Island Bank to remove all of your control preferences.

If the My Location is set but the primary phone is left at home, will transactions be denied outside of the My Location area?

CardValet performs a proximity check of ZIP code or city, so if the merchant is close to home (within a 5-mile radius) then the transactions will still go through.

A region has been set on the map. Does this mean the card can only be used exactly in this region?

The region shows the approximate area where the card can be used; the area must be greater than 5 square miles. CardValet performs a proximity check based on ZIP code or city; if the city or ZIP code of the merchant overlaps with the selected region in the map, the transaction is approved.

If the merchant defaults to a corporate location, the cardholder's state is used.

Why is a transaction denied for My Location or My Regions when the merchant is physically located within the boundaries?

CardValet compares the geographic location of the mobile device to the Merchant's information that is sent within the transaction. It is possible for the merchant to use an address that is not the same as the physical location of the merchant (i.e. Corporate or Regional address), causing the transaction to be denied.

Can I block all international transactions?

Yes. In Manage Locations, you can set the control to deny all international in-store transactions.

If you choose to block only certain countries, please note that some international transactions are blocked by Pine Island Bank by default. If you are traveling internationally, check with Pine Island Bank to see if one or more of those countries is blocked.

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

Control settings take effect as soon as the *Updating information* message in the app stops

How do I turn on alert/control for an ATM transaction?

ATM transactions can be turned ON/OFF in Transaction Types>Enable Transaction Controls.

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

CardValet alerts are sent as push notifications to the phone. The alerts also display under Messages in the CardValet app.

Why did I receive an alert for a denied transaction if it was not set?

Alerts are always sent for denied transactions, deposits, refunds, when a shared user changes a control setting, or if the card status changes.