

CardNav[®] by Co-op reference guide

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Getting started

CardNav® by Co-op is a system of alerts and controls, integrated with Co-op debit and in-house credit card processing, which allows your cardholders to uniquely control and protect their own cards. Using a mobile app, they can specify preferences that:

- Provide them with near-real-time alerts about certain activities (alerts).
- Cause denials of transactions that match specified criteria (controls).

CardNav® by Co-op empowers members to make proactive decisions regarding their cards and enables them to respond immediately to card use situations as they occur.

Requirements

CardNav® by Co-op is available for credit unions that process their signature and PIN debit, or in-house credit programs through Co-op using AP Cooperative or AP Complete. The solution requires no additional integration with the credit union's core processor, online banking, or mobile banking systems. This document is specific to the CardNav® by Co-op "Standalone" app; CardNav® by Co-op API (Application Programming Interface) implementation functionality is available in separate documents.

CardNav® by Co-op can be implemented for BINs (Bank Identification Numbers) that meet the following requirements:

- Cardholder data must be held at Co-op for each BIN implemented.
- CV (Card Verification) keys must be held at Co-op for each BIN implemented.
- PAN (Permanent Account Number) lengths must be 16 digits or fewer.
- Card plastic (sequence) numbers cannot be used.
- ATM BINs with PAN lengths greater than 16 digits are not supported.

To use the mobile app, cardholders need an Android or Apple (iOS) mobile device. CardNav® by Co-op is supported for the current operating system versions plus the two previous versions for both types. Tablets can run CardNav® by Co-op but are not officially supported.

Installing

Members can upgrade from a previous version of CardNav® by Co-op, or install it for the first time and register as a new user.

Installing for the first time

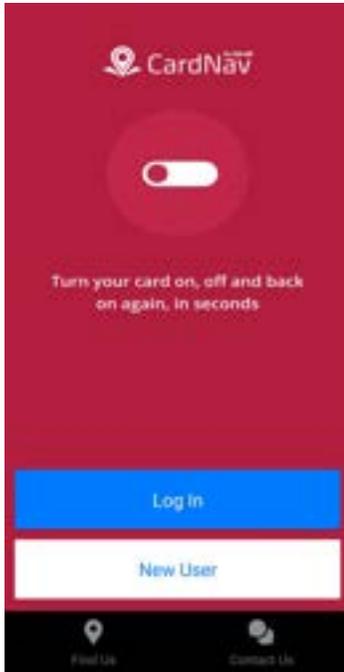
iPhone users can find the app in the iTunes store, and Android users can find it in the Google Play Store.

Members should follow the instructions on their devices to download and install the app. After installing, the CardNav® by Co-op icon displays on the main screen.



Registering as a New User

To use CardNav® by Co-op, members must first register at least one card. They can start the registration process by tapping the **New User** button on the login screen.



Tapping the phone's **Back** button while registering a card resets the entire registration process. To prevent loss of data, CardNav® by Co-op prompts members with a warning message to confirm whether they want to exit the registration process. If they select **No**, they can continue the registration process on the **Card Verification** screen. If they select **Yes**, the current registration process ends, and members must start over again from the beginning to register a card.

Note

Members who experience three failed attempts to register are locked out of the registration process for 30 minutes. If necessary, members can call their credit union to reset the card registration before the 30 minutes have elapsed.

After entering the card number, members are prompted to enter the following information to authenticate ownership of the card:

- Security code
- Expiration date
- Billing address, including street address and zip code

Members may have to provide additional information about the primary cardholder to verify their identity. For example:

- Last four digits of social security number
- Date of birth
- Mother's maiden name

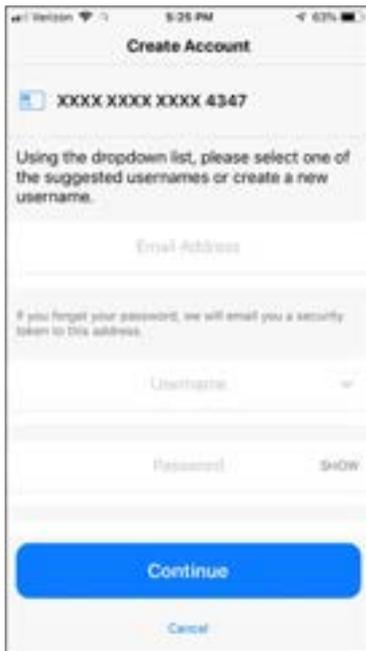
For cards that do not have personal information available, members may be asked to enter the amount of their last PIN-based transaction. If this information is not available, they should perform a new transaction and keep a record of the amount.

After verifying their identity in the app, members should accept the terms and conditions of the app.

Now they are ready to create their account by configuring a user name and password and specifying an email address. The email address is used only for communications about the CardNav® by Co-op account, such as password reset notifications.

Passwords must include at least one of each of the following elements:

- An uppercase letter
- A lowercase letter
- A number
- A special character, including any from the following list: !@#\$\$%^&*()_+~



After creating the account, the member is successfully registered as a CardNav® by Co-op user, and a welcome email is sent to the specified email address.

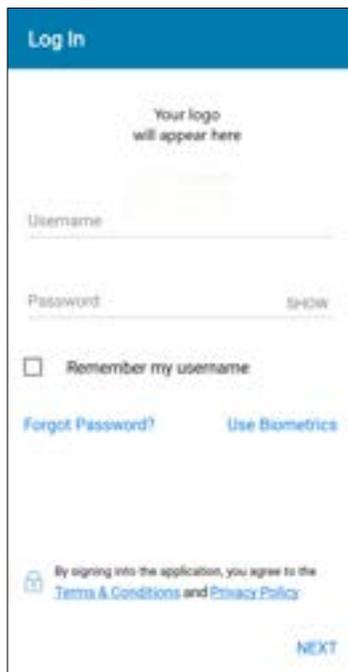
Logging in, enabling biometrics and retrieving forgotten passwords

Members can log in to the app, set passcodes for added security, enable biometrics - fingerprint identification, and retrieve forgotten passwords.

Logging in

To log in to the app, members can simply tap the app icon on the mobile device's desktop, tap **Log In** on the landing page, enter their user name and password on the **Login** screen, and then tap **Log In**.

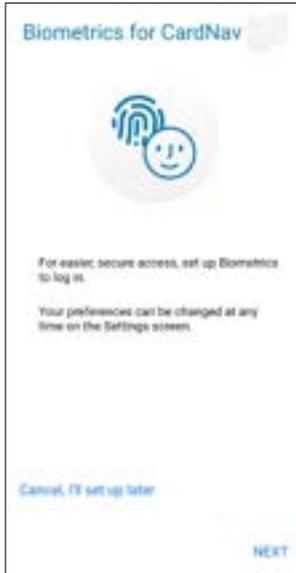
After logging in to CardNav® by Co-op, members who use only a password will remain logged in for up to 15 minutes. Members should consider enabling biometrics so they can stay logged in for longer periods of time and have quicker access to preferences and other settings.



The screenshot shows the 'Log In' screen of the CardNav app. At the top, there is a blue header with the text 'Log In'. Below the header, there is a placeholder for a logo that says 'Your logo will appear here'. Underneath, there are two input fields: 'Username' and 'Password'. The 'Password' field has a 'SHOW' button next to it. Below the input fields, there is a checkbox labeled 'Remember my username'. At the bottom of the form, there are two links: 'Forgot Password?' and 'Use Biometrics'. At the very bottom, there is a small icon of a padlock and the text 'By signing into the application, you agree to the Terms & Conditions and Privacy Policy'. A 'NEXT' button is located in the bottom right corner.

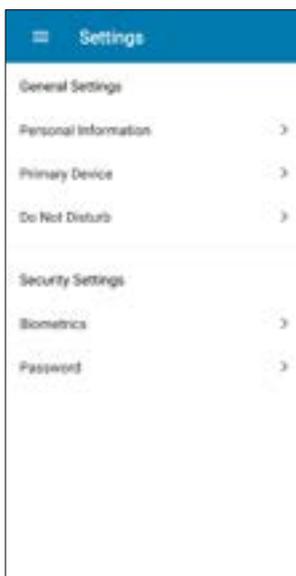
Biometrics

When members log in to CardNav® by Co-op for the first time, they will be prompted to set up biometrics to securely access the app. When enabled, biometrics is required every time they access the app. Members who do not set up biometrics will be required to log in with their user name and password.



Members can tap **NEXT** to enable the feature, or tap **Cancel, I'll set up later** to proceed without enabling biometrics.

Members can set or change their password or enable biometrics later by tapping the **Password** option or the **Biometrics** option on the **Settings** screen, which is available from the main menu.



Retrieving forgotten passwords

If members forget or lose their passwords, they should take the following steps to retrieve them:

1. Tap the **Forgot Password** link on the login screen.
2. Enter their user name and tap **OK**.

A security token is sent to the email address that was provided during registration.

3. After retrieving the security token from the email, select the **I have the security token** check box on the **Forgot Password** screen to expand the on screen options.
4. Enter the security token and the new password.
5. Confirm the password and then tap the **Checkmark** icon.

Forgot Password

Enter your username so that we can send a temporary security token to the email address you provided during registration. If you already have the token, check the box below to change your password.

Username

I have the security token.

Security Token SHOW

New Password SHOW

Confirm Password SHOW

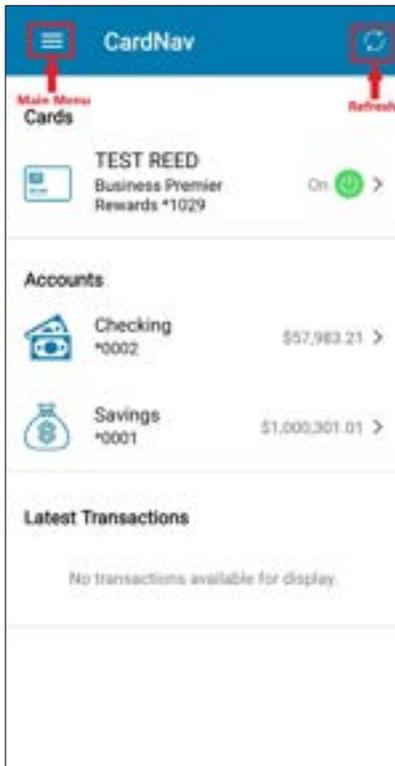
Password must be 8 to 12 characters in length, with at least one uppercase, lowercase, one number and one special character from !@#\$%^&*()_+==

Navigating

Navigating through CardNav® by Co-op screens is easy. Members can view details about their cards, access their credit union accounts, manage their entire portfolio by adding new cards, update control and alerts settings, change their passwords, and more.

Viewing the Home screen

The **Home** screen is the first screen that members see when they log in to the app.

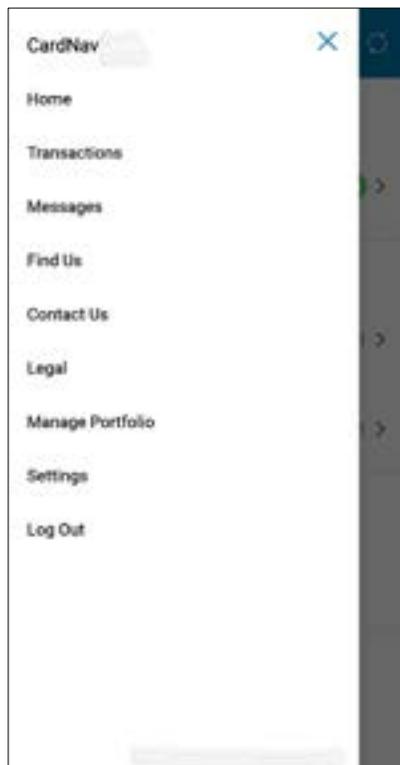


- **Refresh option** - Refreshes the screen with the most current information about cards and accounts.
- **Main menu** - Menu for accessing settings, legal information, messages, contact information, and more.
- **Cards** - A list of all the cards that are registered with CardNav.
- **Accounts** - A list of accounts that are available for management.
- **Latest Transactions** - A list of recent transactions by date.

Navigating the main menu

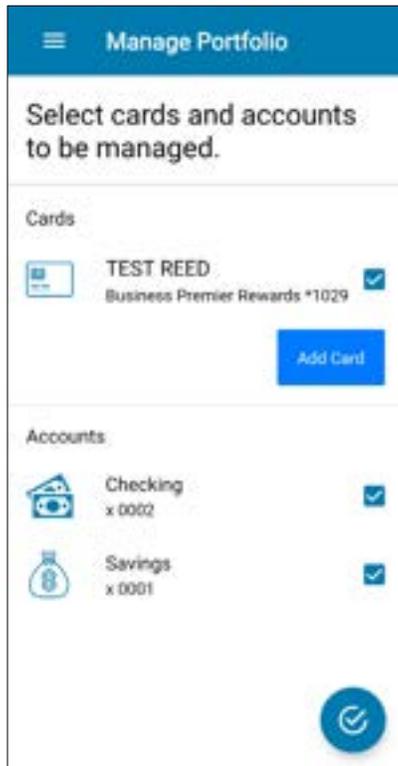
Members can tap the main menu to access the following screens and options:

- **Home** - The Home screen for the app.
- **Transactions** - A list of recent transactions by date.
- **Messages** - Card, account, and transaction alerts and other messages.
- **Find Us** - A map that displays locations of the credit union and Co-op Network ATMs in the user's current area.
- **Contact Us** - Contact information for the credit union.
- **Legal** - Terms and conditions for using the app.
- **Manage Portfolio** - Screen for selecting which cards and accounts are enabled for management.
- **Settings** - Settings for updating personal information, specifying primary device status, enabling or disabling the Do Not Disturb feature, and setting security options.
- **Log Out** - Option for logging out of the app.



Managing the portfolio

The **Manage Portfolio** screen lets members enable or disable cards and accounts for management through the app. By default, all cards and accounts are enabled for management. To disable a card or account, clear the check box beside that card or account.

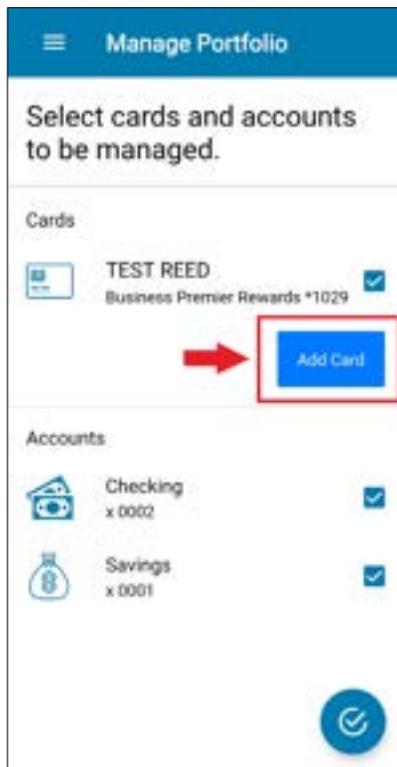


If members clear the check boxes beside all the accounts and cards on the **Manage Portfolio** screen, the app will ask them if they want to unsubscribe from the service. When unsubscribed from the service, all card control services are disabled, and members will not receive any transaction alerts. Also, members will not be able to log in to the app.

If members decide to use the app again after unsubscribing, they must register again as a new user. In this case, they are required to select a new user name.

Adding a card to a portfolio

Members can add new cards for management by tapping **Add Card** on the **Manage Portfolio** screen.



The process for adding a card from the **Manage Portfolio** screen is like the registration process with the following exceptions:

- Members are not prompted to accept the CardNav® by Co-op Terms and Conditions and Privacy Policy.
- Members do not have to create a new login account.
- PIN transaction is not available as an authentication option.

Updating settings

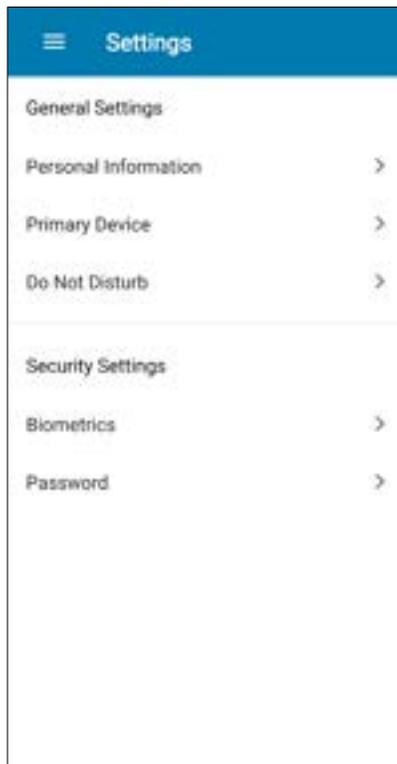
Members can tap **Settings** on the main menu to access the following options:

General settings:

- **Personal Information** - Update personal information such as name, email address, and phone number. **Note:** This updates information in the CardNav® by Co-op system but does not change account records with the credit union.
- **Primary Device** - Set the device as the primary device for the account. The primary device is used to apply location controls and to receive notifications.
- **Do Not Disturb** - Specify a time period during which the member will receive only essential alerts (for card-present transactions and denied transactions).

Security settings:

- **Biometrics** - Specify fingerprint identification as an alternative card security measure.
- **Password** - Change the password required for login.



Updating personal Information

Members can tap **Personal Information** on the **Settings** screen to modify the following information:

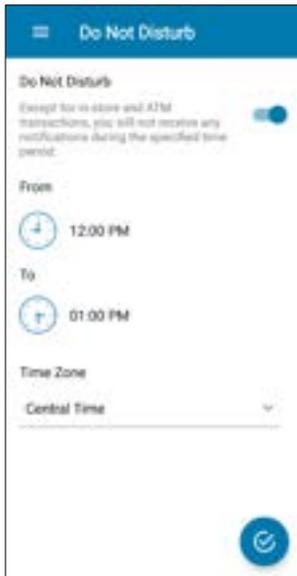
- **User Full Name** - The member's name.
- **Email** - The email address that CardNav® by Co-op uses to send the security code when members initiate the **Forgot Password** process.
- **Phone** - The member's phone number.



The screenshot shows a mobile application screen titled "Personal Information". At the top, there is a blue header with a white hamburger menu icon and the text "Personal Information". Below the header, a message reads: "The information below helps us get in touch with you if you need assistance." There are three input fields: "User Full Name" with the text "Test Coop" entered, "Email Address" which is currently empty, and "Phone Number" which is also empty. A blue circular logo with a white 'e' is located in the bottom right corner of the screen.

Setting Do Not Disturb times

Members can tap **Do Not Disturb** on the **Settings** screen to specify a time period during which they will receive alerts only for transactions conducted with the card present (in-store or at ATMs) and for denied transactions. Denied and card-present transaction alerts are still received during the **Do Not Disturb** time window due to the security risks these activities may pose when the member is sleeping or otherwise occupied.



To set the time period, members can tap the **Do Not Disturb** slider to the **On** position, select the time window and time zone, and then tap **Save**.

Note

Alerts are not sent during the **Do Not Disturb** time window, but they still display in the **Messages** section for viewing at any time.

Changing the password

Members can tap **Password** on the **Settings** screen to change the password they use to log in to the app. The **Change Password** screen requires them to enter the old password and then enter and confirm the new password.

Tip

Members can tap the word **SHOW** in the fields to display the actual characters in the password. By default, characters are hidden for security purposes.

The password must be 8-12 characters in length with at least one uppercase letter, one lowercase letter, one number, and one special character from the following list of characters: !@#\$\$%^&*()_+~

Biometrics

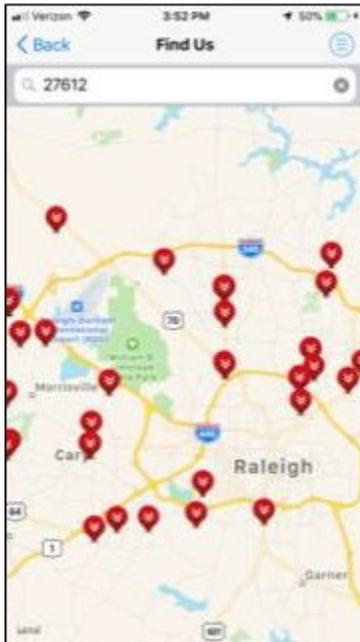
Members with phones that support fingerprint identification can enable the fingerprint identification security feature to re-access the app after a period of inactivity.

Members can enable the fingerprint identification feature by tapping **Biometrics** on the **Settings** screen and sliding the **Biometrics** slider to the **On** position.



Finding ATM Locations

Members can tap Find Us on the login screen or the main menu to display a map with pointers to credit union and Co-op Network ATMs within proximity of their mobile device. Credit union ATMs display as green icons, and Co-op Network ATMs display as red icons.



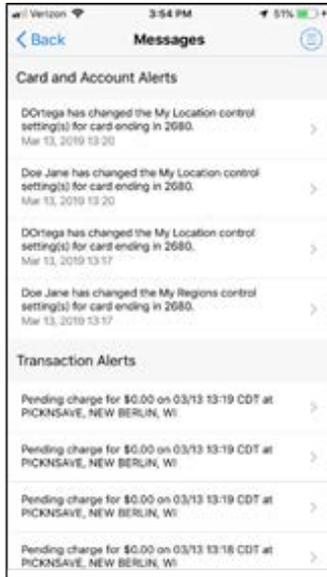
When using the **Find Us** feature, if the member's phone tracking service is turned off, a reminder notification displays asking the member to turn location services on. Location services must be turned on for the app to provide information about the current location.

Note

Members can refine the ATM search by entering the zip code or city information in the field above the map.

Viewing messages

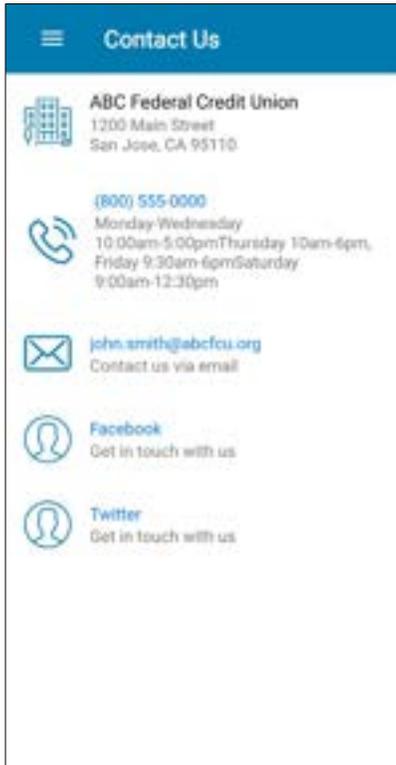
Members can tap **Messages** on the main menu to display all **Card and Account Alerts**, all **Transaction Alerts** and all **Other Alerts** that have been sent to the member's mobile device.



The **Messages** screen lists all alerts recently generated, regardless of whether the notifications setting is on or off. Messages for the last 30 days or 50 transactions of card history are available in CardNav® by Co-op. However, account balance alerts remain only until the account balance meets or exceeds the specified threshold.

Contacting a credit union

Members can tap **Contact Us** on the login screen or the main menu to see their credit union's contact information, which may include mailing address, Facebook page, and Twitter account. They can tap **Email** to activate the mobile device's default email program and tap the phone number and **Call** to call the credit union directly. Hours of operation for the credit union also may be displayed.

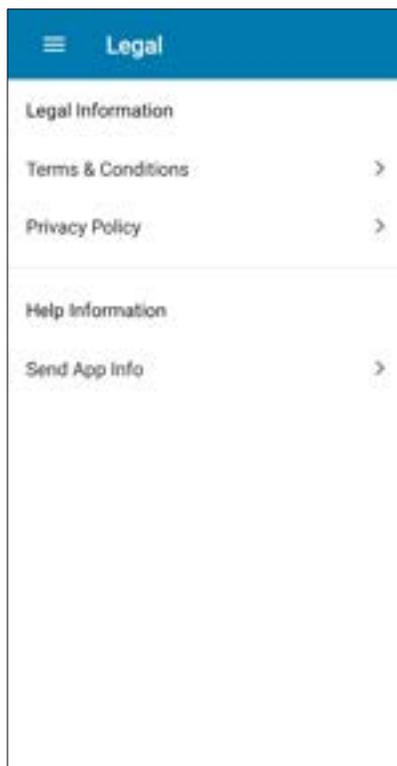


Viewing terms and conditions and privacy policy

Members can tap **Legal** on the main menu to view legal information and get help.

The **Terms & Conditions** and **Privacy Policy** screens contain legal information that the member accepted during the registration process.

The **Send App Info** option gives cardholders the ability to send the Mobile App developers current information about their version of the Mobile App to assist in troubleshooting issues (such as app version, device type, device ID, OS version, and diagnostic and usage data of their device).



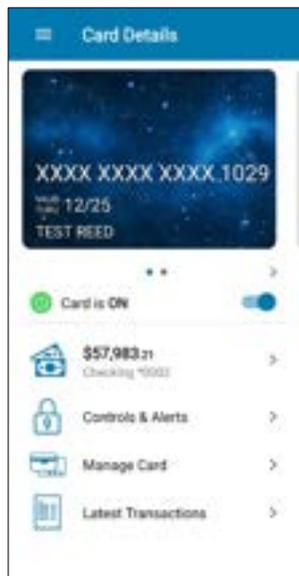
Viewing card information

Viewing card details

Members can tap individual cards in the **Cards** section of the **Home** screen to view details about their cards.

The **Card Details** screen shows the following information for each card:

- Front image of the card
- Cardholder's name
- Last four digits of the card number
- Card expiration date



The **Card Details** screen also provides links to Card Management features including:

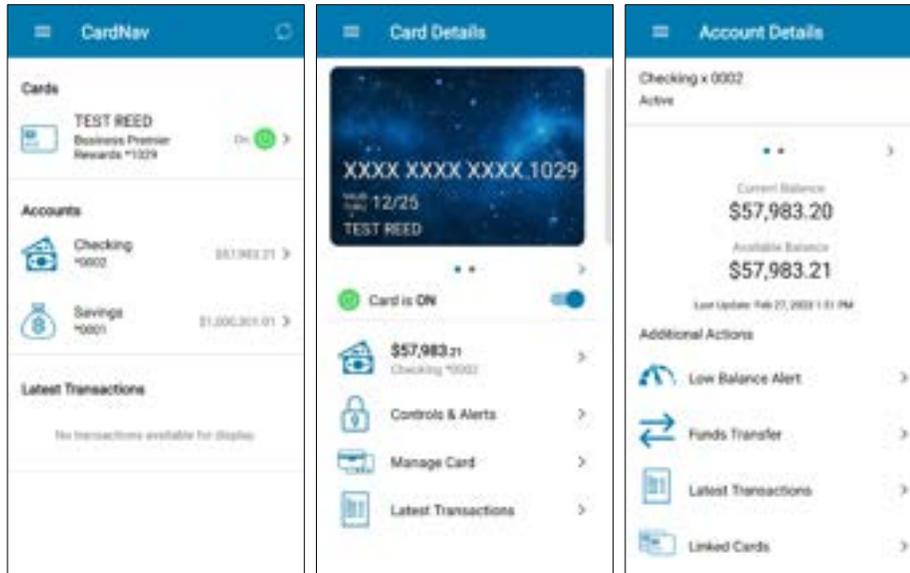
- **Card On/Off:** Card Status button
- **Total Spend** - The cumulative spending amount on the card for the month to date.
- **Controls & Alerts:** Locations, Merchant Types, Transaction Types, Spend Limits.
- **Manage Card:** Manage Travel Plan and Shared Card users
- **Latest Transactions:** List of recent card transactions.

Note

When more than one card is associated with an account, a section of the card is visible to remind members there are other cards they can swipe to see and manage.

Viewing transactions

Members can tap **Latest Transactions** on the **Home**, **Card Details** or **Account Details** screens to display transaction summary information for a particular card or account.



Note

To see a complete list of transactions for all managed cards and accounts, members can tap **Transactions** on the main menu.

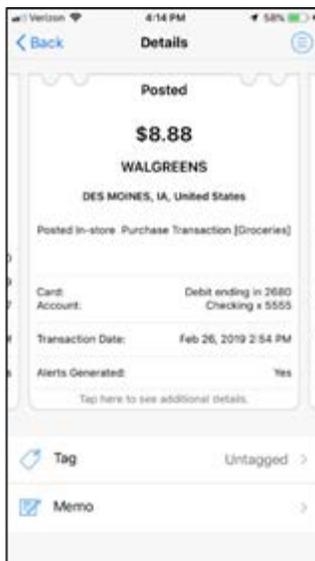
Pending transactions display first in the list. Transactions with other statuses (posted, denied, or canceled) display chronologically. Summary information for each transaction includes the following details:

- Transaction status (for any transactions that are not approved)
- Merchant name
- Transaction amount

Viewing transaction details

Members can tap an individual transaction to display additional details, including:

- Transaction status
- Transaction amount
- Merchant name and address
- Transaction type
- Merchant type
- Card type and number (last four digits)
- Account type and number
- Transaction date and time
- Alerts generated (Yes/No)

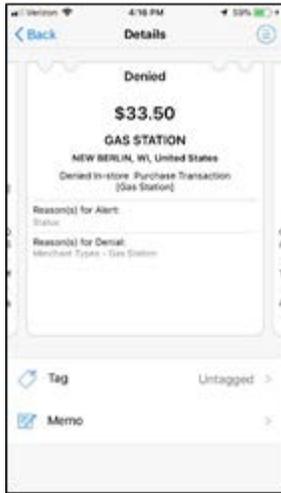


Note

If transactions have additional fees and surcharges, those details will display separately on this screen.

Members can tap a receipt image on the **Transactions** screen to display additional details, including:

- Transaction status
- Transaction amount
- Merchant name and address, when available
- Alerts category, if an alert was generated for the transaction
- Reason for denial, if the transaction is denied



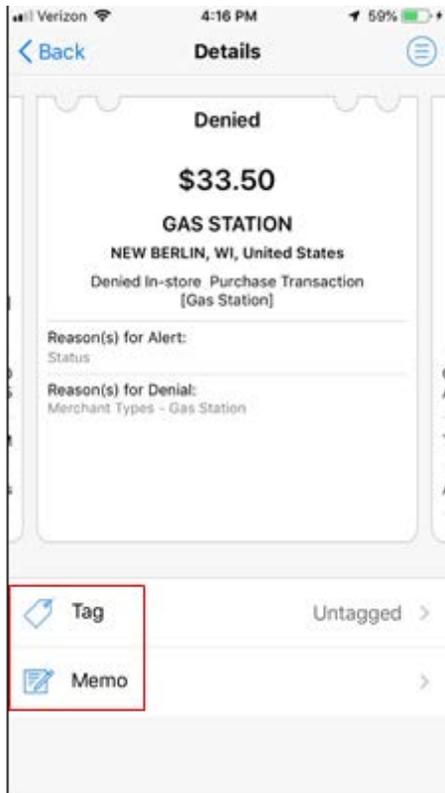
Members can also personalize transactions by adding tags or recording memos.

Adding tags and notes to transactions

Members can tap **Tag** to assign any of the following tags to a transaction:

- Untagged
- Personal
- Family
- Business

Members can also tap **Memo** to add a short description about a transaction.



Viewing account information

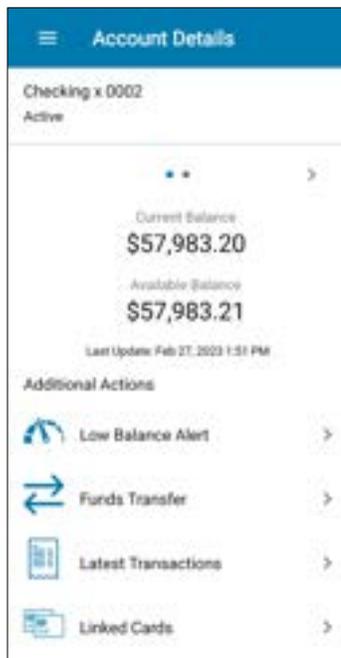
Members can use CardNav® by Co-op to view account details, set low balance alerts, and transfer funds.

Viewing account details

Members can tap individual accounts in the **Accounts** section of the **Home** screen to view details about accounts.

The **Account Details** screen shows the following information for each account:

- Account type (Savings, Checking, Loan, etc.).
- Last four digits of the account number.
- Current and available balances.
- Last date the account was updated.



Members can also use this screen to set low balance alerts, transfer funds, view recent transactions, and access other cards that are linked to the account.

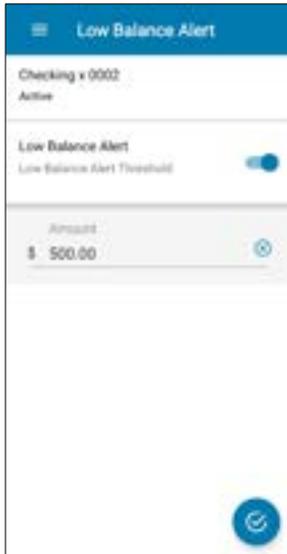
Tip

Members can swipe in the area where the current and available balances are listed to display details for other accounts.

Setting low balance alerts

Members can tap **Low Balance Alert** on the **Account Details** screen to set low balance alerts for accounts.

To set a threshold, first move the slider to the **On** position, and then specify the amount of the balance alert threshold. If the account balance falls below the set threshold, members will receive an alert informing them about the low balance.



Transferring funds

Members can tap **Funds Transfer** on the **Account Details** screen to transfer funds between eligible accounts that are linked to a card.

To perform a funds transfer, members select the **From** and **To** accounts, specify an amount, and tap **Send**.



Managing control preferences

Members can enable control preferences to turn cards on and off, set up location controls, specify criteria for international transactions, set up allowed merchant and transaction types, set up spending limits, and more.

Turning cards on and off

To turn a card on and off, members can tap the **Card On/Off** slider on the **Card Details** screen. CardNav® by Co-op displays a confirmation message when a card is turned on or off.



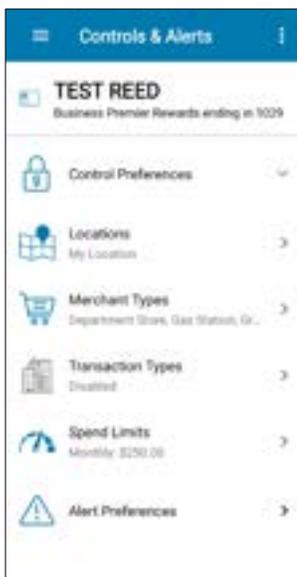
When the card is on, transactions are subject to the CardNav® by Co-op alert and control preferences that are currently in effect. When the card is off, most card transactions are denied by CardNav® by Co-op, and alerts are generated for attempted transactions. Auto-pay or recurring transactions and credits (deposits, returns, and reversals) are exempt from this high-level control.

Configuring Controls & Alerts

Members can tap **Control & Alerts** on the **Card Details** screen to set control policies. Control Preferences are organized in the following categories:

- Locations
- Merchant Types
- Transaction Types
- Spend Limits

Members can tap the information (“i”) **Tell me more** icon at the bottom of the screen to view information about control preferences.



Setting up location controls

Members can tap **Locations** on the **Control Preferences** screen to specify location controls. Locations policies cover in-store transactions only. Card-not-present transactions are not covered.

Available location controls include:

- My Location
- My Regions

Members can set multiple location control policies for each card.

Note

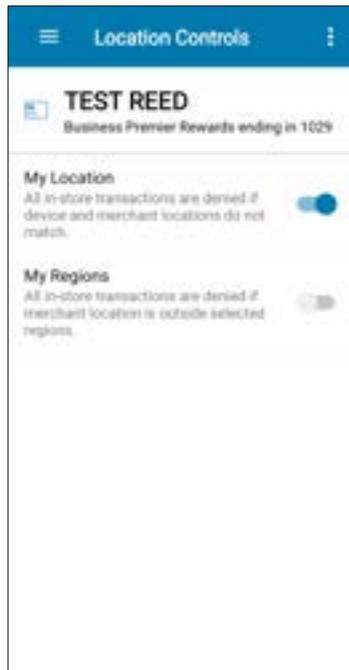
Descriptions of “My Location” and “My Regions” are visible to the user even if the feature is turned off.

Configuring My Location controls

When the **My Location** control preference is enabled, CardNav® by Co-op compares the member and merchant locations to decide whether to approve or deny transactions. Transactions made at merchant locations that differ significantly from the member's location are denied.

The app determines the member's location by:

- Assuming that the member is carrying the mobile device that is set as the Primary Device.
- Using the phone's location as a proxy for the member's location.



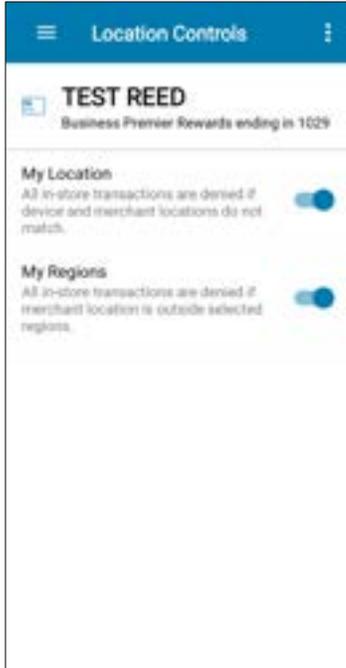
Shared card users can each set their own location controls.

Note

My Location controls and alerts work only when the device's settings for location tracking are enabled.

Configuring My Regions controls

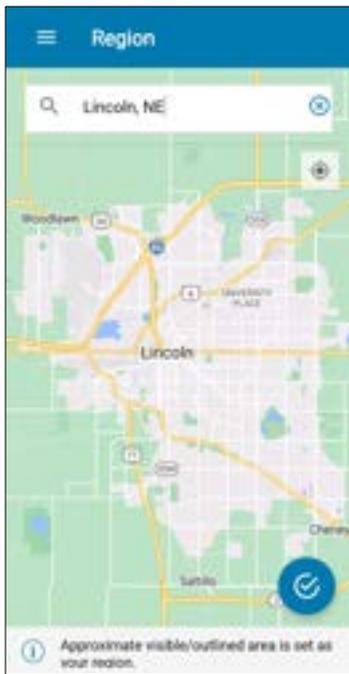
Members can select **My Regions** to allow in-store transactions in one or more geographical areas. When the **My Regions** control is enabled, in-store transactions that are made outside the specified region(s) are denied.



Members can specify up to three control regions per card. Each region is a circular area with a minimum radius of five miles.

To specify a region:

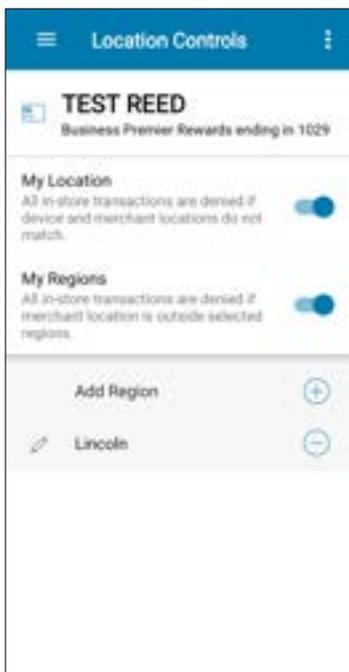
1. Tap **Add Region** to display an interactive map.
2. Zoom in and out to specify the region or type a country, state, city, or zip code in the search box and then tap the **Search** button.
3. Enter a name for the region, and then tap the **Checkmark** icon.



Note

To edit a saved region, the user taps on the pencil icon next to the name of the region.

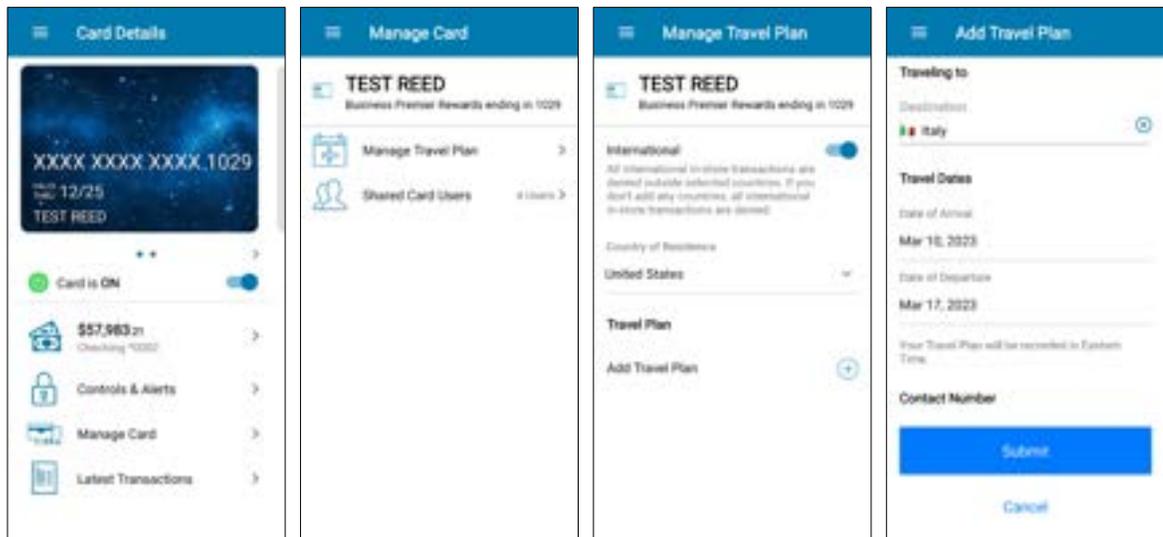
To delete a region, the user taps the minus sign adjacent to it.



Adding travel plans

If offered by a credit union, members can also add international travel plans directly in the CardNav® by Co-op app instead of needing to contact the credit union. Each travel plan specifies a destination country and start and end dates to indicate when the member will be in the specified country. During the time period defined in the travel plan, cardholders will be able to make transactions within the designated country.

Members can add a travel plan by tapping **Manage Card** on the **Card Details** screen. Then **Manage Travel Plan**; specifying the destination country, date of arrival, date of departure, and contact phone number. When phone number is done, tap **Submit**.



Editing travel plans

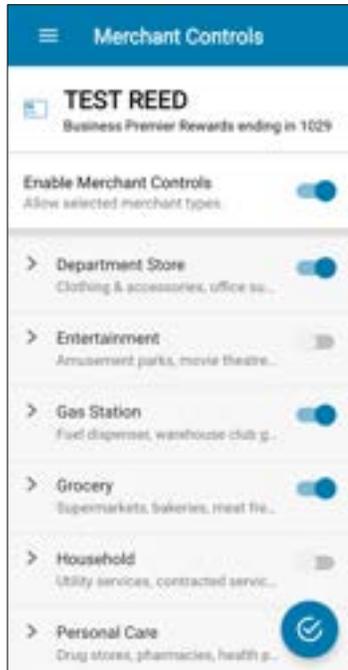
Members can edit a travel plan by tapping on the pencil icon; modifying the information in the Add Travel Plan dialog; and then tapping **Save**.

Deleting travel plans

Users can delete a travel plan by tapping the minus sign to the right of the Travel Plan, then tapping **Yes** in the Confirm Delete dialog.

Setting up merchant type controls

Members can configure preferences to allow and deny transactions at certain merchant types such as gas stations, restaurants, grocery stores, and more.



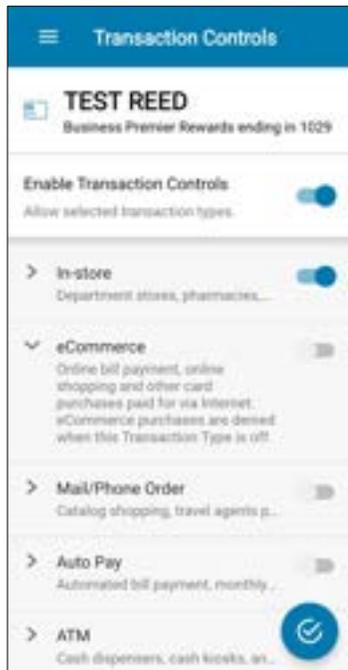
When the **Merchant Types** control preference is set to **On**, various merchant types display in the app. By default, all merchant types are enabled. When a merchant type is set to the **On** position, transactions are permitted for that type of merchant. When a type is set to **Off**, all transactions for that merchant type are denied.

Note

If a member turns off the **Merchant Type** control preference and then turns it back on, the last known settings are displayed.

Setting up transaction type controls

Members can configure preferences to allow and deny certain transaction types. Transaction types include **In-Store**, **Online**, **Mail/Phone Order**, **Auto Pay**, **ATM**, and **Others**.



When the **Transaction Types** control preference is set to **On**, various transaction types display in the app. By default, all transaction types are enabled. When a transaction type is set to the **On** position, transactions that fall into that category are permitted. When a type is set to **Off**, all transactions in that category are denied.

Note

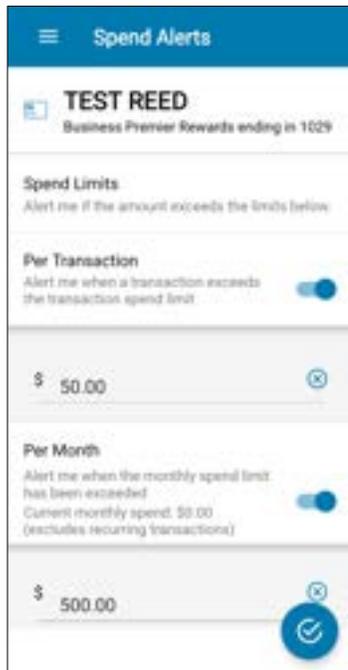
If a member turns off the **Transaction Type** control preference and then turns it back on, the last known settings are displayed.

Setting up spending limit controls

To specify a spending limit for transactions, members can tap **Spend Limits** on the **Control Preferences** screen. When a spending limit is enabled, all transactions that are higher than the limit are denied. Members can specify limits per transaction and by monthly spend.

To set a per-transaction spending limit, move the **Per Transaction** slider to the **On** position. Enter the spending limit amount and then tap **Save**.

To set a monthly spending limit, move the **Per Month** slider to the **On** position. Enter the spending limit amount and then tap the **Checkmark** icon.



Managing alert preferences

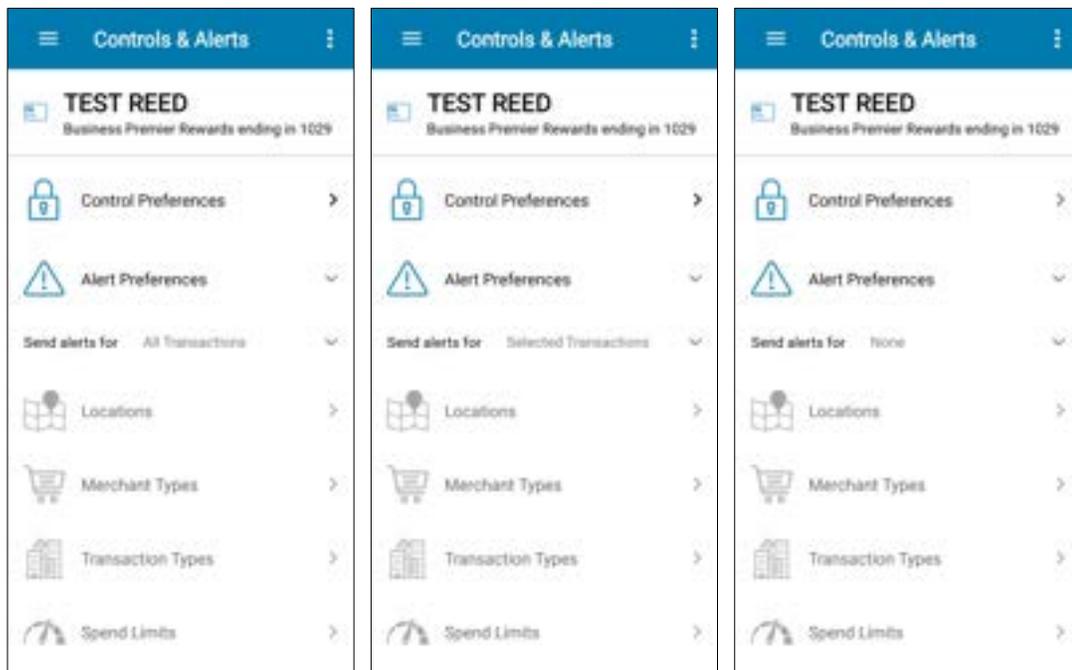
Members can manage and configure alert preferences for locations, merchants, transactions, and spend limits. To receive alerts, members must set their device as the primary device.

Configuring alert preferences

To view, set up, or change alert preferences, members can tap **Controls & Alerts** on the **Card Details** screen.

Members can use the button to the right of **Send alerts for** to select one of the following options:

- **All Transactions** to receive alerts for everything
- **Selected Transactions** to set up specific alert policies using the selection arrow to the right of each of the available transaction categories:
 - Locations
 - Merchant Types
 - Transaction Types
 - Spend Limits
- **None** to receive no alerts.



After an alert preference is enabled, the icon changes from light gray to blue.

Note

Members can tap the 3 vertical dots in the upper right corner of the screen to display more information.

Setting the device as primary

To receive alerts, members must set the phone that will receive the alerts as the primary device.



The **Primary Device** setting applies only when:

- A user is logged in to CardNav® by Co-op on two or more devices (using the same credentials) that have the same card (same account number) added.
- Two users are logged in on two devices (using the same login credentials) that have their joint cards *with the same account number* added.

To set a phone as the primary device, members can complete the following steps:

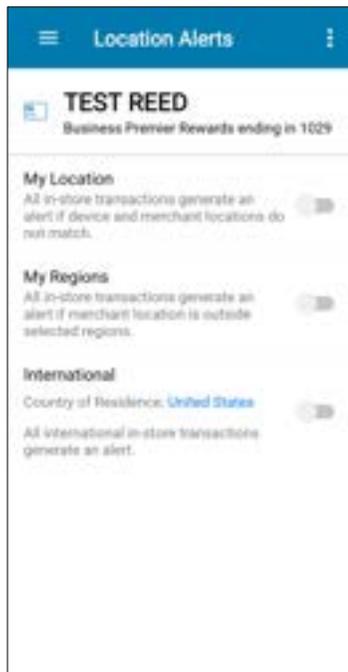
1. Tap the main menu in the upper, right corner of the screen.
2. Tap **Settings**.
3. Tap **Primary Device**.
4. Move the **Primary Device** slider to the **On** position and then tap **OK**.

Setting Location alerts

To specify location alerts, members must first choose **Selected Transactions** on the **Alert Preferences** screen. Then, the user must tap **Locations** on the **Alert Preferences** screen.

Note

Locations policies cover in-store transactions only. Card-not-present transactions are not covered.



Available location alerts include:

- My Location
- My Regions
- International

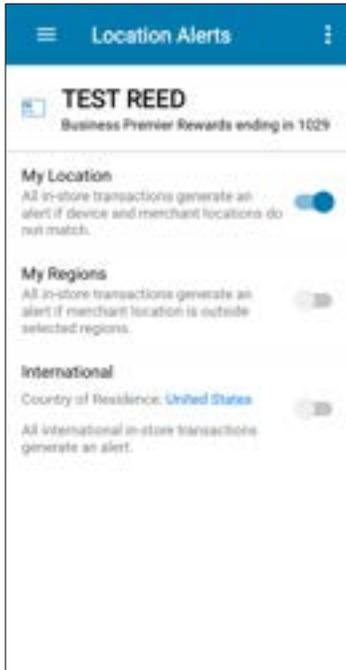
Members can set multiple location alerts for each card.

Note

Members can tap the 3 vertical dots in the upper right corner of the screen for more information.

Configuring My Location alerts

When the **My Location** alert preference is enabled, CardNav® by Co-op compares the member and merchant locations to decide whether to trigger an alert. Transactions made at merchant locations that differ significantly from the member's location cause an alert to be sent to the member's mobile device.



The app determines the member's location by:

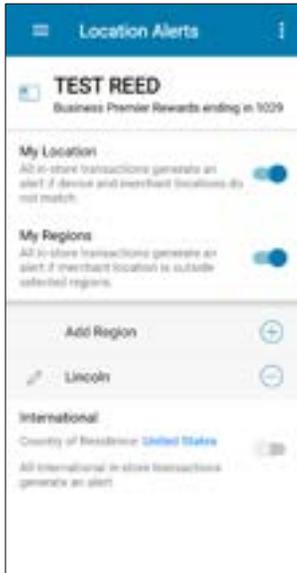
- Assuming that the member is carrying the mobile device that is set as the Primary Device.
- Using the phone's location as a proxy for the member's location.

Note

My Location controls and alerts work only when the device's settings for location tracking are enabled.

Configuring My Regions alerts

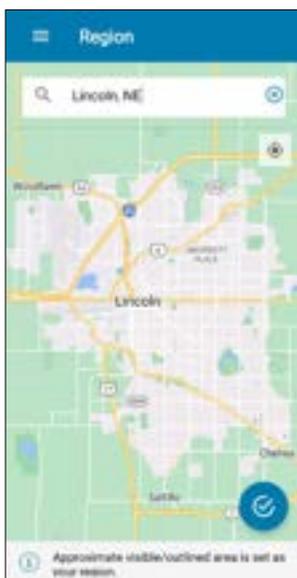
Members can select My Regions to allow in-store transactions in one or more geographical areas. When the My Regions alert is enabled, in-store transactions that are made outside the specified region(s) trigger an alert to the member's mobile device.



Members can specify up to three alert regions per card. Each region is a circular area with a minimum radius of five miles.

To specify a region:

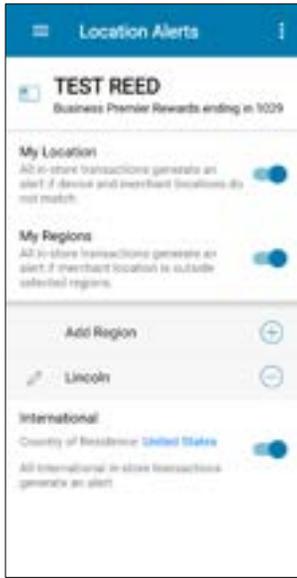
1. Tap **Add Region** to display an interactive map.
2. Zoom in and out to specify the region or type a country, state, city, or zip code in the search box and tap **Search**.
3. Enter a name for the region, and then tap the **Checkmark** icon.



Configuring International alert preferences

Members can use the **International** alert preferences to specify a country of residence that differs from the Issuer's default country. If a transaction is made outside of the country of residence the member has specified, an alert will be triggered.

To configure alert preferences, the member must first enable the International alert by moving the **International** slider to the **On** position.



By default, the **Country of Residence** is set to the Issuer's default country. Members can change the Country of Residence as needed.

Note

If set for controls as well as alerts, the same country must be specified for both.

Members can change the Country of Residence by tapping the name of the currently specified country, typing a new country name, and tapping the **Checkmark** icon.

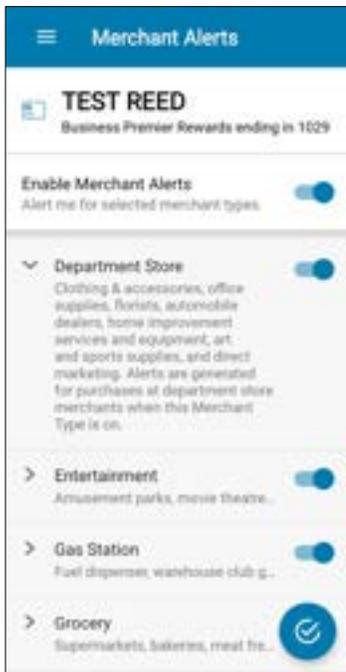


Note

Changing the Country of Residence on a shared card will generate a notification to other shared card users.

Setting up Merchant Alerts

Members can configure preferences to trigger alerts for transactions at certain merchant types such as gas stations, restaurants, grocery stores, and more.



When the **Merchant Types** alert preference is set to **On**, various merchant types display in the app. At least one merchant type must be configured when the alert preference is set to **On**. By default, all merchant types are disabled.

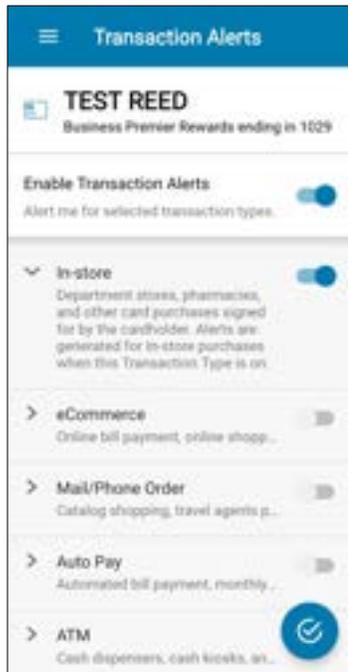
When a merchant type is set to the **On** position, transactions that occur at that type of merchant trigger an alert to the member's mobile device. When a type is set to **Off**, transactions occur with no alert.

Note

If a member turns off the **Merchant Type** alert preference and then turns it back on, the last known settings are displayed.

Setting up Transaction Alerts

Members can configure preferences to trigger alerts for certain transaction types. Transaction types include **In-Store**, **Online**, **Mail/Phone Order**, **Auto Pay**, **ATM**, and **Others**.



When the **Transaction Alerts** preference is set to **On**, various transaction types display in the app. By default, all transaction types are disabled.

When a transaction type is set to the **On** position, transactions that fall into that category trigger an alert to the member's mobile device. When a type is set to **Off**, all transactions in that category occur with no alert.

Note

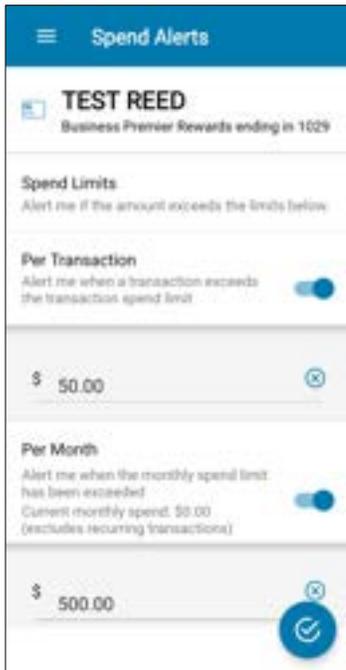
If a member turns off the **Transaction Alert** preference and then turns it back on, the last known settings are displayed.

Setting Spend Alerts

To configure alerts when transactions exceed spending limits, members can tap **Spend Limits** on the **Alerts Preferences** screen. When a spending limit is enabled, all transactions that are higher than the limit trigger an alert to the member's mobile device. Members can specify limits per transaction and by monthly spend.

To set a per-transaction spending limit, move the **Per Transaction** slider to the **On** position. Enter the spending limit amount and then tap **Save**.

To set a monthly spending limit, move the **Per Month** slider to the **On** position. Enter the spending limit amount and then tap the **Checkmark** icon.



Note

If a member wishes to have **Auto Pay** transactions included in **Spend Alerts**, the **Transaction Type** alert preference **Auto Pay** must be enabled.

One-time overrides

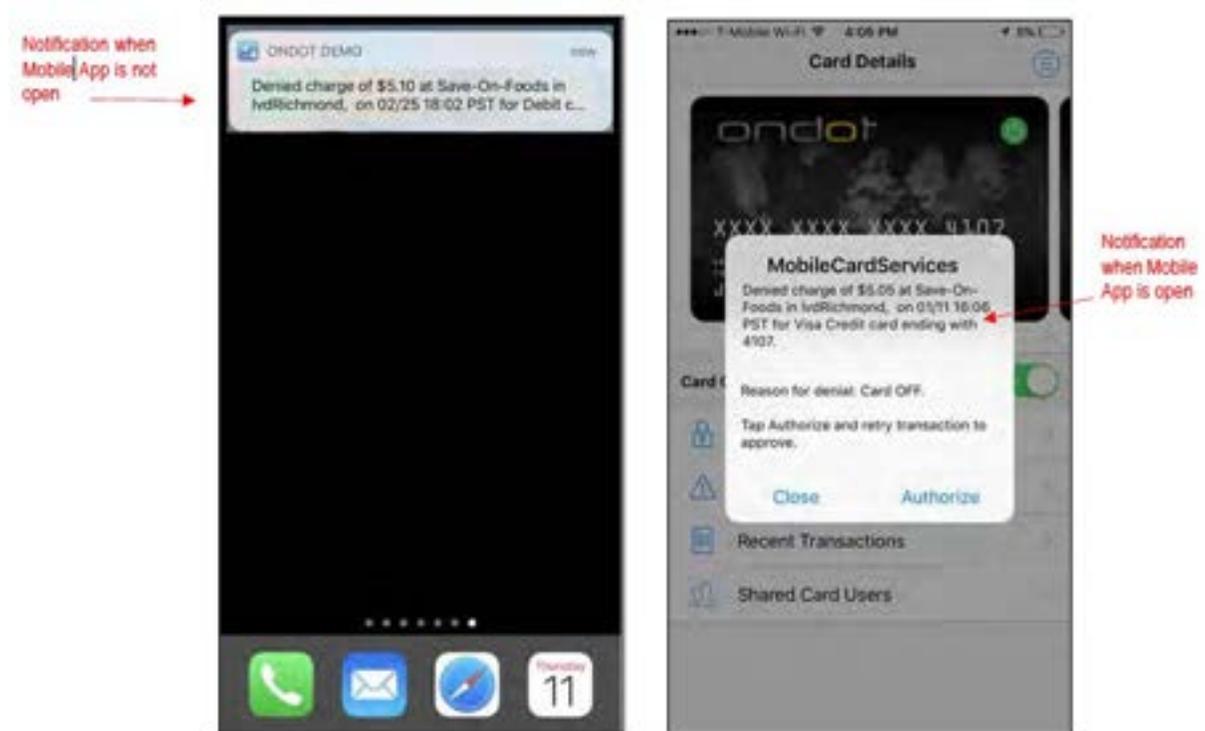
Transactions can be denied based either on a cardholder's Control preferences (for example, the maximum amount that can be spent on one transaction) or on a Financial Institution's business rules (for example, insufficient funds to cover the amount of a transaction).

- If a transaction is denied based solely on a cardholder's Control preferences, a notification offers cardholders the option of a one-time override that provides automatic approval of the next transaction made on this card within a specified amount of time regardless of the Control preferences.

For example, if a \$200 transaction is denied because the transaction exceeds the card's Spend Limit control of \$150 per transaction, a one-time override enables the cardholder to allow the next transaction on that card regardless of the spend limit if the transaction occurs within a specified amount of time (generally 10 minutes, but the amount of time is configurable).

- If a transaction has been denied based on an FI's business rule (such as insufficient funds or an incorrect PIN), a one-time override is not offered, and cardholders received a regular Transaction notification.

One-time Override notifications are delivered whether or not the Mobile App is open on the cardholder's device:



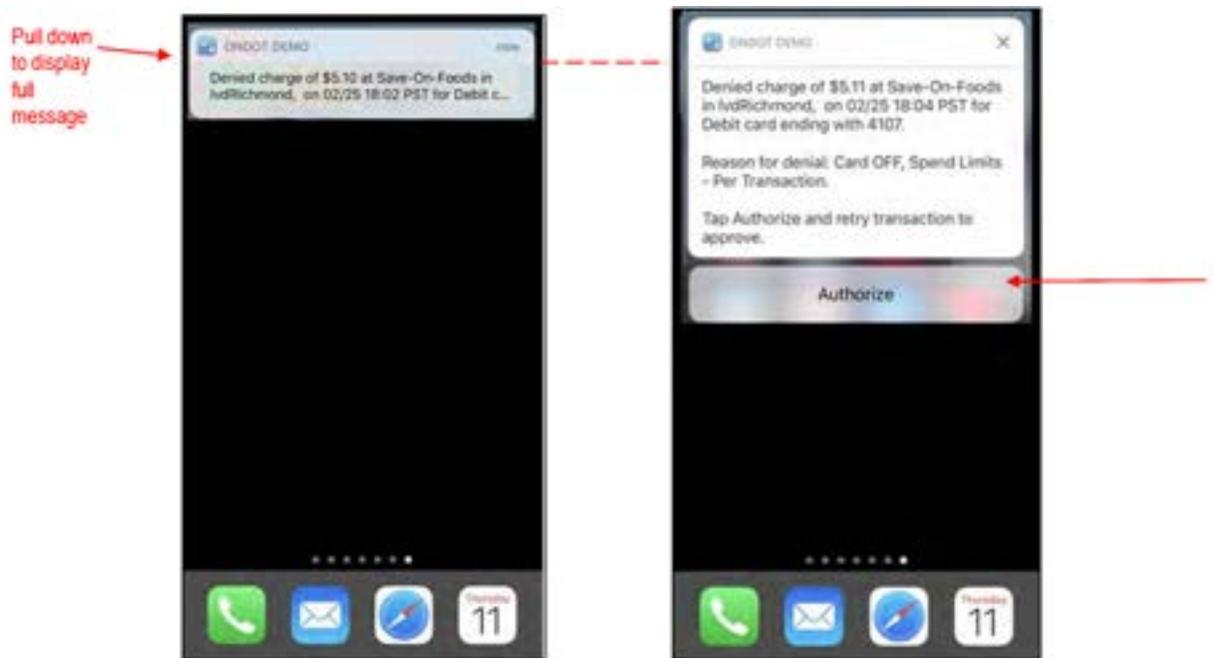
- If the notification is received when the Mobile App is not open, cardholders are required to verify their identity.
- If the notification is received when the Mobile App is open and active, cardholders are not asked to verify their identity.

Authorizing a one-time override when the mobile app is not open

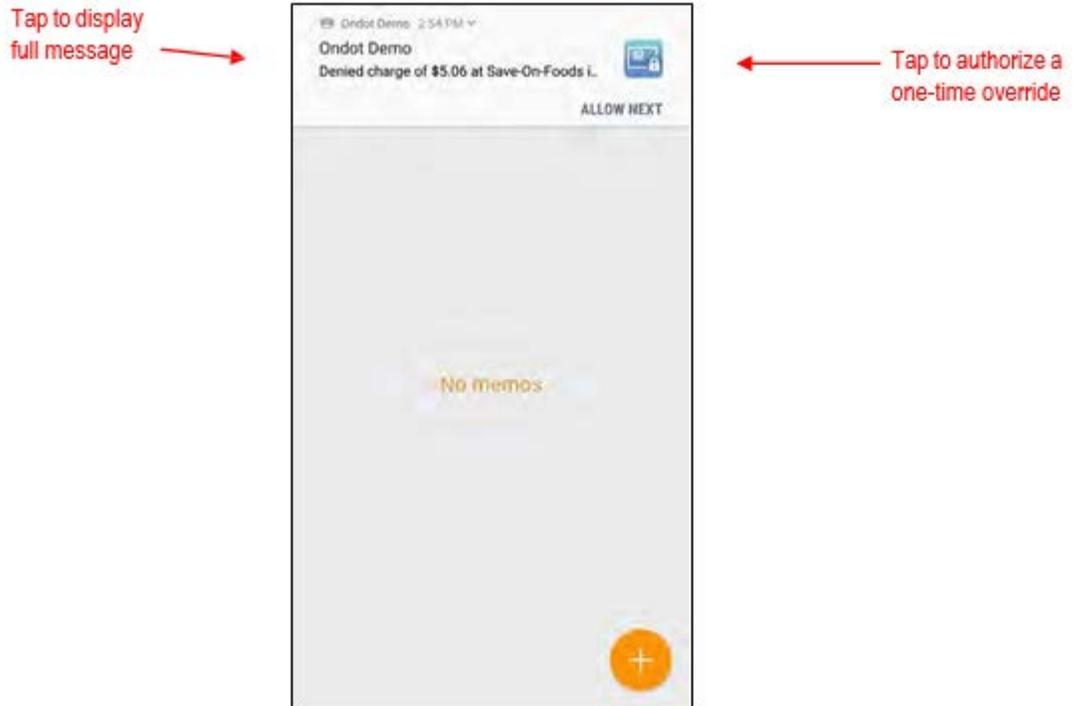
When the Mobile App is not open on a cardholder's device, the One-time Override notification is displayed on the device's Home screen.

Perform the following steps to authorize a one-time override for a transaction that has been denied because of a control setting.

1. In the Home screen One-time Override notification:
 - For **iOS**, pull down on the truncated notification to view the entire message and access the **Authorize** button.



- For Android, Tap the truncated notification to view the entire message or tap **Authorize** to allow the one-time transaction immediately.



2. Tap **Authorize** to override your control settings and allow the transaction to be approved. If you don't want to authorize the one-time override, tap your Home button to close the screen.

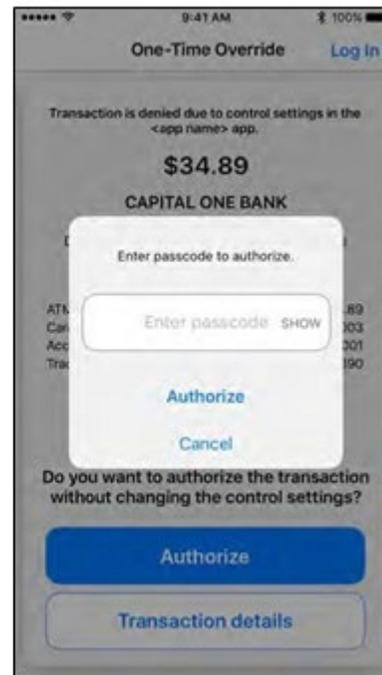
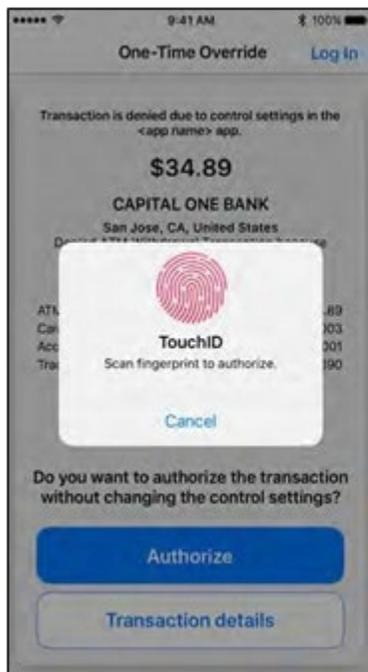


One of two user verification dialogs opens, depending on how you've set up your Mobile App preferences:

- Touch ID/Face ID/Fingerprint if it has been enabled in the Mobile App
- Passcode if one has been set up in the Mobile App

Note

If you have not already set up Touch Login or Passcode for the Mobile App, you must do so before you can complete a One-time Override. Refer to the **Setting Up Touch ID/Face ID/Fingerprint or Passcode for One-time Override** section for instructions.



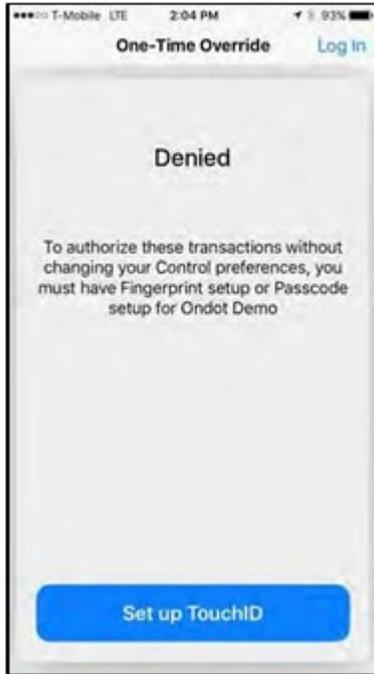
3. Provide the necessary verification and tap **Authorize**. The **Retry Transaction** screen instructs you to use your card again within the amount of time specified in the dialog to allow the transaction:



4. Use your card again to make your purchase within the amount of time specified in the notification.

Setting up touch ID/face ID/fingerprint or passcode for a one-time override

If you have not already set up Touch ID/Face ID/Fingerprint or a Passcode, a Denied message informs you that you must do so in order to validate a One-time Override.



1. Tap Set up Touch ID/Set up Fingerprint/Set up Face ID/ Set up Passcode. The appropriate screen opens.

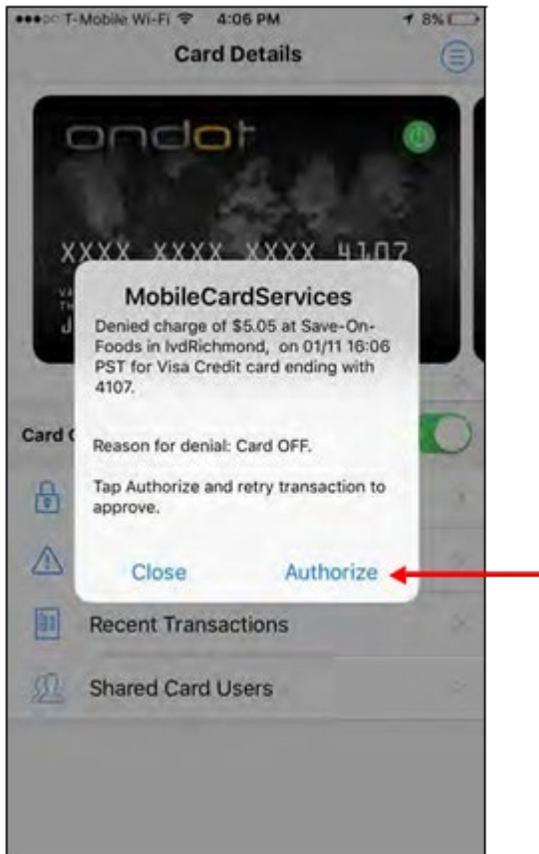


2. Enable Touch ID or Fingerprint or set up a Passcode.
3. Swipe your card again.

The One-time Override process begins again, but this time you can complete the process by validating the One-time Override and completing your transaction regardless of your Control Preference settings.

Authorizing a one-time override when the mobile app is open

When the Mobile App is open and active on a cardholder's device, the One-time Override notification is displayed on the current Mobile App screen.



1. In the One-time Override notification, tap **Authorize** to override your control settings and allow the transaction to be approved:

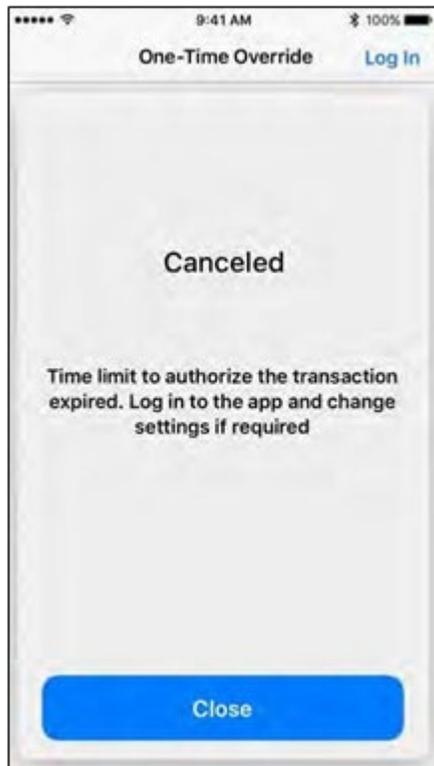
The **Retry Transaction** dialog instructs you to use your card again to allow the transaction within the amount of time specified in the dialog:



2. In the **Retry Transaction** dialog, save your information.
3. Use your card again to make your purchase within the amount of time specified in the notification.

Exceeding the one-time override authorization time limit

The amount of time during which cardholders can authorize a one-time override is configured at deployment. If the time limit expires before the one-time override has been authorized, the authorization request is canceled. You must log in to the Mobile App and change your Control preferences to complete the purchase.



Sharing cards between multiple users

Note

This information applies only to credit unions that issue the same card number to more than one person.

Operations that are performed on a card with multiple users are mostly the same as those that are performed when the card has a single user.

General rules for shared cards include:

- All card users must log in to the app with their own passcodes or user names and passwords.
- Users can set multiple location policies for both controls and alerts for the same card.
- When sharing cards, users can set multiple location control and alert policies for **My Location** and **My Regions**. When multiple control policies are set, transactions that pass at least one of the policies are approved. When multiple alert policies are set, any transaction that meets one of the set location policies will trigger an alert for the user.
- When a user updates a control or alert preference, other users are automatically notified with details about who made the change, which control was updated, and which card is affected.
- Shared card users can simultaneously configure their devices as the primary device, which means all users will receive alerts when enabled on their devices.
- Monthly cumulative spending totals for shared cards display on the **Home** screen.

Appendix – list of acronyms

Acronym	Definition	Notes
API	Application Programming Interface	
ATM	Automated Teller Machine	
BIN	Bank Identification Number	
CSV	Comma-Separated Value File	Reports are generated as comma-separated value (CSV) files and are automatically emailed to recipients as an attachment.
CV	Card Verification	
CVC	Card Validation Code	A MasterCard security feature for credit card transactions on the Internet or over the phone. CVC is a 3 or 4 digit value printed on the card which is used to verify that the buyer has the physical card in their possession giving some protection against fraud.
CVM	Cardholder Verification Method	
CVV	Card Verification Code	A Visa security feature for credit card transactions on the Internet or over the phone. CVV is a 3 or 4 digit value printed on the card which is used to verify that the buyer has the physical card in their possession giving some protection against fraud.
FD	First Data	Omaha-based company that provides Co-op with credit and debit card processing
FI	Financial Institution	
FIS	Fidelity National Information Services, Inc.	FIS is an international provider of financial services technology and outsourcing services.
PAN	Permanent Account Number	
PIN	Personal Identification Number	