

THE MEMBER EXPERIENCE

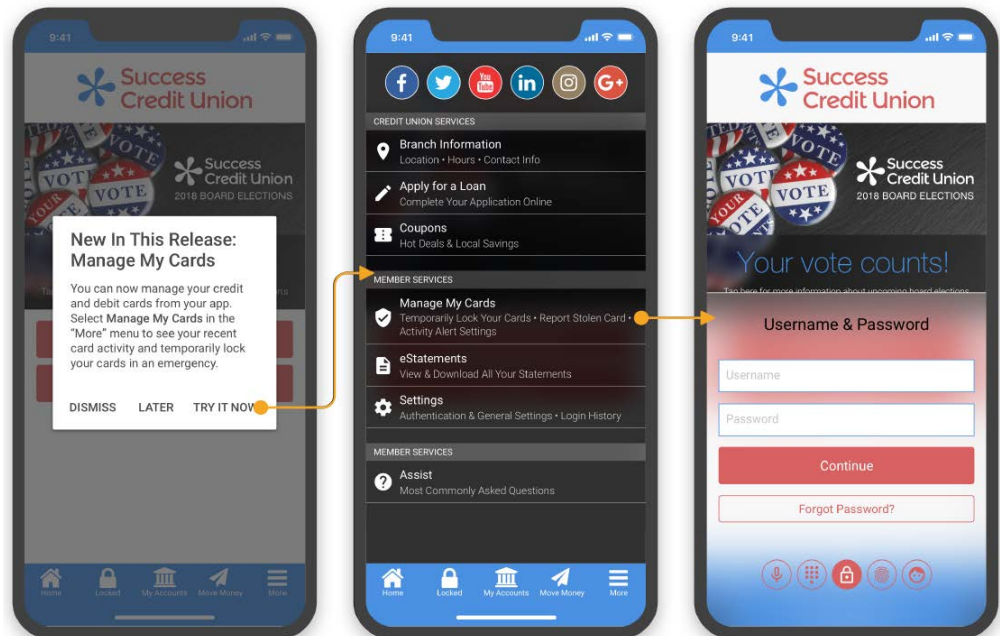
Congratulations! Your credit union has successfully activated, tested, and implemented card controls on your mobile app. So, what does the member see when they elect to use this new feature?

First, members will receive notification that an app update is available. After updating their app via the App Store, members will be able to access the Manage My Cards portal to begin setting up cards and notifications.

FIRST TIME USER ACTIVATION

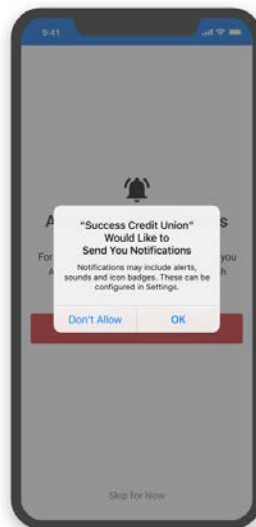
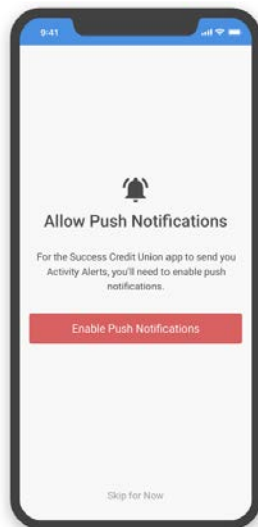
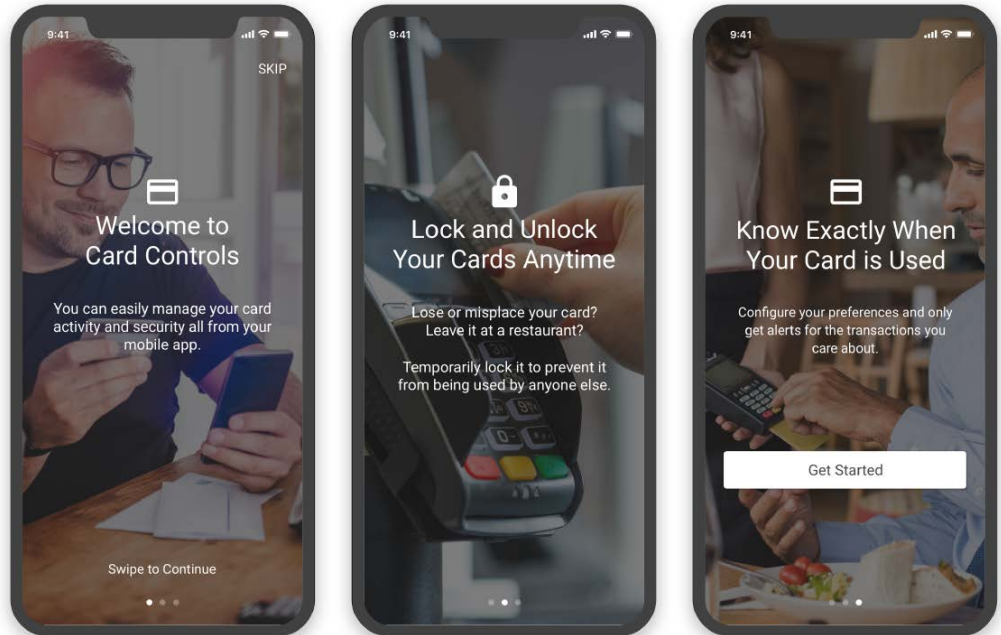
The first time a member launches their app with card controls available, they will be notified of the feature with a system dialog popup, shown here. The member will be required to log in, if not already, to access the card controls menu.

First Time User Introduction Process



When members open the Manage My Cards feature for the first time, they will be shown a short introduction slideshow, informing them what the feature can do when they use it.

Introductory Card Controls Slideshow



Push Notification Permissions

If your credit union has included Activity Alerts in your card controls, the member will be prompted to enable push notifications from the app on their device. If this skip this step or disable notifications from the app by tapping “Don’t Allow”, they will not be able to access Alert Preferences later. *(Note that this is an iOS only step)*

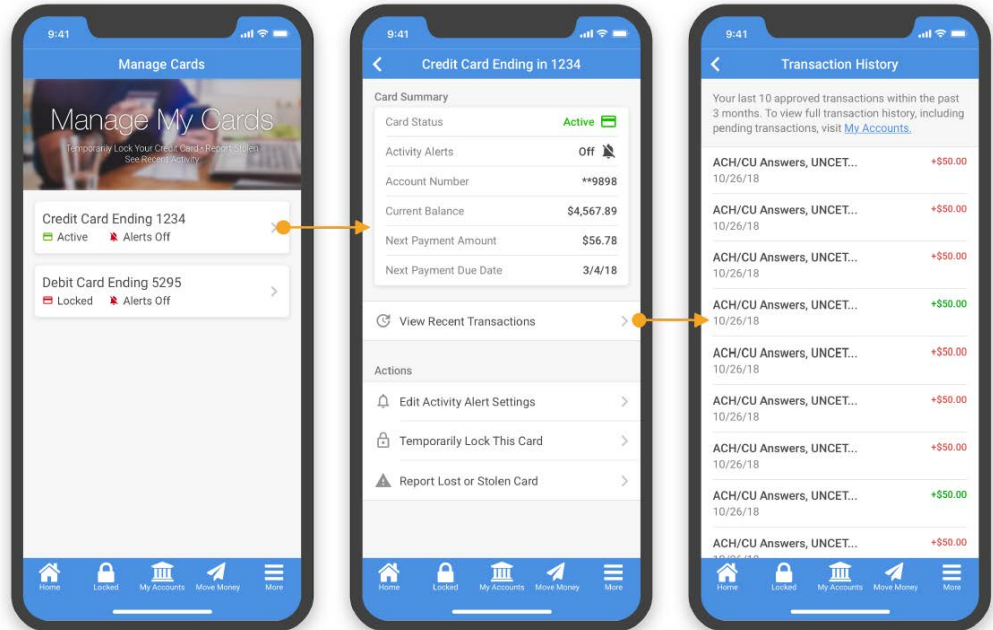
MANAGE MY CARDS

Viewing Card Status and Recent Transactions

Once the member has either viewed or chosen to skip the slideshow, they will be taken to the Manage Cards screen. On the feature’s main screen is the locked or unlocked status of the card, as well as the status of alerts.

The Card Summary screens displays critical details of the card, associated accounts, and payment information. Additionally, to help the member track the card they are viewing, a Recent Transactions page shows them the 10 most recent transactions made with the card.

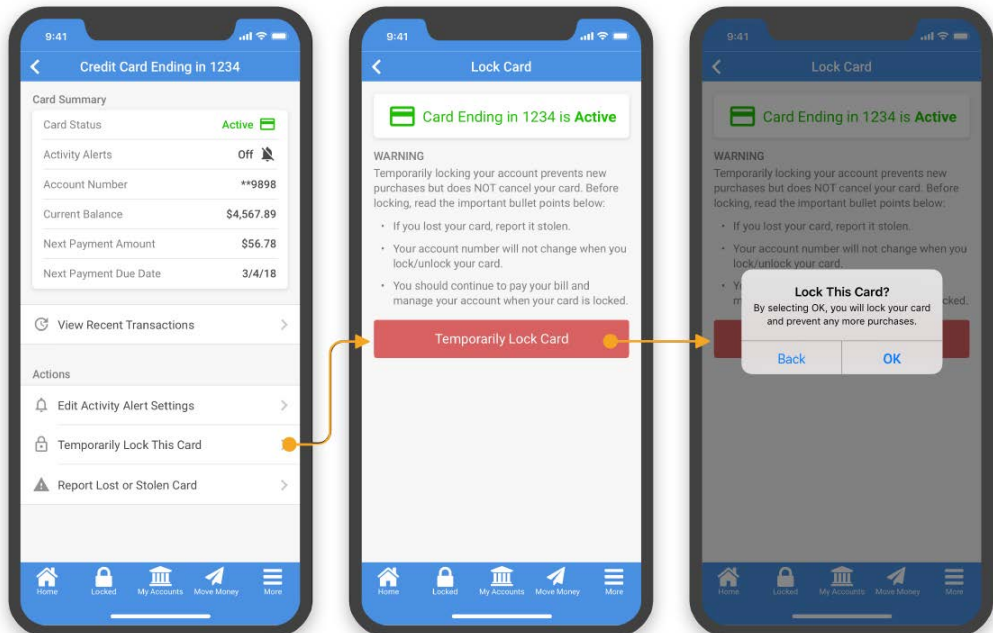
Manage My Cards Summary and Recent Transactions



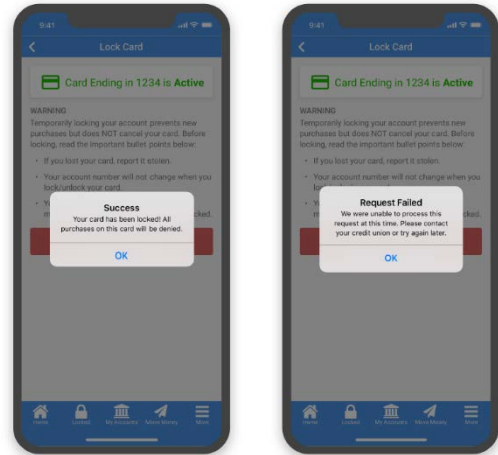
Activating and Deactivating a Card (Locking and Unlocking)

From the Card Summary screen, members can temporarily lock their credit and debit cards associated with an account by simply selecting a card from the summary page and following the prompts to lock the card.

Deactivating a Plastic ("Locking" a Card)



Once a card is successfully locked, transactions on the card will be denied until the card is unlocked. If the user encounters a connection error, or if there is a problem with the server processing the request, an error message will notify them the operation could not be completed (and this status message will appear on the exception report).



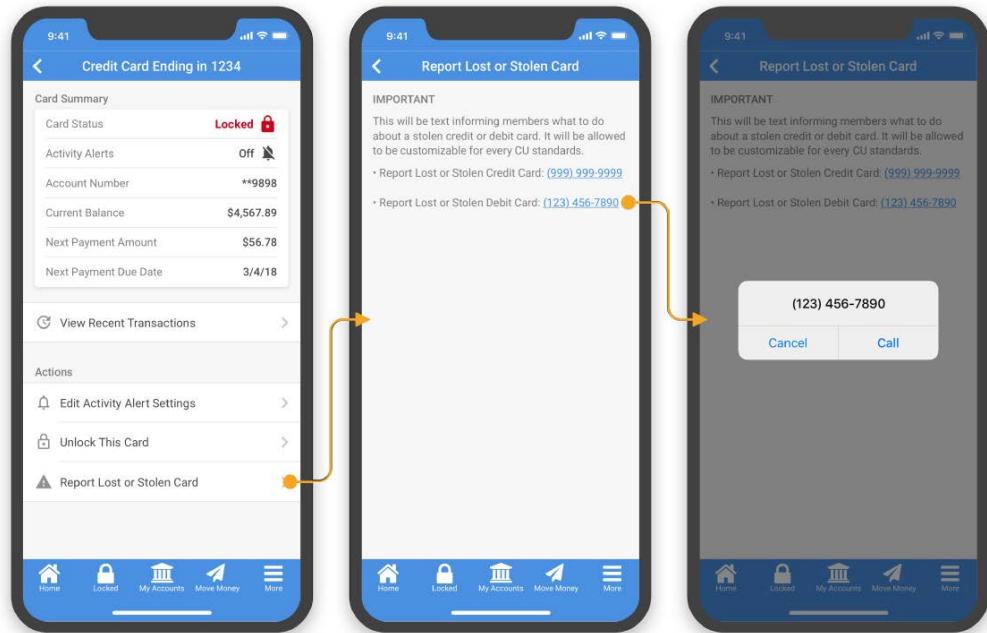
When a member successfully locks their card, they will be able to see its locked status with a red lock icon. The locked status will be shown on the Card Summary screen when the card is locked, as well as on the Manage My Cards screen.

Cards can be unlocked the same way they were locked, by navigating to the lock screen and tapping “Reactivate Card”.

Reporting a Card Lost/Stolen

If a member were to lose their card or have it stolen, they must call to request the card be canceled. The Report Lost or Stolen Card menu option will populate with the configured phone numbers to call to report the card.

Lost or Stolen Card Process

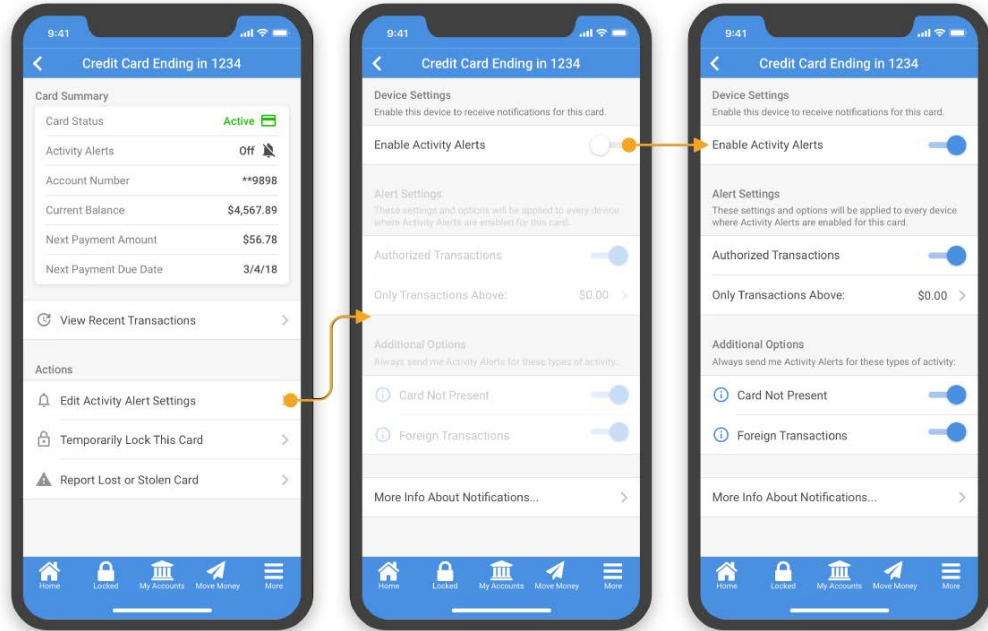


TRANSACTION ACTIVITY ALERTS

Enabling Activity Alerts

As long as the member has allowed notifications on their device, they can enable Activity Alerts for the cards in the Card Controls. Notifications will automatically be disabled for cards until the member enables individual cards. While enabling notifications is device specific, the individual settings for each card will be applied to any device set up with the members account.

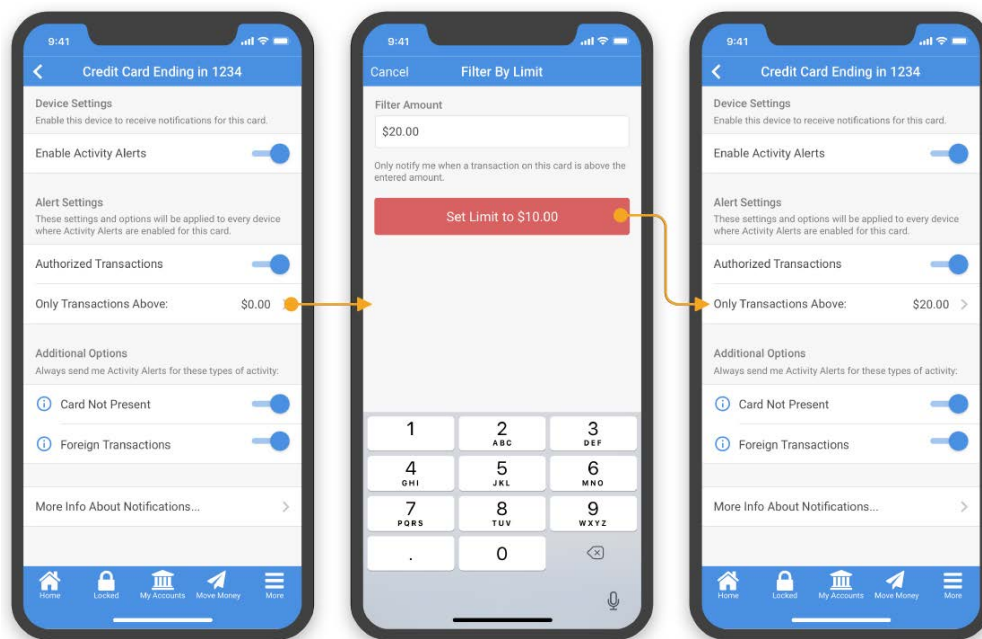
Enabling Activity Alerts (Global)



Setting a Transaction Alert Threshold

If a member wants to limit the amount of alerts they see from their transactions, they can set a threshold to only be notified above a certain amount.

Transaction Alert Threshold Configuration



Special Alerts

Some alerts can be enabled regardless of any monetary threshold set by the member. These include Card Not Present and Foreign Transactions. Members can see more about these specific transactions by expanding the “I” symbol, and turn them off or on by sliding the toggle switch.

Transactions That Will Not Trigger Alerts

Some transactions that may fall under the member’s configurations may not trigger a push notification to the member. Several examples of these include,

- Transactions that occur during vendor stand-in
- Transactions that are denied at the switch (by the vendor)
- Fuel pump authorizations
- Credit transactions (i.e. refunds, reversals, deposits)
- Incoming and outgoing card status messages
- Force posts (i.e. x120 and x220 messages)*

Important note about vendors that do single message processing:** *If the transaction is under the vendor stand-in limit, the vendor may pre-approve the transaction and send it as a x220 force post. **This scenario will not produce an alert.