



PAYMENTS

CardValet

With card fraud on the rise, it is more important than ever for members to be equipped with the tools to combat hackers and scammers. Whether your members are carrying physical cards in their wallets or have embraced using a mobile wallet, CardValet® is an easy, accessible way for members to protect their accounts. In addition to individuals protecting themselves, small businesses may opt to set limits to control employee spending. Parents also may set similar limits for dependents.

HOW IT WORKS

By being able to turn a card on or off, members can control where, when, and how their cards are used. CardValet empowers members to be proactive in managing their accounts and preventing fraud.

Features include:

- Turning cards on or off from any mobile device.
- Setting alerts based on transaction amount, merchant type, or location, or to notify the cardholder when a transaction is denied.
- Controlling spending on multiple unique cards by setting custom limits.
- Using the Travel Notice feature to reduce the chance of card declines while traveling. (Travel Notice is available as an add-on feature.)

CARDVALET BENEFITS

Credit Union Benefits

- More engaged cardholders
- Increased revenue
- Reduced fraud
- Cardholder self-service
- Top-of-wallet card placement

Member Benefits

- Control of turning cards on or off
- Set alerts by amount, merchant, or location
- Ability to set spending limits
- Access anytime, anywhere
- Limit usage based on proximity settings

COMPLY WITH THE TRANSACTION ALERTS MANDATE

CardValet provides the additional value of helping issuers comply with the Transaction Alerts Mandate. This requirement applies to any consumer card activity routed through Visa, Interlink, or Plus networks. CardValet adds controls to empower cardholders and provides the requisite alerts—a win-win for your credit union and its members!

CardValet® empowers members to control their payment cards through their mobile devices.

- Turn cards on or off
- Control transactions by category or dollar amount
- Set customized purchase alerts



MARKETING

SPREAD THE WORD

The CardValet app is available for both Android and Apple operating systems. Synergent Marketing has templates for materials that can easily be customized with your credit union's branding to communicate CardValet to your members.

- Statement inserts
- Newsletter article
- Web banner ads
- Website copy

STATEMENT INSERTS



ROTATING WEB BANNER



SHARING CARDVALET WITH MEMBERS

In addition to all of the security benefits, Synergent Marketing is here to help your credit union get the message out to both activate users and retain users. Advertise the availability of this product with posters, inserts, and web banners that highlight the valuable features that are unique to CardValet to reduce fraud and educate your members.

Whether you are marketing to members new to CardValet or to members who have already downloaded the app, you don't want them to forget about this valuable tool they now have. Our templates are ready to be customized with your credit union's branding for a personalized message to share with your members!

By using data mining, Synergent Marketing Services can help launch, inform, and market CardValet to members by identifying:

- Member product and service mix (i.e., mobile, home banking, etc.)
- Activity or inactivity of cardholders
- Previous fraud victims and reissues
- Multiple cards per household/account
- Family or business with card limits
- and much more!