ACCESS Credit Union

CardNav_{SM} by CO-OP

TIPS

Type	Control Preferences	Alert Preferences
On/Off—enables and disables transactions	• **Card On**—transactions are subject to CardNav alert and control preferences currently in effect • **Card Off**—most card transactions are denied, except for auto-pay transactions and credits (deposits, returns and reversals)	An alert message displays when: • Cards are turned on and off • Transactions are attempted when card is off
Location—based on where the transaction occurs (merchant location)	Users can set multiple location control policies for each card. • **My Location**—denial is recommended when phone location is different from merchant location for in-store transactions • **My Regions**—denial is recommended when transaction occurs outside of an area(s) defined by the user (region on a map around a city or postal code) • **Block International**—denial is recommended when transaction occurs outside of the U.S. Note: Block International must be disabled when either My Region or My Location is enabled. Similarly, My Region and My Location must be disabled when enabling Block International.	Users can set multiple location alert policies for each card. • **My Location**—alert is sent when phone location is different from merchant location for in-store transactions • **My Regions**—alert is sent when transaction occurs outside of an area(s) defined by the user (region on a map around a city or postal code) • **Block International**—alert is sent when transaction occurs outside of the U.S. Note: Block International must be disabled when either My Region or My Location is enabled. Similarly, My Region and My Location must be disabled when enabling Block International.
Transaction Type—based on type of transaction at point-of-sale	Any of the following types may be turned on to deny transactions of that type: • In-store (card present) • Online (including bill pay) • Mail/phone order • Auto pay (recurring transactions) • ATM transactions • Others	Any of the following types may be turned on to send an alert when a transaction of that type occurs: • In-store (card present) • Online (including bill pay) • Mail/phone order • Auto pay (recurring transactions) • ATM transactions • Others
Merchant Type—based on merchant category code (MCC). These are ignored for ATM and Auto Pay transactions.	Any of the following types may be turned on to deny transactions of that type: • Department stores • Personal care • Entertainment • Restaurants • Gas station • Travel • Groceries • Age restricted • Household • Others	Any of the following types may be turned on to initiate an alert when a transaction of that type occurs: • Department stores • Personal care • Entertainment • Restaurants • Gas station • Travel • Groceries • Age restricted • Household • Others
Thresholds—one threshold based on the transaction amount; another based on the available balance in the linked account	Only the following threshold preference may be used as a control: • **Card Threshold Amount**—denial is recommended when transaction amount exceeds specified threshold amount	Any of the following alert threshold preferences may be set: • **Card Threshold Amount**—alert is sent when transaction amount exceeds specified threshold amount • **Account Low Balance Threshold**—alert is sent when the balance received by CardNav (during login or refresh) is below the specified threshold amount