Card Suite Lite User Guide

October 13, 2023

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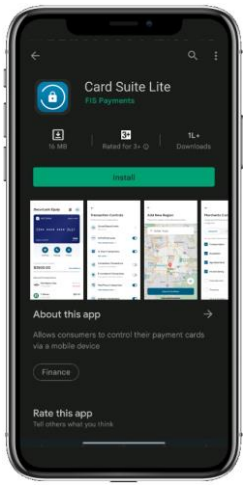
Installing the App

The **Card Suite Lite** app is available in the Google Play Store (Android) and Apple App Store (iOS) and is supported on the following platforms:

- iOS (Oldest version supported: iOS 11)
- Android (Oldest version supported: Android 8.0)

Card Suite Lite is also compatible with the iPads and Android tablets, however some functionality may not work while on Wi-Fi.



User Registration

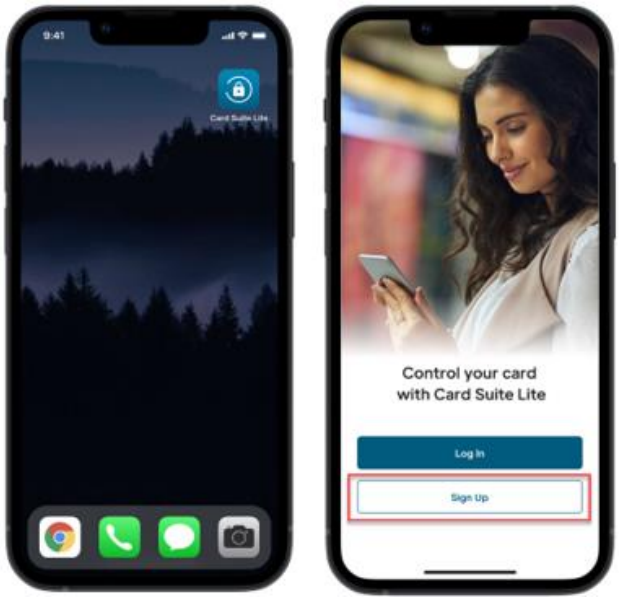
You can register your card in the **Card Suite Lite** app using a valid card. A card is valid if:

- Your financial institution is enrolled in the **Card Suite Lite** service.
- The card has been activated.
- The card is not expired.

Note: Multiple users can register the same card. However, the first user to register a card is considered the owner. All users that register after the owner are added as a shared user. The owner is the only user that can set controls on the card. For more information see the Sharing a Card section.

To register a card once you have downloaded the app:

1. Launch the **Card Suite Lite** app by tapping on the app icon and click the **Sign Up** button.



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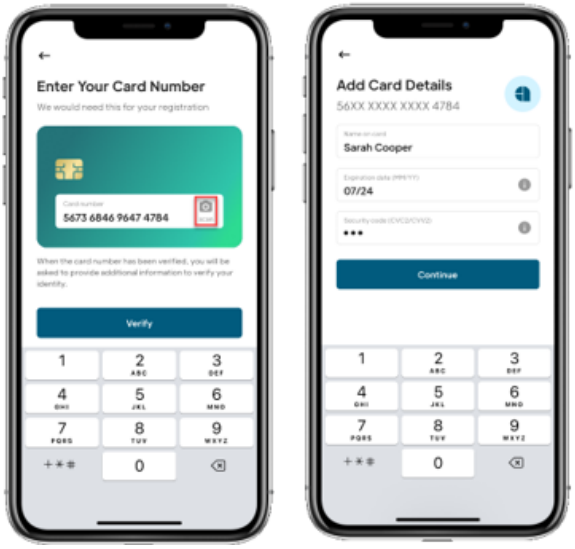
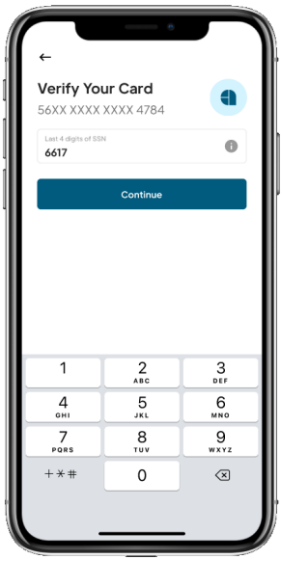
2. The **Enter Your Card Number** page will be displayed. Enter your card number manually or scan the front of the card using the **Scan Card** icon and then click **Verify**. After the card is verified, you will be taken to the **Add Card Details** page. Enter your full name as it appears on the card, the expiration date of the card and CVC / CVV from the back of your card and click **Continue**.



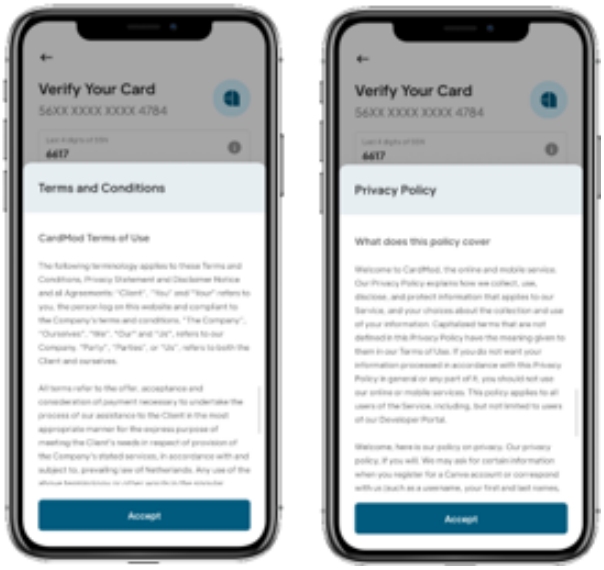
3. During the card verification process, you may be presented with a two-factor authentication option to verify card ownership with one of the following options:
   - Social Security Number (SSN)
   - Mother's Maiden Name
   - Date of Birth (DOB)
   - Zip code

   Enter the information requested and click **Continue**.

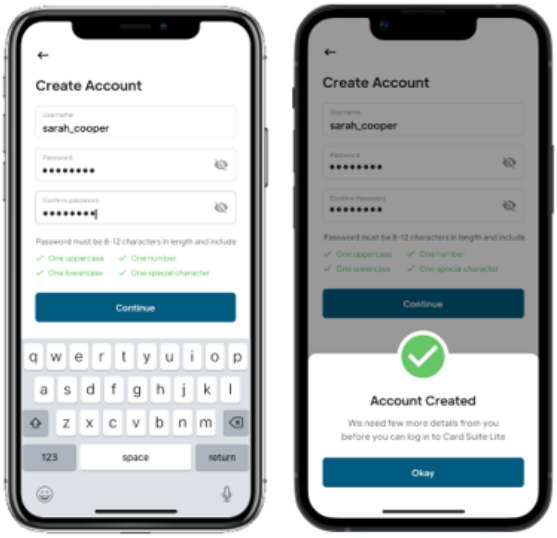


Note: If an error message is displayed during the registration process, see the **User Registration Errors** section for more details.

4. Upon successful verification of the card details, you will be prompted to accept the **Terms and Conditions** and the **Privacy Policy**. You must accept both to proceed with account creation.



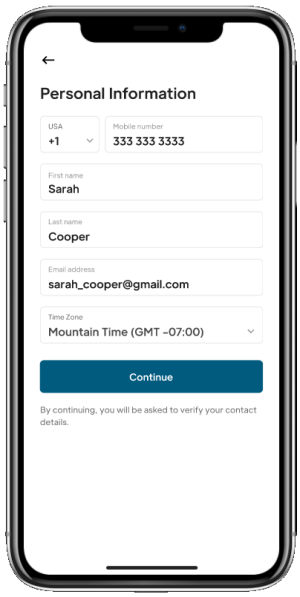
5. After acceptance of Terms and Conditions and Privacy Policy, you will be asked to create a username and password and then click **Continue**. An **Account Created** message will be displayed. Click **Okay** to proceed.



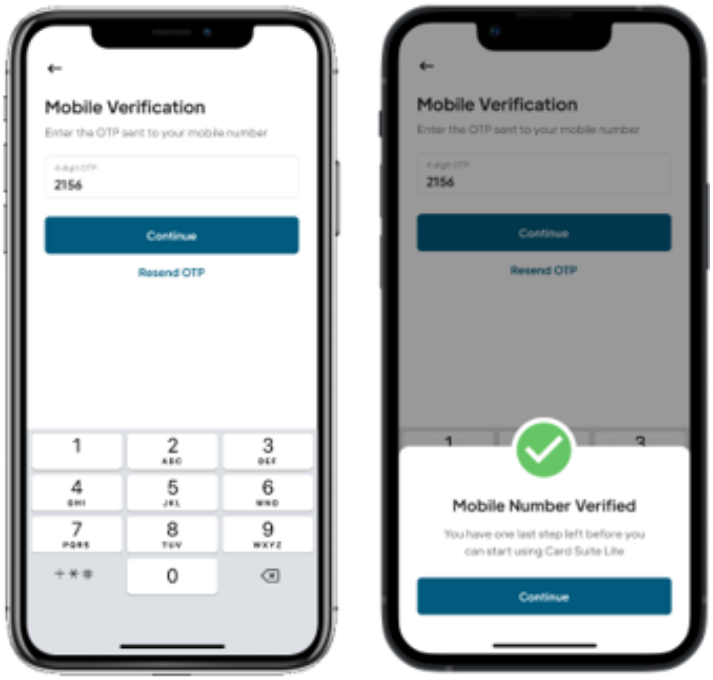
- **Username requirements:**
  - Minimum of 6 characters, maximum of 50 characters
  - Cannot start with underscore (_)
  - Should not contain just an email address, phone number or your name for security purposes.
- **Password requirements:**
  - Minimum of 8 characters, maximum of 12 characters
  - Should contain at least - an upper-case letter, lower-case letter, special character, and a number (Special characters include: !@#$%&*()+~)
  - Cannot begin with an underscore (_)

6. After account creation, you will be asked to enter the following personal details and click **Continue**.

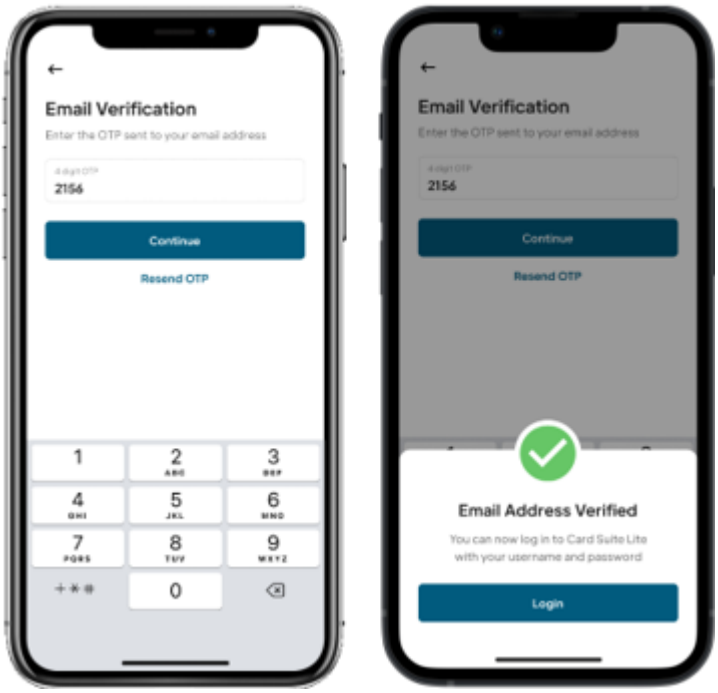
- Mobile Number (mandatory)
- Full Name (mandatory)
- Email Address (optional)
- Time zone - It is auto populated but you can choose another time zone by selecting it from the drop-down list.



7. Next you will be asked to verify the mobile phone number that was entered on the **Personal Information** page. A one-time PIN will be sent via SMS text to the mobile number provided. Enter the one-time passcode and click **Continue**. You will receive a confirmation message. Click **Continue**.



8. A one-time PIN will also be sent to the email address that was entered on the **Personal Information** page. Enter the one-time passcode and click **Continue**. You will receive a confirmation message. Click **Continue**.



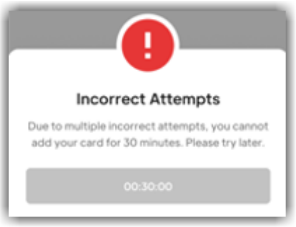
User Registration Errors

Card Verification Error

To prevent fraud, the **Card Suite Lite** app incorporates safety checks during card verification. With every 3 failed attempts, the app will be locked for 30 minutes.

Two-factor Authentication Error

If the incorrect two-factor authentication information is entered 3 times incorrectly, the app will be locked for 30 minutes.

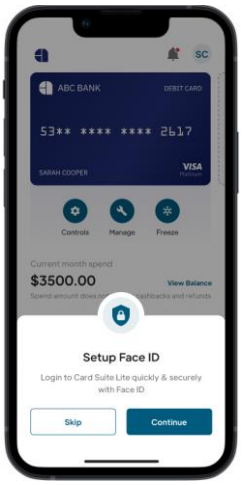


Personal Information Error

If an incorrect one-time passcode (OTP) is entered, an error message will be displayed. If an incorrect OTP is entered 3 times, the app will be locked for 30 minutes. Once the app is unlocked, it will open on the login page for you to enter the credentials created during account creation. After login, you will be prompted with the **Personal Information** page to enter the details again.

Note: If you need to access the app before the 30 minutes or believe the information you entered is correct, you can contact your financial institution to reactive app.

Logging Into the App



The first time you login into the app, you will be asked if you want to setup **Biometric ID / App Pin** to login, or you can choose to **Skip** the setup and continue to log in with a username and password.

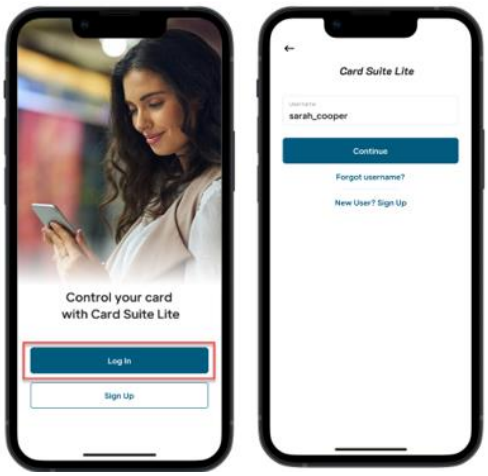
Based on the device capability, you will see one of the following options:

- Face ID
- Touch ID / Fingerprint
- App PIN (For devices that do not support biometric)

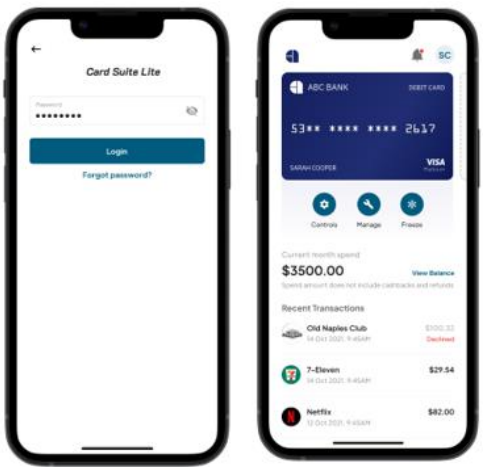
All login and security settings can be updated in the **User Profile** section of the app.

Note: Face ID and Touch ID will need to be setup again after 12 months of not logging into the app. App PIN will need to be setup again after 90 days of not logging into the app.

1. Open the **Card Suite Lite** app and click Log In. The **Username** page will be displayed. Enter your username and click **Continue**.



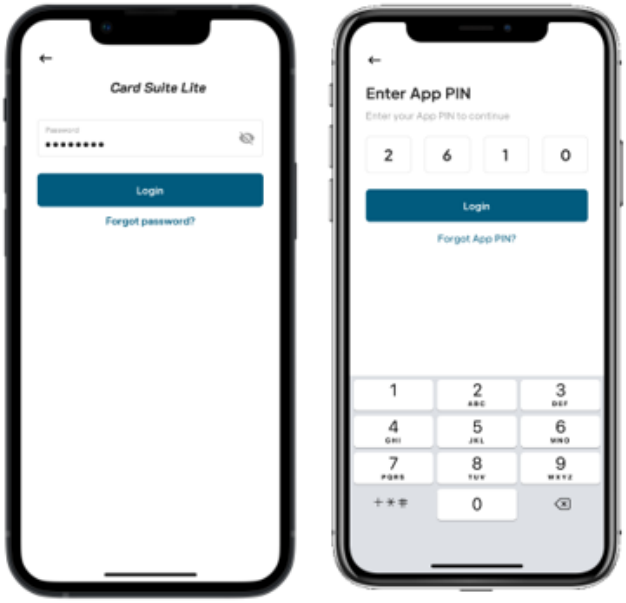
2. The **Password** page will be displayed. Enter your password and click **Login**. The **Card Details** page will be displayed.



Note: You will be logged out of the app after 5 minutes of inactivity.

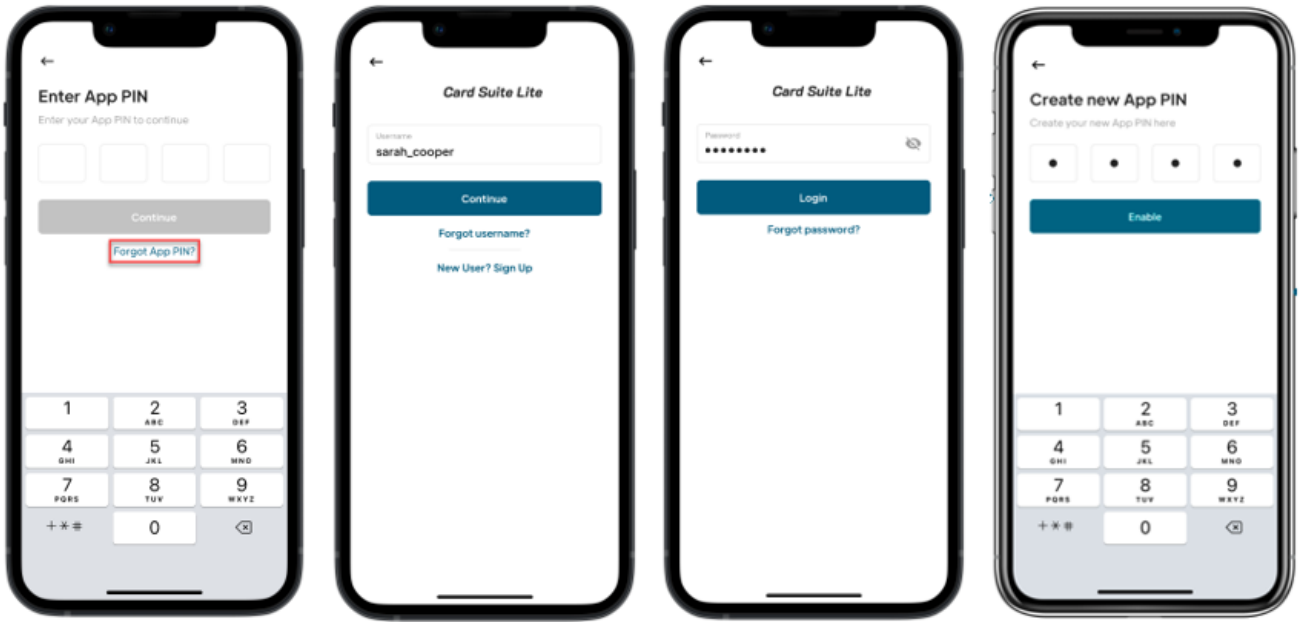
App PIN Login

If you set up a 4-digit App PIN to log in, you will enter your username and then you will be prompted to enter your PIN.



Forgot App PIN

If you forget your **App PIN**, you can reset it by clicking **Forgot App PIN** on the **Enter App PIN** page. You will be prompted to enter your username and password before the **Create new App PIN** page is displayed. Enter your new PIN and click **Enable**. A new page will be displayed for you to re-enter your new PIN, click **Confirm** and a message will appear stating **App PIN Changed**.

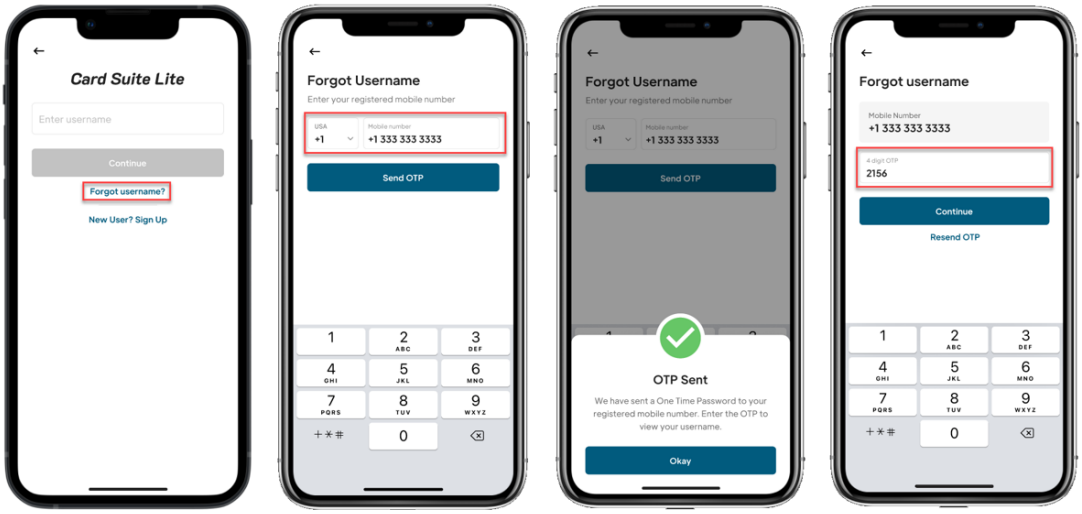


Forgot Username

If you forget your username, you can have it sent you through the "**Forgot Username?**" option.

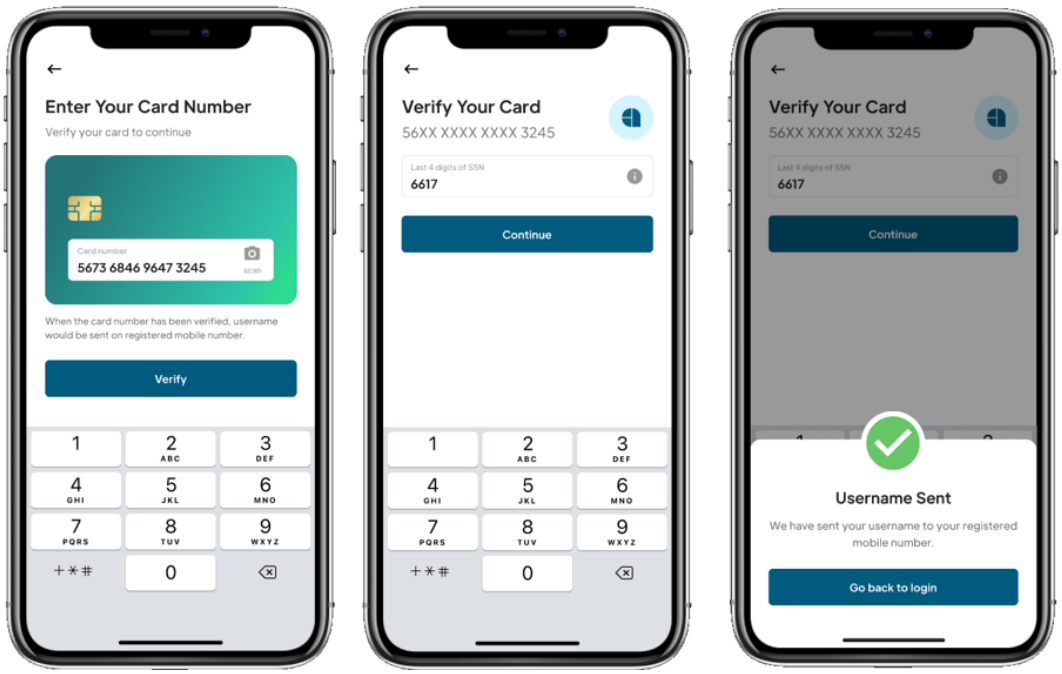
1. From the login page, click **Log In**. The username page is displayed. Click **Forgot Username?**. The **Forgot Username** page will be displayed.

   Enter the mobile number that you used to register the account with and click **Send OTP**. An **OTP Sent** message will be displayed. Click Okay. Enter the 4-digit OTP that was sent to your mobile phone and click **Continue**.



2. For security reasons you will have to enter the card number registered. Click **Verify**. The **Verify Your Card** page will be displayed. Enter the last 4 digits of your social security number and click **Continue**. The **Username Sent** message will be displayed. Your username will be sent as a text message to the mobile phone registered on the account.

   Click **Go back to login**. You will be taken back to the **Login** page so that you can log into the **Card Suite Lite** app.

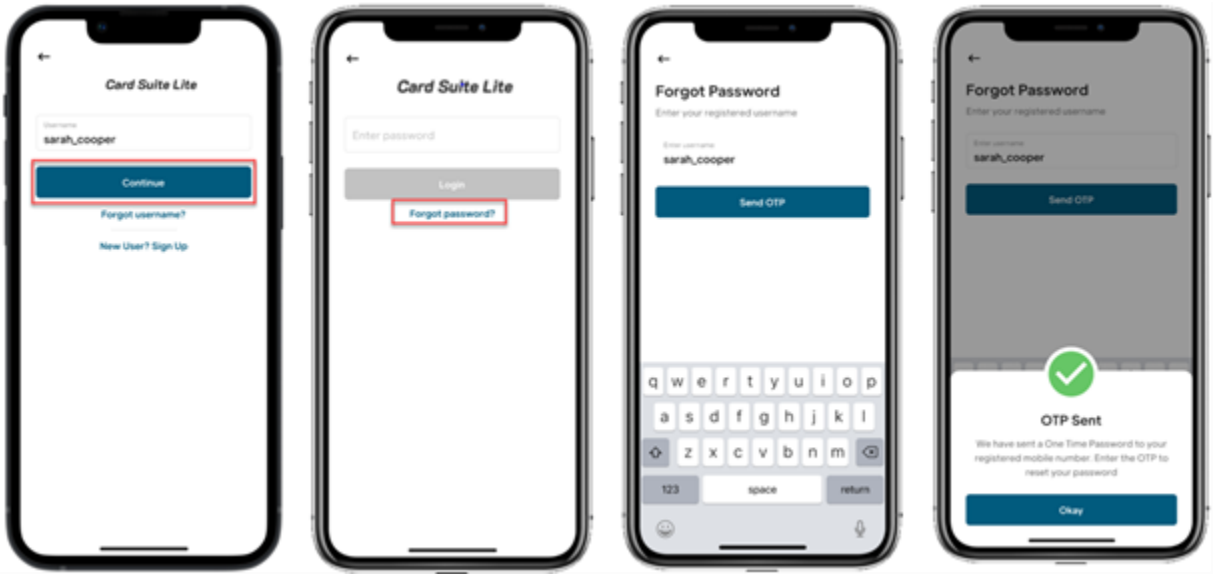


Forgot Password

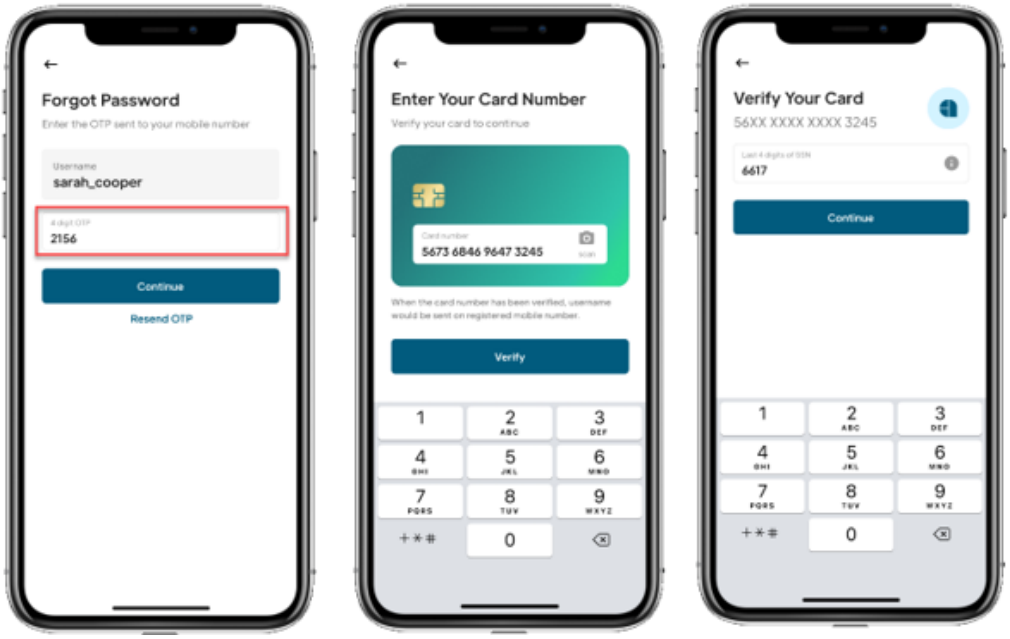
If you forget your password, you can reset it through the "**Forgot Password?**" option.

1. From the login page, click **Log In**. The username page is displayed. Enter your username and click **Continue**. The Password page will be displayed. Click **Forgot Password?**.

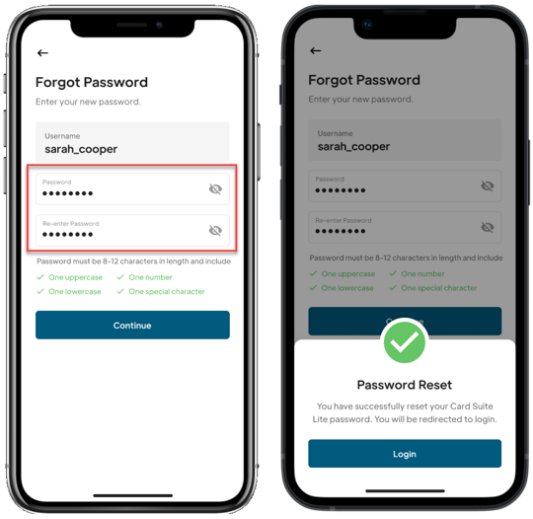
   The **Forgot Password** page will be displayed. Enter your username and click **Send OTP**. The **OTP Sent** message will be displayed. Click **Okay**.



2. An OTP will be sent to the mobile phone registered to your Card Suite Lite account. Enter the 4-digit OTP on the **Forgot Password** page and click **Continue**. For security reasons you will have to enter the card number registered to the **Card Suite Lite** app and click **Verify**. The **Verify Your Card** page will be displayed. Enter the last 4 digits of your social security number and click **Continue**.



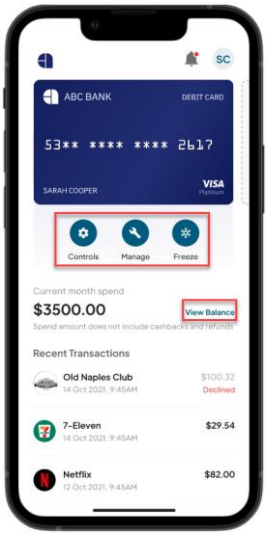
3. The **Forgot Password** page will be displayed. Enter your new password in the **Enter new password** field and re-enter it in the **Confirm new password** field. Click **Continue**. A **Password Reset** message will be display. Click **Login** to be taken back to the **Card Suite Lite** login page.



Card Details

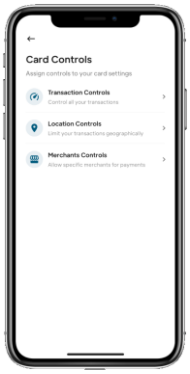
The Card Details page allows you to:

- Set card controls
- Manage your card
- Freeze/Unfreeze – turn the card on/off
- View Current month spend
- For debit cards, view available balance
- For credit cards, view available credit limit
- Transactions for the last 60 days with the ability to view all transactions



Controls

Controls allow you to set transaction, location and/or merchant controls on your card.

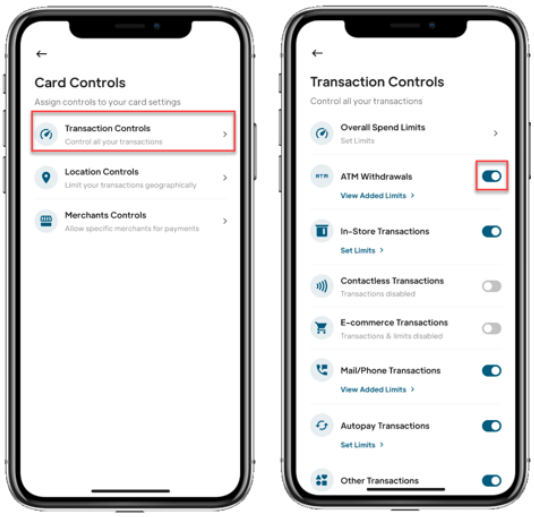


Transaction Controls

Transaction Controls allows you to set controls on the types of transactions that can be made as well as set overall spend limits per transaction, daily and/or monthly.

- **ATM Withdraws**: transactions done at cash dispensers, cash kiosks and ATMs
- **In-Store**: transactions made in stores where purchases are signed for or a PIN is entered
- **Contactless**: transactions done in-store or an ATM using Tap & Pay, Google/Apple Pay
- **E-Commerce**: transactions done online including online bill payment and online shopping
- **Mail / Phone**: transactions done via telephone or mail
- **Autopay**: transactions related to automated bill payment, monthly subscriptions and other card purchases for which payment is scheduled on a predetermined date
- **Others**: transactions which are not covered in the above transaction types

To turn a transaction type on/off, click the toggle button. If the toggle is gray, that item is turned off.



Setting Transaction Spend Limits

Spend limits can be set per transaction, daily and/or monthly and at two different levels:

- **Overall spend limits**: Overall spend limits are the combine total of all transactions.
- **Transaction spend limits**: Transaction spend limits can be set for each transaction type.

If you set overall spend limits and transaction type spend limits, the overall spend limits are the combine total for all transaction types. If you set a transaction type spend limit higher than the

overall spend limit, the transaction will be decline for any amount over the overall spend limit amount.

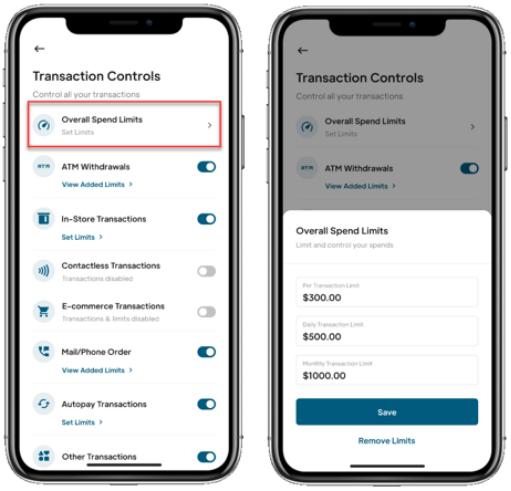
For example:

If you set the overall spend limit at $50 per transaction and set the in-store transaction at $100, any purchase of more than $50 will be declined for overall spend limits.

If you set the overall spend limit at $100 per day. Once the combine total of transactions reaches $100 for that day, the remaining transactions will be declined for overall spend limits even if you have not reached the individual transaction type daily limit.

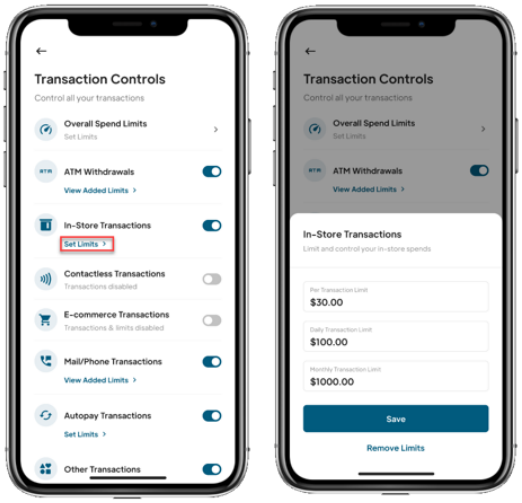
Setting Overall Spend Limits

Click **Overall Spend Limits** on the **Transaction Controls** page. The **Overall Spend Limits** page will be displayed. Once you enter the per transaction, daily and/or monthly spend limits click **Save**. To remove spend limits, click the **Remove Limits** link under the **Save** button.



Setting Transaction Type Spend Limits

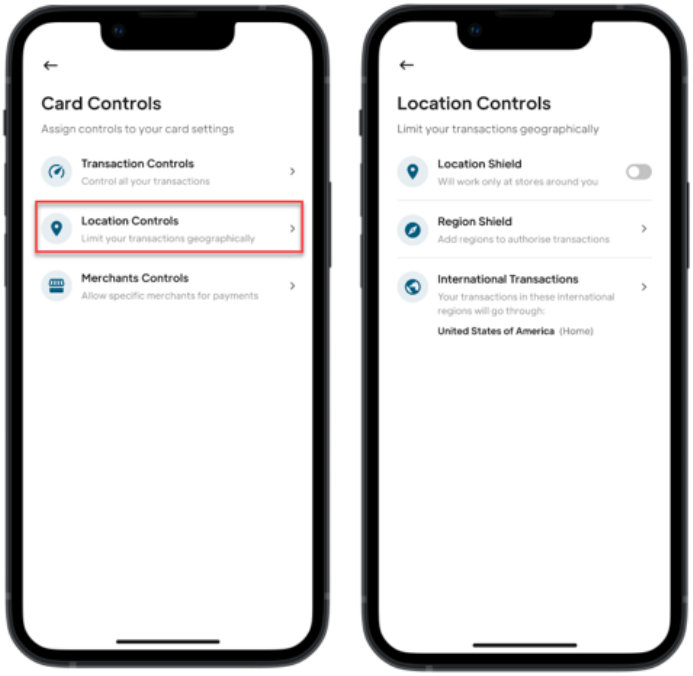
To set spend limits for a certain transaction type, click **Set Limits** under that transaction type. The **Spend Limits** page will be displayed. Once you enter the per transaction, daily and/or monthly spend limits click **Save**. To remove spend limits, click the **Remove Limits** link under the **Save** button.



Location Controls

There are 3 types of location controls:

- **Location Shield** requires that the phone be within 8 miles of the merchant for the transaction to be approved.
- **Region Shield** allows you to select a zip code, city, or state in your home country where purchases can be made.
- **International Transactions** allows you to select countries where purchases can be made.



Important Information:

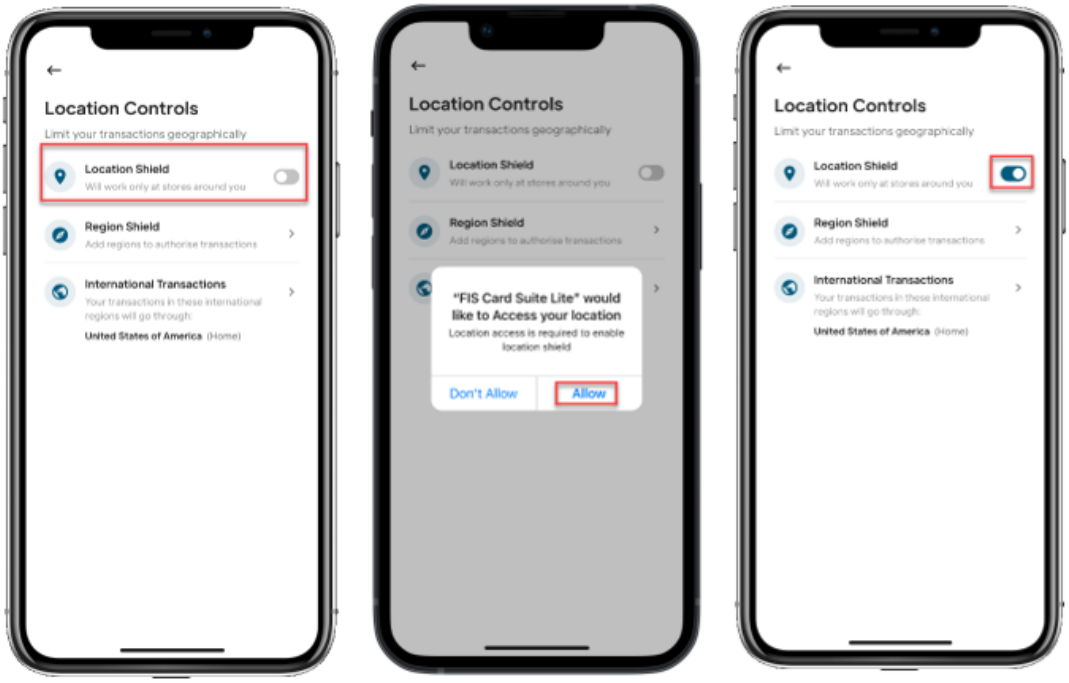
- **Location Shield**: If this enabled, the person making a transaction must have the Card Suite Lite app downloaded and the card registered in the app or the transaction will be declined.
- **Region Shield**: If enabled, purchases can only be made in the regions selected. If Region Shield is not enabled, purchases can be made anywhere in your home country.
- **International Transactions**: Defaults to the country that your financial institution set up your card in. If you live in a different country than your financial institution, you will need to enable International Transactions and add the country for you to be able to make purchases in the country that you live.

See the **Location Controls Appendix** for more information on how Location Shield, Region Shield and International Transactions work.

Location Shield

When **Location Shield** is turned on, in-store, contactless and ATM transactions will be authorized within an 8-mile radius of the last known phone location. If a card is shared with other users, location of at least one enabled user must be within 8 miles for a transaction to be authorized.

Note: For this capability to work, you must enable location tracking on your mobile phone for Card Suite Lite to **Always On**.

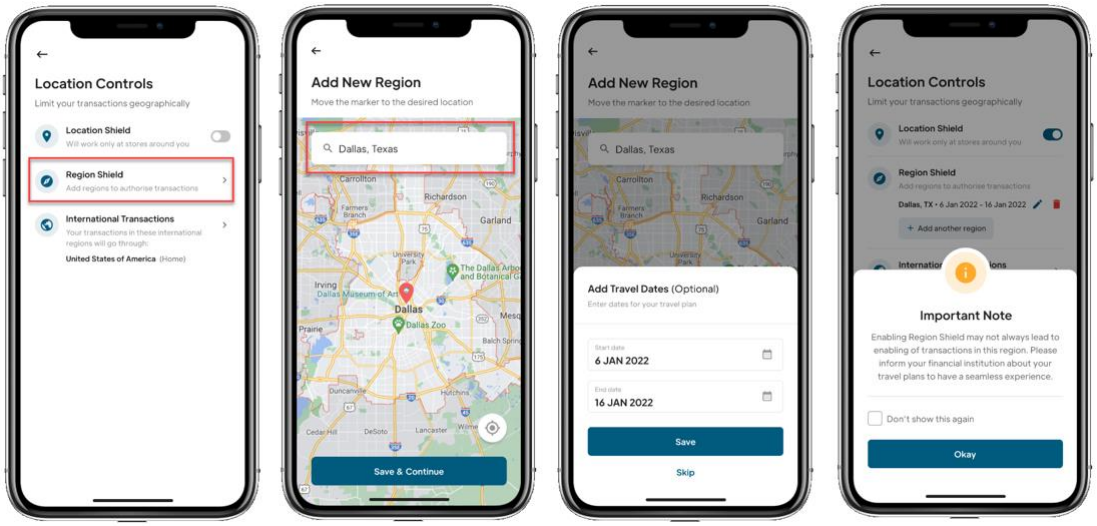


Region Shield

Region Shield allows you to select a zip code, city and/or state where purchases can be made. Up to 50 regions can be added.

Note: If you enable Region Shield, purchases can only be made in the regions selected. If Region Shield is not enabled, purchases can be made anywhere in your home country.

Travel dates can be added to regions in location controls. However, adding dates to the Card Suite Lite application does not add them to your financial institutions system. You will still need to contact your financial institution and notify them of your travel dates to ensure that your transactions are not declined.

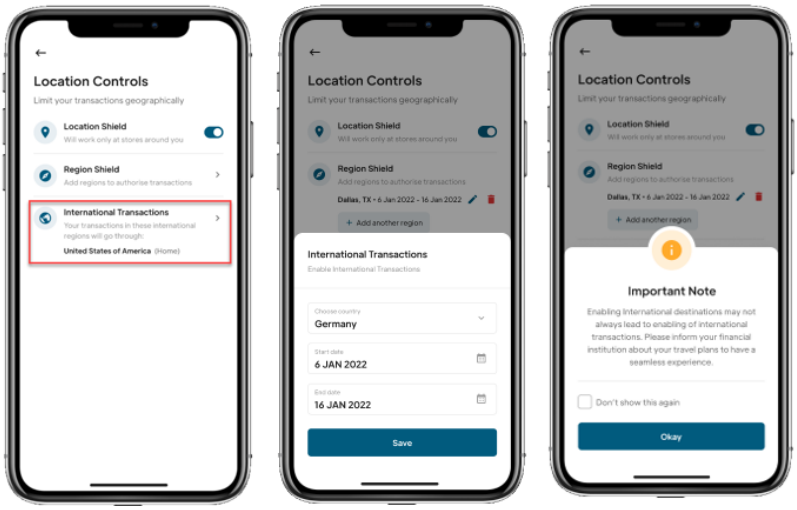


International Transactions

International Transactions defaults to the country that your financial institution set up your card in.

Note: If you live in a different country than your financial institution, you will need to enable International Transactions and add the country for you to be able to make purchases in the country that you live.

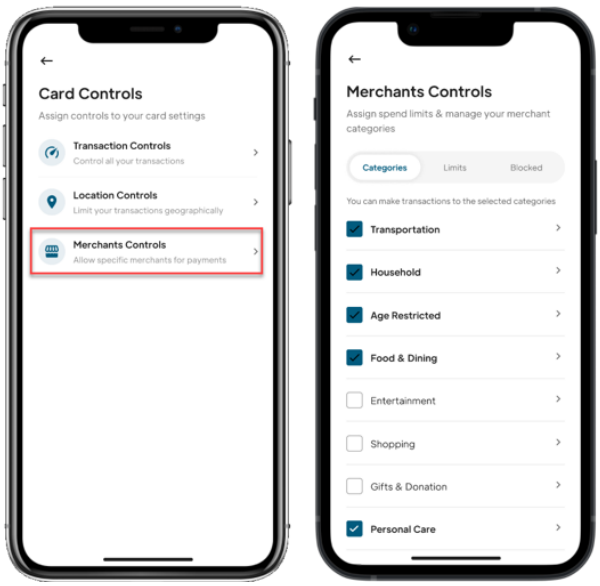
Travel dates can be added to international transactions however, adding dates to the Card Suite Lite application does not add them to your financial institutions system. You will still need to contact your financial institution and notify them of your international travel dates to ensure that your transactions are not declined.



Merchant Controls

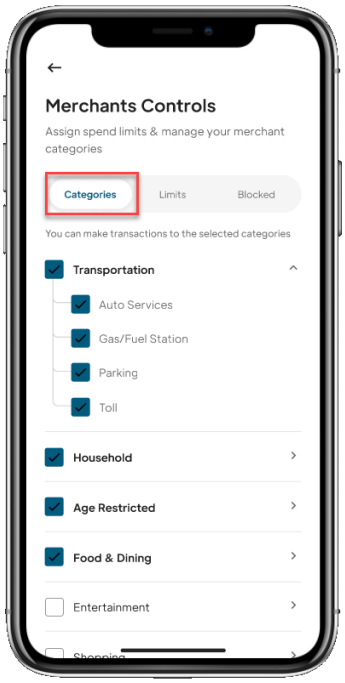
Merchant Controls allows you to restrict merchants by:

- **Categories**: Enable card transactions for certain types of merchants
- **Limits**: Spend limits can be set for specific merchants
- **Blocked**: Block certain merchants



Setting Merchant Controls by Category and/or Sub-category

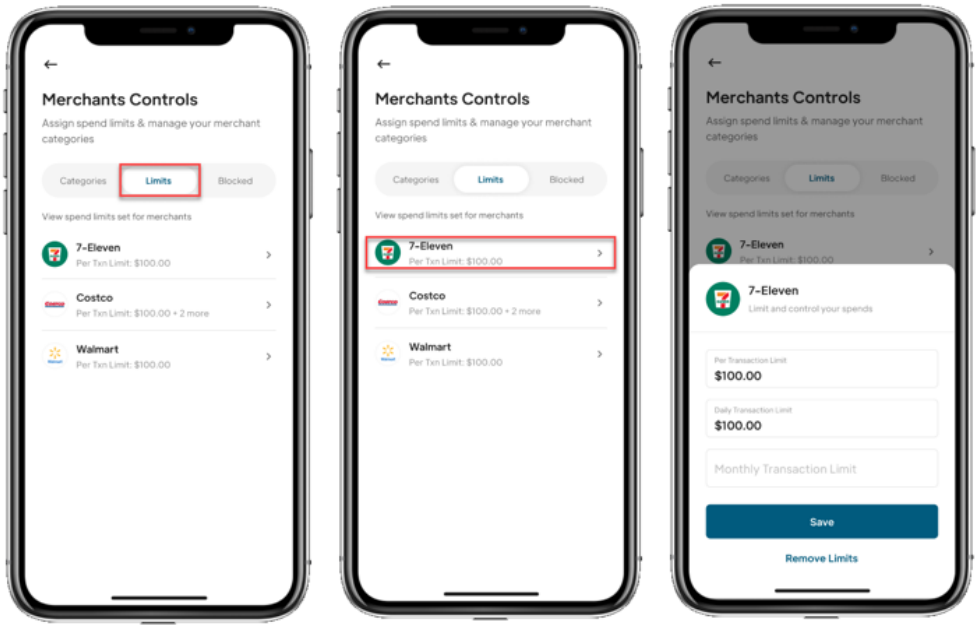
Merchant controls can be set at the category and sub-category level. To enable/disable transactions for certain merchant categories and/or sub-categories, click **Categories** and then click the box next to the category/sub-category. Transactions will be declined for the merchant categories/sub-categories that are selected.



Category	Sub-categories
Transportation	Auto Services, Gas/Fuel Station, Parking, Toll
Household	Maintenance/Repair, Communication Utilities, Cable Utilities, Chemical Utilities, Other Utilities, Decor/Improvement, Housekeeping, Security, Rental Services, Laundry
Age Restricted	Liquor & Cigar Stores, Drinking Places, Gambling, Dating
Food & Dining	Grocery Stores, Restaurants
Entertainment	Games, Music & Movies, Recreational Activities, Parks, Other Activities
Shopping	Clothing, Electronics, Accessories, Other Stores
Gifts & Donations	Gifts, Donations
Personal Care	Doctor, Pharmacy, Sports, Beauty Products, Wellness, Children Services
Education	Books, Tuition Fee
Travel	Lodging, Airline, Auto Rentals, Train, Other Services
Insurance	Insurance
Miscellaneous	Miscellaneous

Setting Merchant Spend Limits

You can set transaction, daily and/or monthly spend limits for a specific merchant by clicking on **Limits** from the **Merchants Controls** page and selecting the merchant from the list. The **Spend Limits** page will be displayed. Enter the spend limits. Click **Save**.

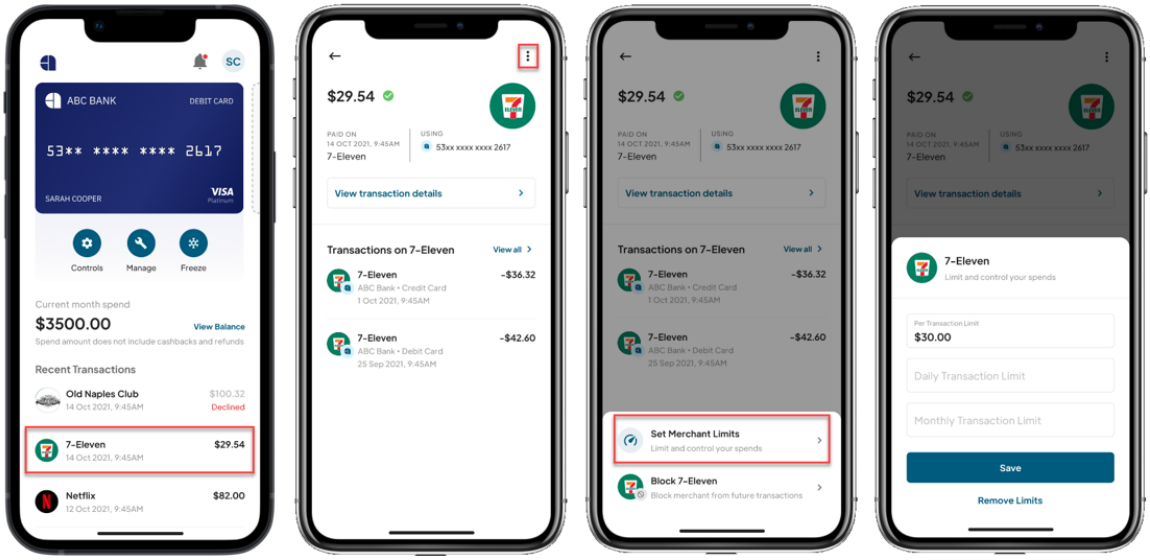


Note: Merchants will only appear in the list once a transaction has been made at that merchant.

You can also set merchant spend limits by clicking on the merchant in the **Recent Transaction** list on the **Card Details** page.

From the **Card Details** page, click on that merchant. A page will be displayed with all the transactions made at that merchant. Click the 3 dots in the top right corner of the app.

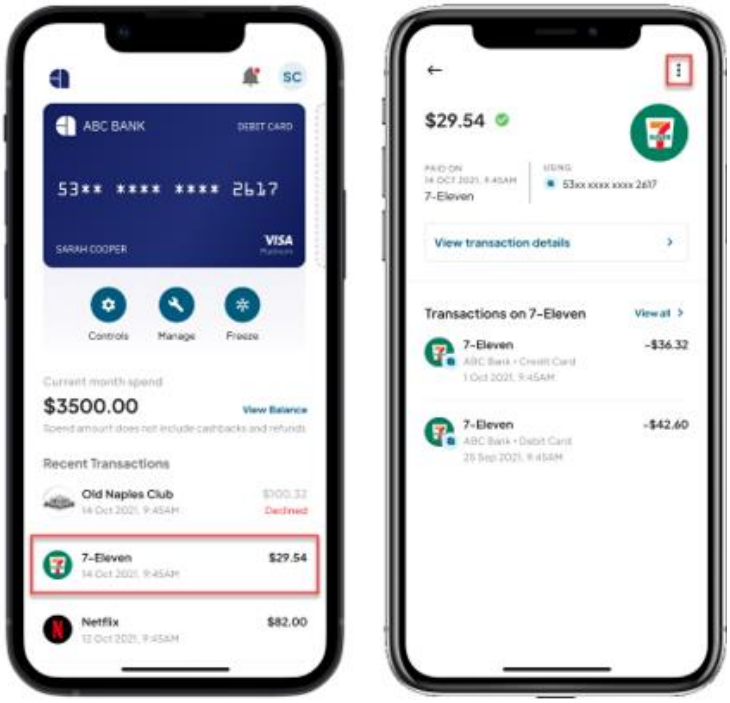
Click **Set Merchant Limits** and spend limit page will be displayed. Enter the per transaction, daily and/or monthly limits and click **Save**.



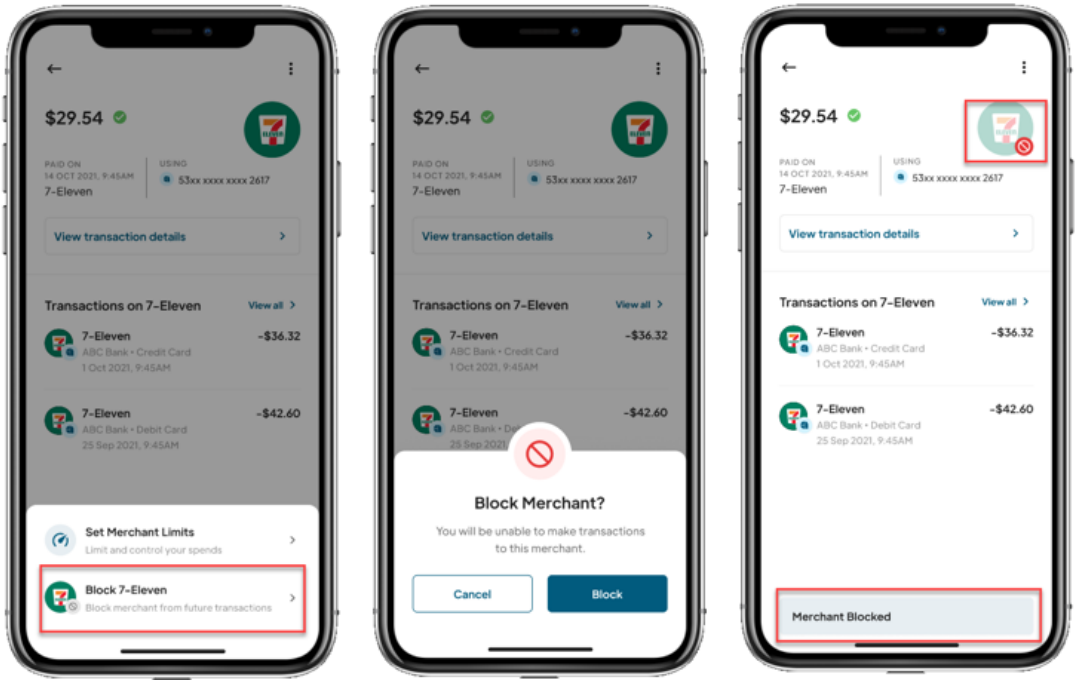
Blocking a Merchant

If a merchant appears in your transaction list that you want to block further purchases from being made at, you can block them.

From the **Card Details** page, click on the merchant. The merchant page will be displayed with the transactions made at that merchant. Click the 3 dots in the top right corner.

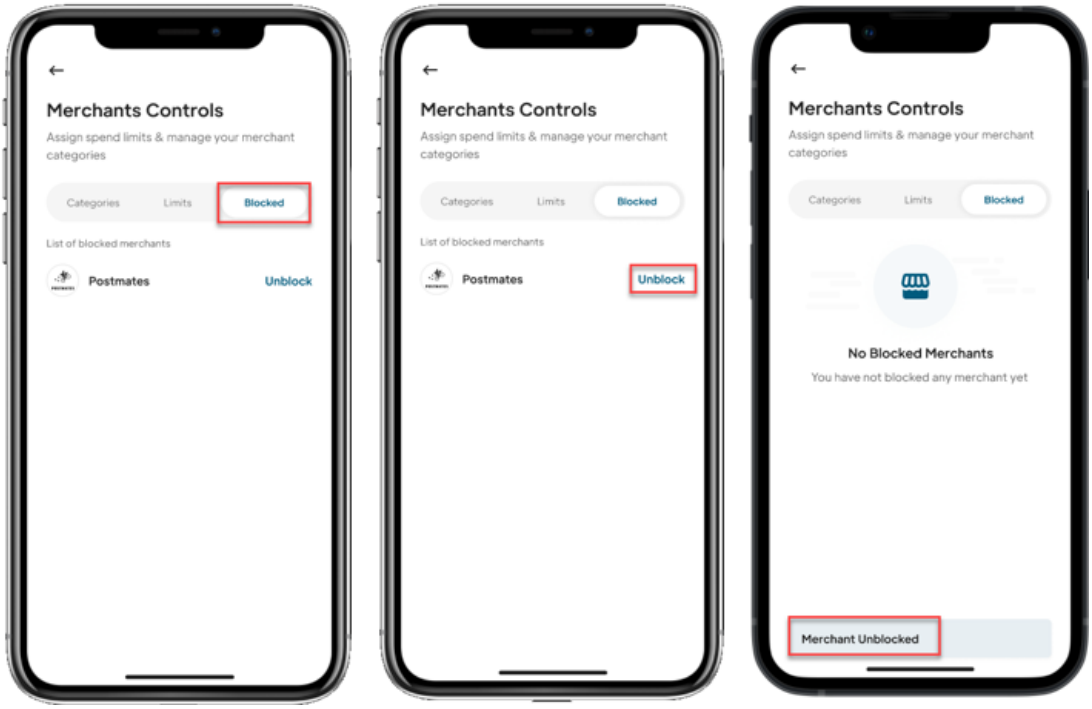


Click **Block** and a **Block Merchant** message will be displayed for you to confirm that you want to block that merchant. Click **Block**. A **Merchant Blocked** message will appear and a blocked symbol will appear over the merchant's name.

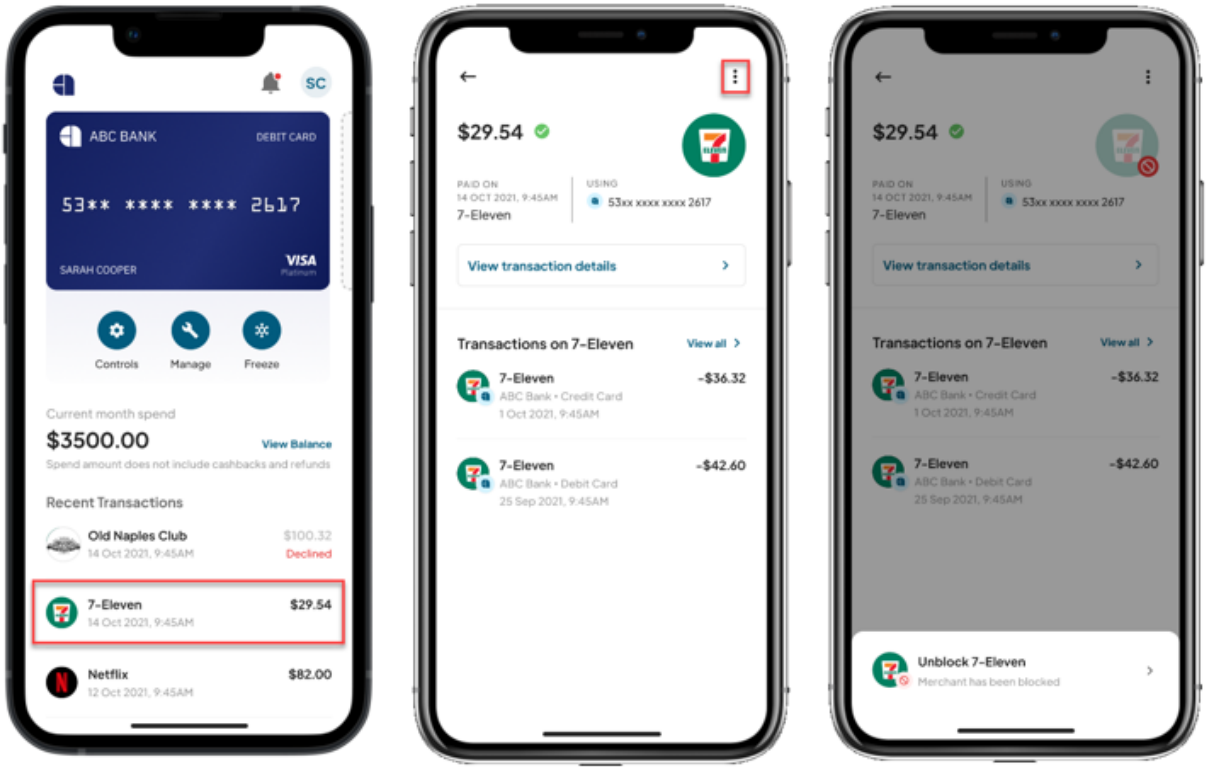


Viewing Blocked Merchants

You can view the merchants that have been blocked by clicking on **Blocked** from the **Merchants Controls** page. A list of the blocked merchants will appear. You can unblock merchants by clicking **Unblock**.

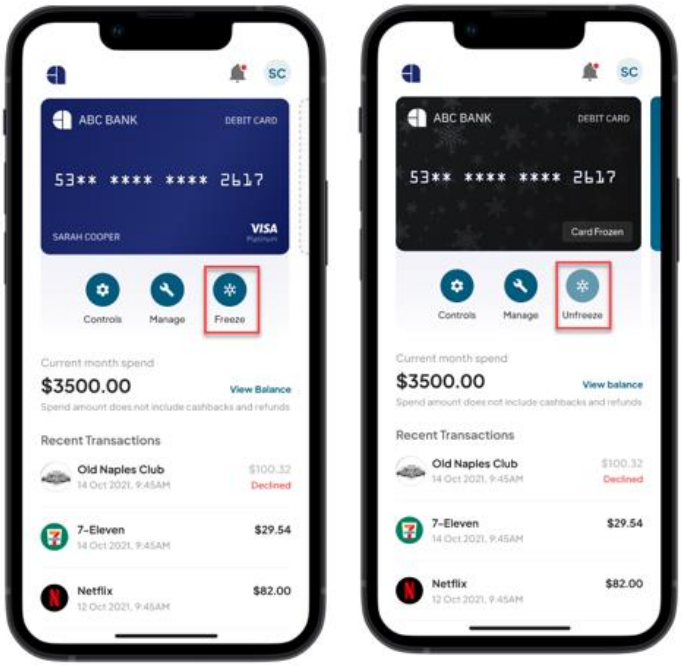


You can also unblock a merchant by clicking on it in **Transaction Details** and clicking the 3 dots in the top right corner. A message will appear to Unblock the merchant.



Freeze / Unfreeze a Card

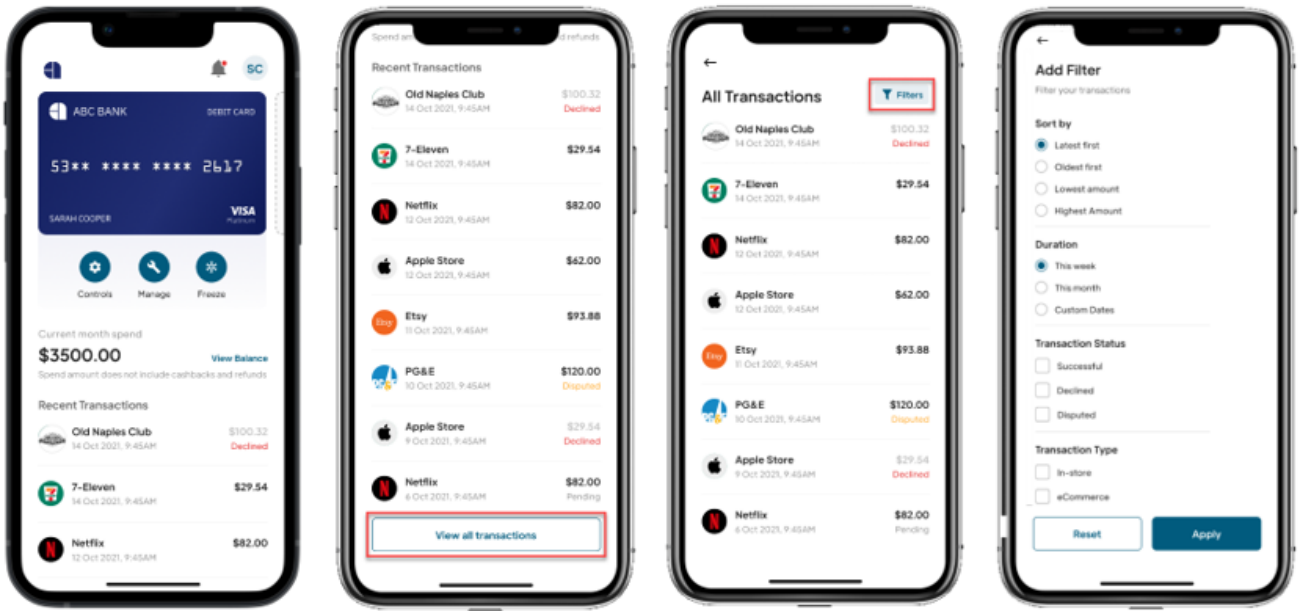
When you freeze a card, all transactions for that card will be blocked immediately except for recurring/auto payments.



Transactions

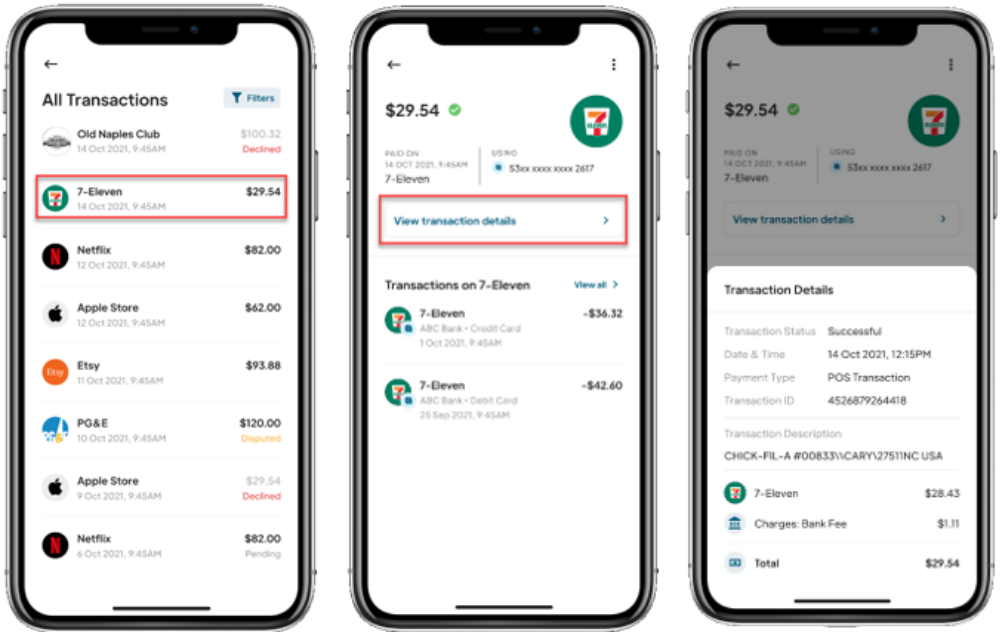
The **Card Detail** page displays the transactions associated with the card for the last 60 days. However, you can use filters to control the list of transactions that are displayed. Transactions can be filtered by date range, transaction status, transaction type and merchant categories.

To use the filters, scroll down and click **View all transactions**. The **All Transactions** page will be displayed. Click **Filters** to go to the **Add Filter** page. Once you have selected your filters, click **Apply**.



Viewing Transaction Details

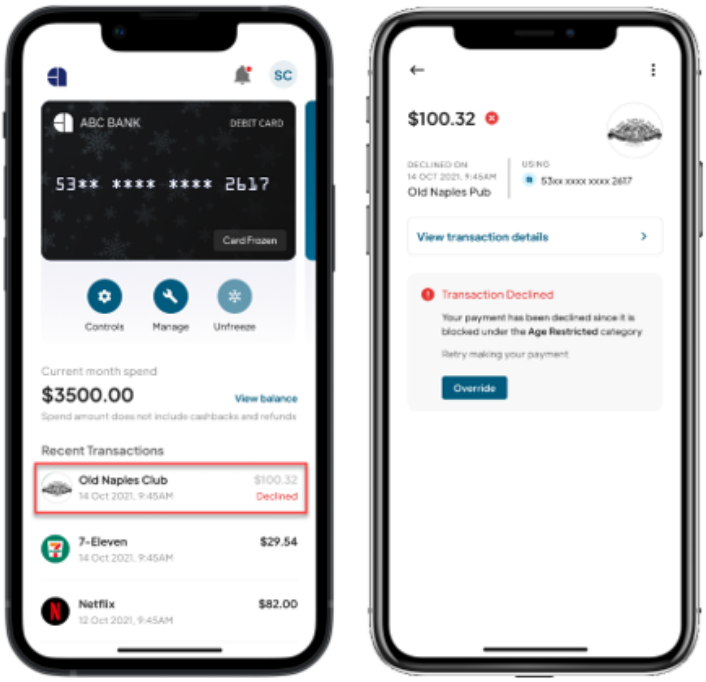
To see the details for a transaction, click on the transaction. All transactions for that merchant within the last 60 days will be displayed. Click **View transaction details** to see additional information about the transaction.



Declined Transactions

When a transaction is declined due to a control that was setup in the Card Suite Lite app, a push notification is sent. The transaction will also show as decline in transaction history.

To view the reason for the decline, click on that transaction.

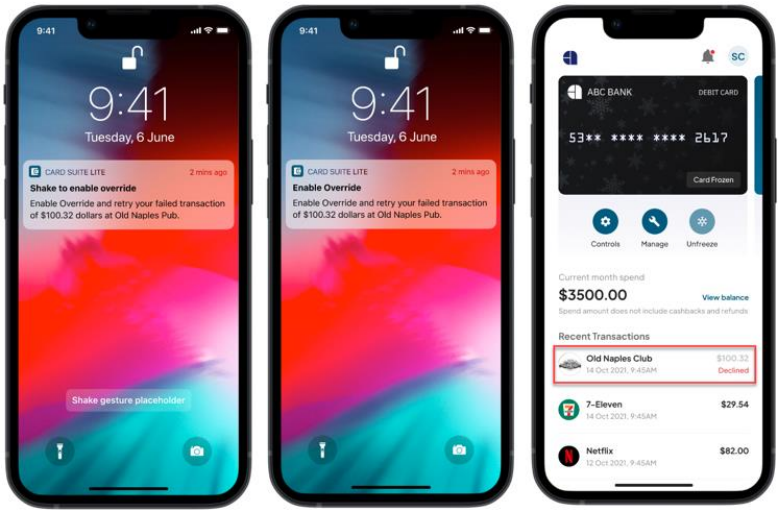


One-Time Override

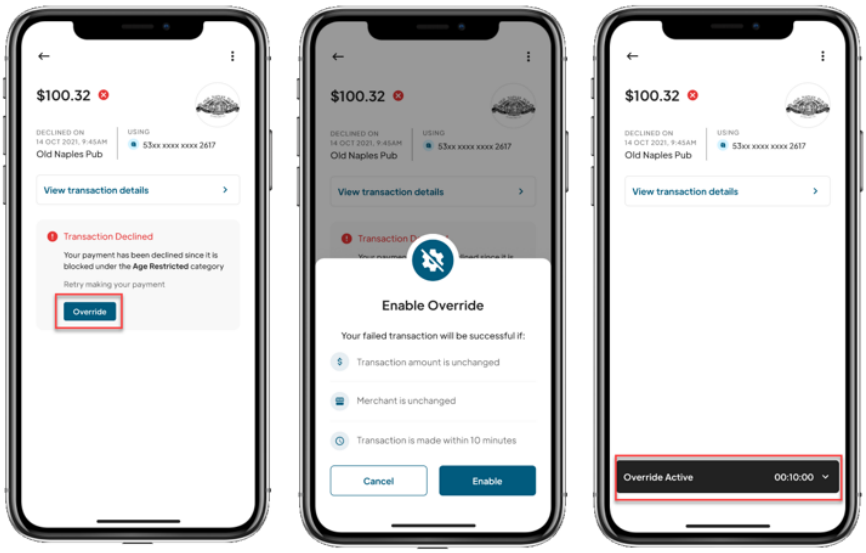
As the owner, you can perform a one-time override within 10 minutes of a transaction being declined due to card controls. However, the transaction amount and merchant must be identical when attempting the one-time override.

For devices that support a shake gesture, you can shake the phone to perform a one-time override.

If your phone does not support the shake gesture, click on the notification to open the declined transaction in the Card Suite Lite app.



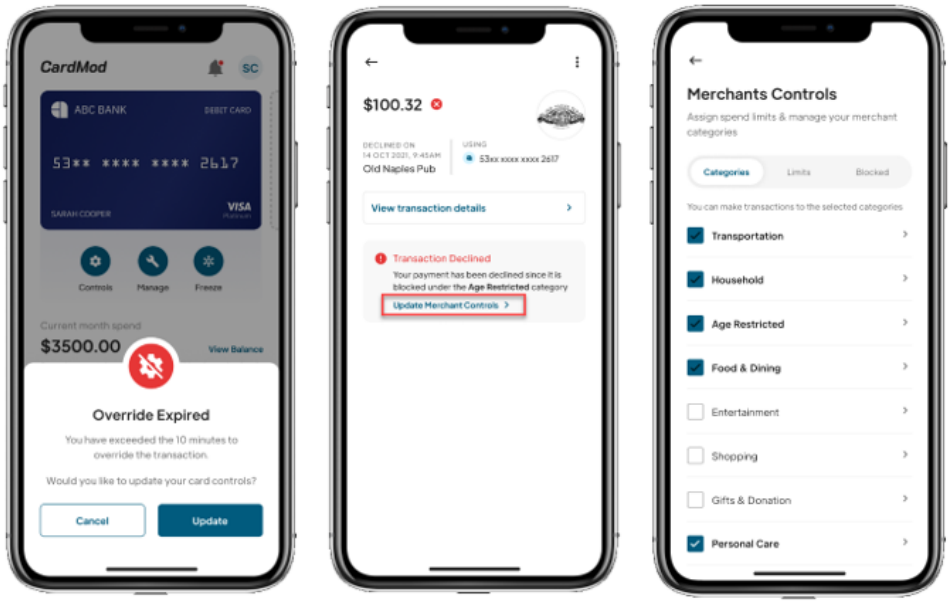
Click the **Override** button and the **Enable Override** message will appear. Click **Enable** and re-try the transaction.



Note: If you archive a card and there are shared users, you will no longer receive notifications for declined purchases and you will not be able to do a one-time override on behalf of the shared user.

If the transaction is not performed again within 10 minutes the override will expire. You will receive a message asking if you want to update your card controls. If you select **Update**, you will be taken to the transaction detail page where you can update the card controls.

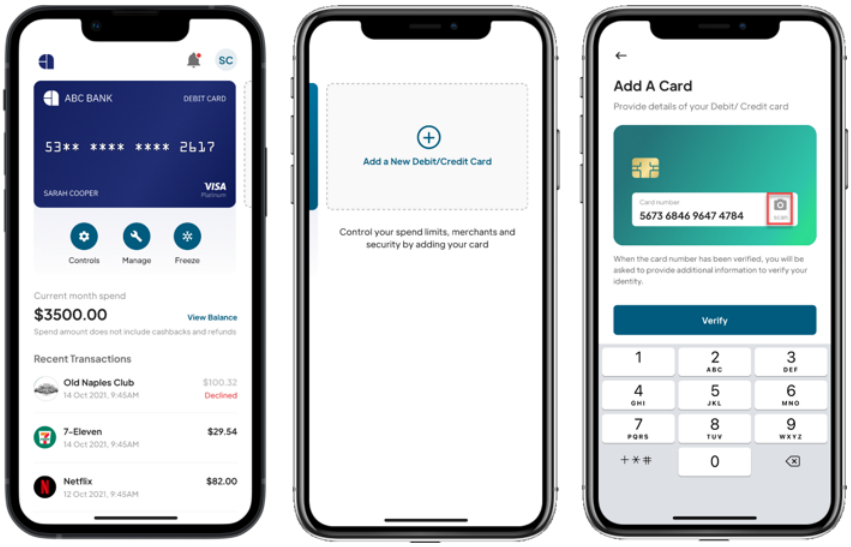
Click **Update Merchant Controls** to go to the **Merchants Control** page and update the merchant controls.



Adding a Card

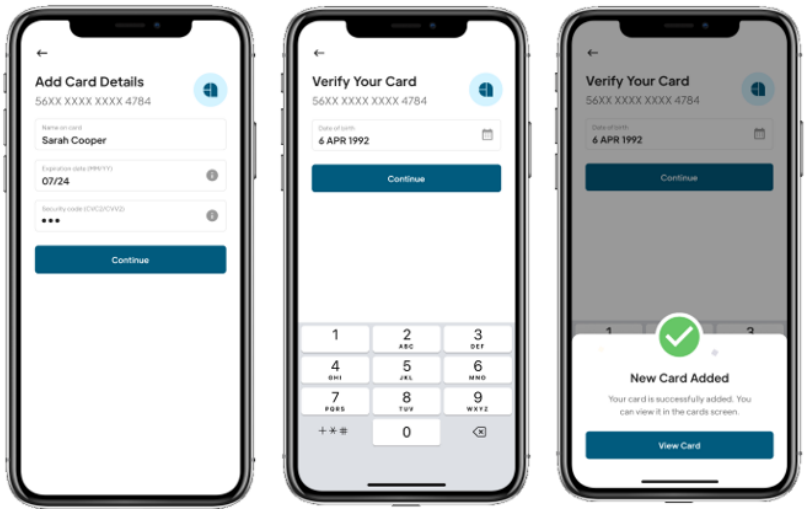
You can add multiple cards to the Card Suite Lite app if they are issued by the same financial institution.

To add a new card from the **Card Details** page, swipe the card image horizontally. The **Add a New Debit/Credit Card** page will be displayed. Click the **+** sign to go to the **Add a Card** page. You can manually enter your card number or click the scan button to scan your card. Click **Verify**.



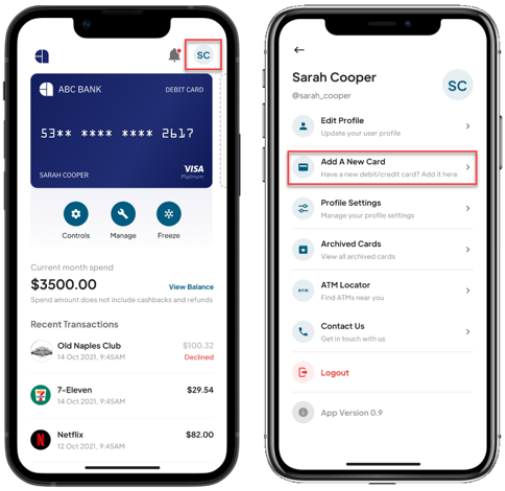
If the card number is valid, you will be taken to the **Add Card Details** page to enter your full name as it appears on the card, the expiration date and the CVC / CVV. Click **Continue**.

During the card verification process, you may be presented with a two-factor authentication option to verify card ownership. Enter the information requested and click **Continue**. Upon successful verification of the card details, a **New Card Added** message will be displayed.



Note: An error will be displayed if any of the above information is found to be incorrect during the verification process. For error information, see the **Adding a Card Error** section.

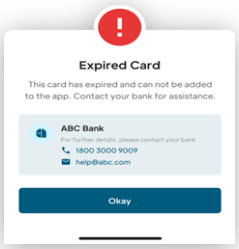
You can also add additional cards by going to **Profile** and selecting **Add a New Card**.



Adding a Card Error

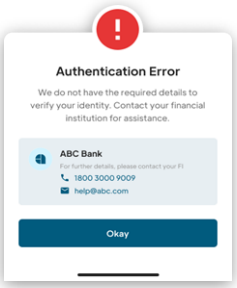
Expired Card Error

If the card you are trying to add is expired, you will receive a message advising you to contact your financial institution for further assistance.



Authentication Error

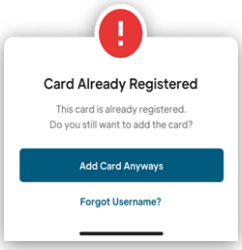
If the card you are trying to add has an authentication error, the card either does not have a two-factor authentication associated to it or the card has not been activated.



Card Already Registered Error

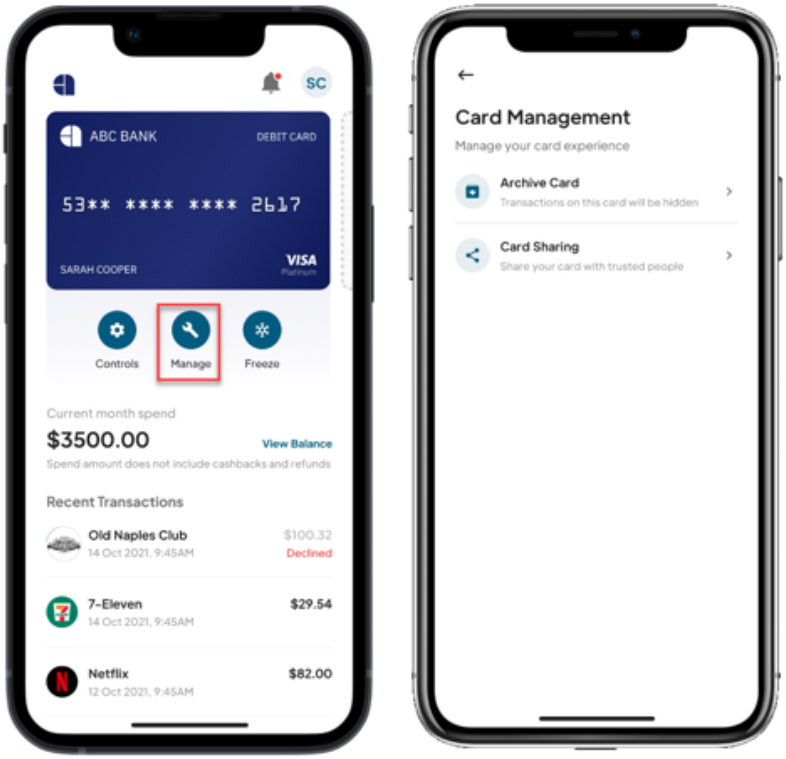
If the card you are trying to add has been already added, you will be provided with 2 options:

- **Add Card Anyways** – This will add the card as a shared user
- **Forgot Username** – This would be used if you previously added the card to the Card Suite Lite application and forgot your username after adding the card. This will allow you to get your username.



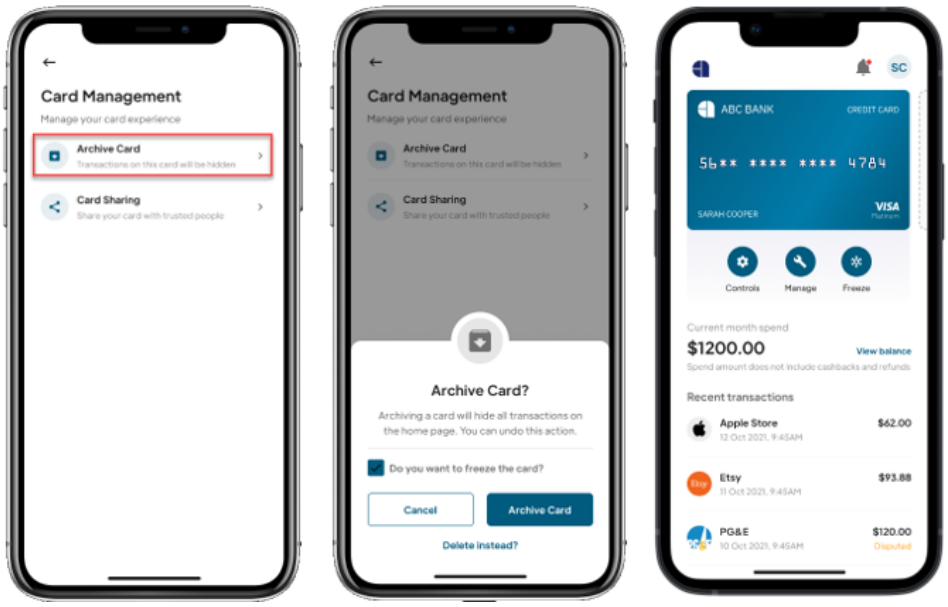
Manage

The **Manage** icon allows you to archive a card and/or share a card in the Card Suite Lite app with another user.



Archiving a Card

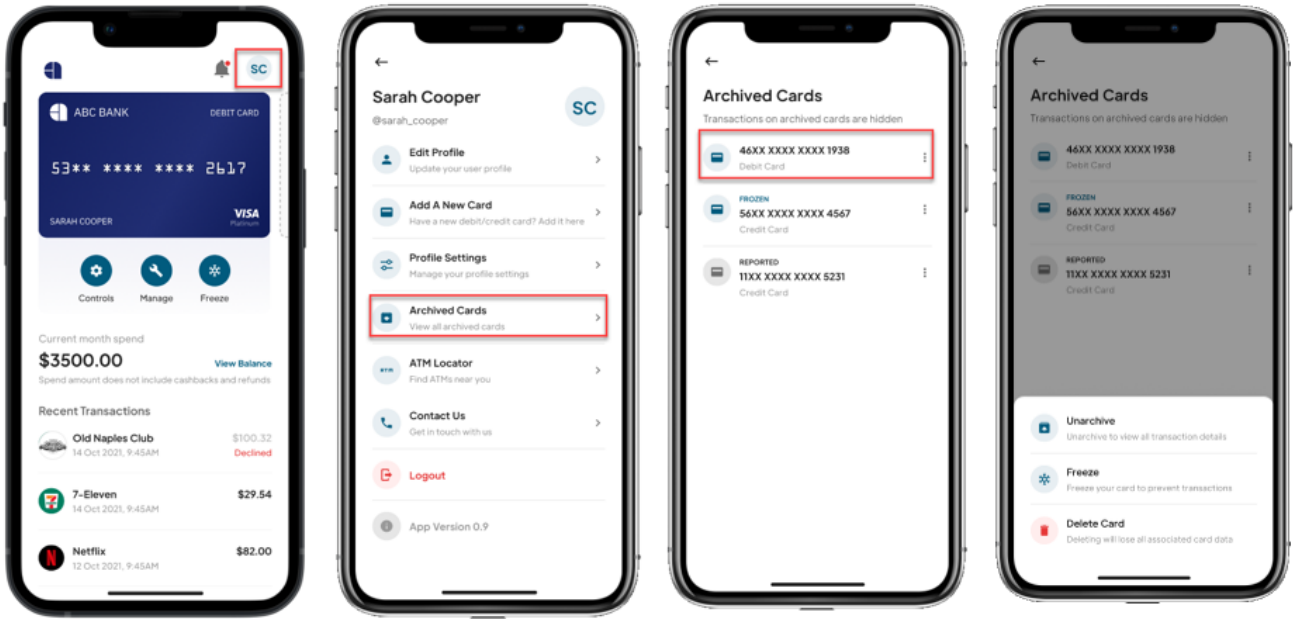
Archiving a card allows you to hide a card from the home view while keeping the card controls and the ability to freeze/unfreeze the card. Archiving a card only removes the card and transaction history from the home page view, all controls remain active. If you archive a card, you will no longer receive notifications for that card.



Note: If you archive a card that you have shared with other users, you will still be considered the owner of the card. See the **Sharing a Card** section for more information on sharing cards.

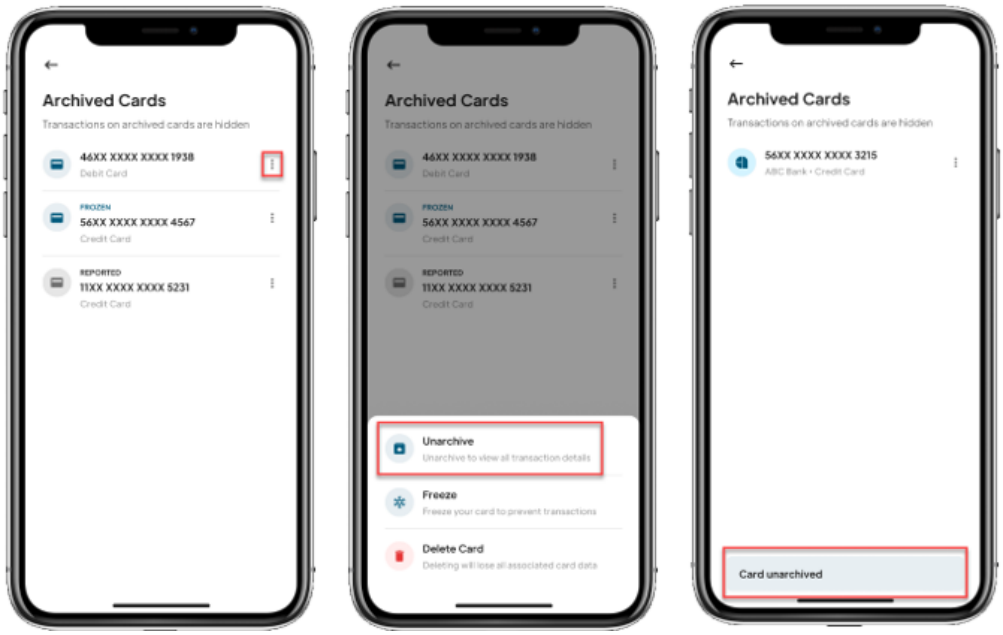
Viewing Archived Cards

Archived cards can be found under the **Profile** section. From the **Archived Cards** page, you can **Unarchive**, **Freeze/Unfreeze** and/or **Delete Card**.



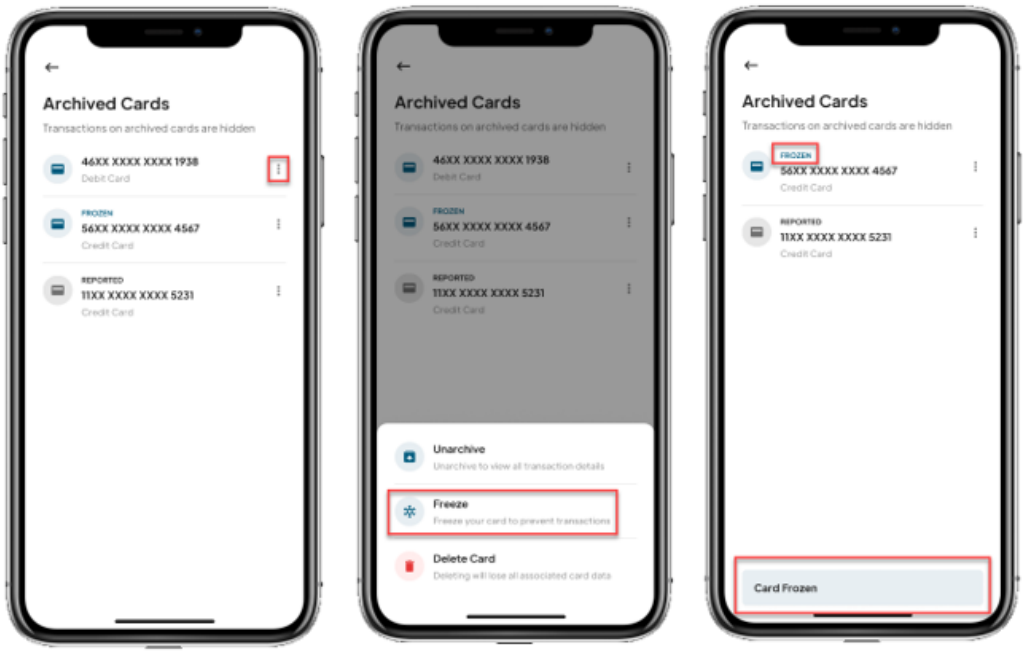
Unarchive a Card

To unarchive a card, go to the **Archived Cards** page, click the 3 dots next to the card that you want to unarchive and then click **Unarchive**.



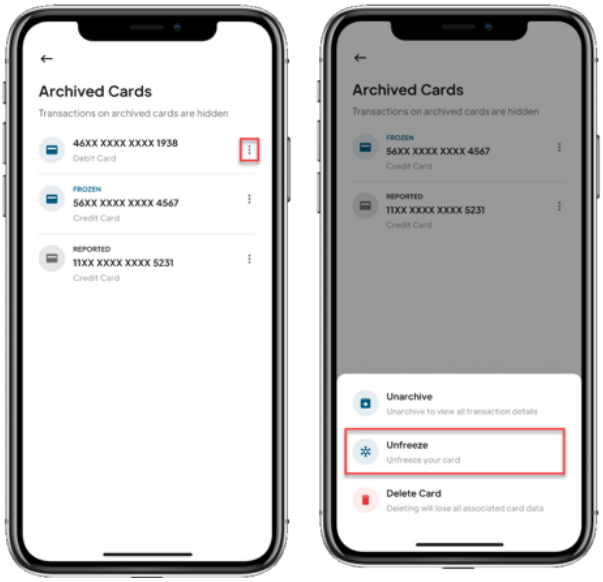
Freeze an Archived Card

To freeze an archived card, go to the **Archived Cards** page, select the card that you want to freeze and then click **Freeze**.



Unfreeze an Archived Card

To unfreeze an archived card, go to the **Archived Cards** page, select the card that you want to unfreeze and then click **Unfreeze**.



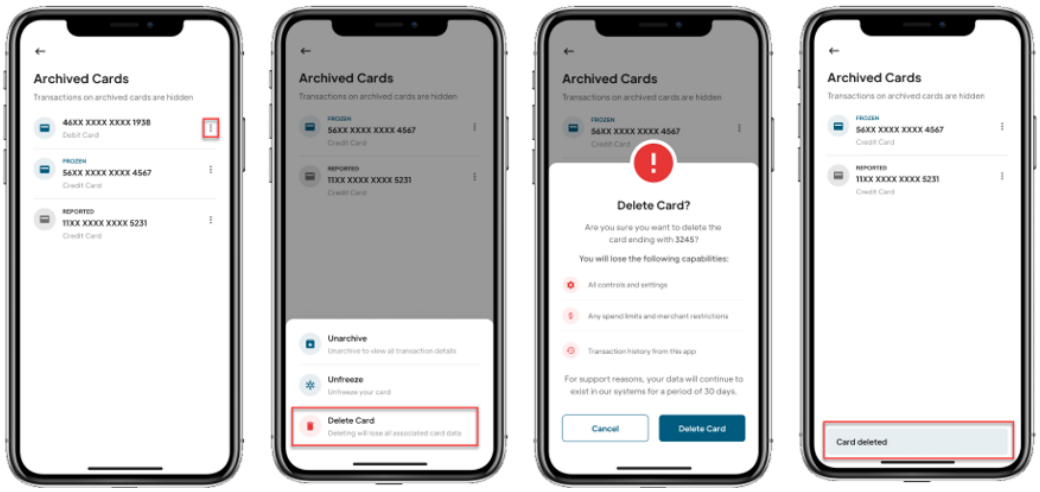
Deleting a Card

You can delete a card either from list of archived cards or delete it while archiving a card. When deleting a card, the card is unlinked from the Card Suite Lite app, and all card controls and settings are removed. Deleting a card is a non-reversible operation. Once deleted, the card can only be added through the **Add Card** process.

If you, as the owner, delete a card it is also deleted for all shared card users. If a shared user deletes the card, the card will only be removed from their Card Suite Lite app.

To delete an archived card, go to the **Archived Cards** page, select the card that you want to delete and then click **Delete Card**.

The **Delete Card** message will appear. Click **Delete Card** to proceed with deleting it.



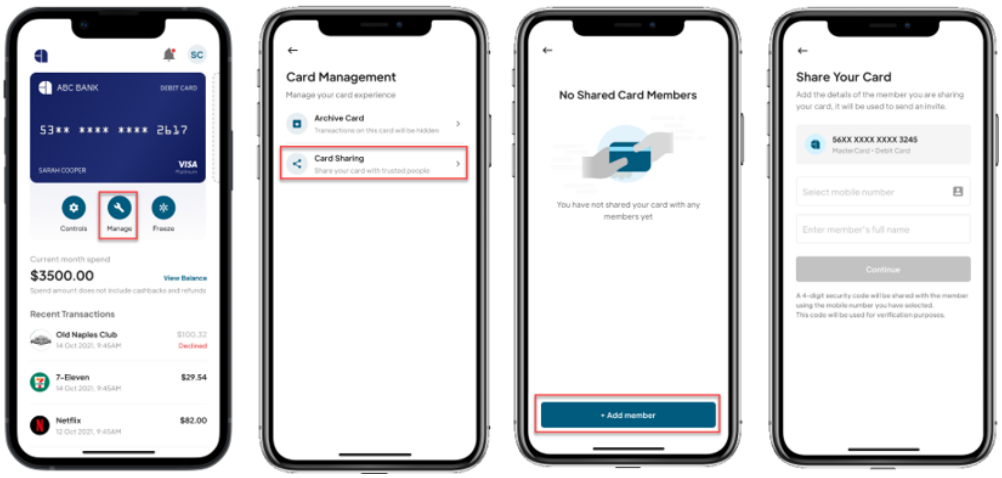
Sharing a Card

Card owners can share a card through the Card Suite Lite app while still controlling limits and where the card can be used. When sharing a card with another user, a one-time invite code is shared through the user's preferred text message channel (Messenger, iMessage, Whatsapp).

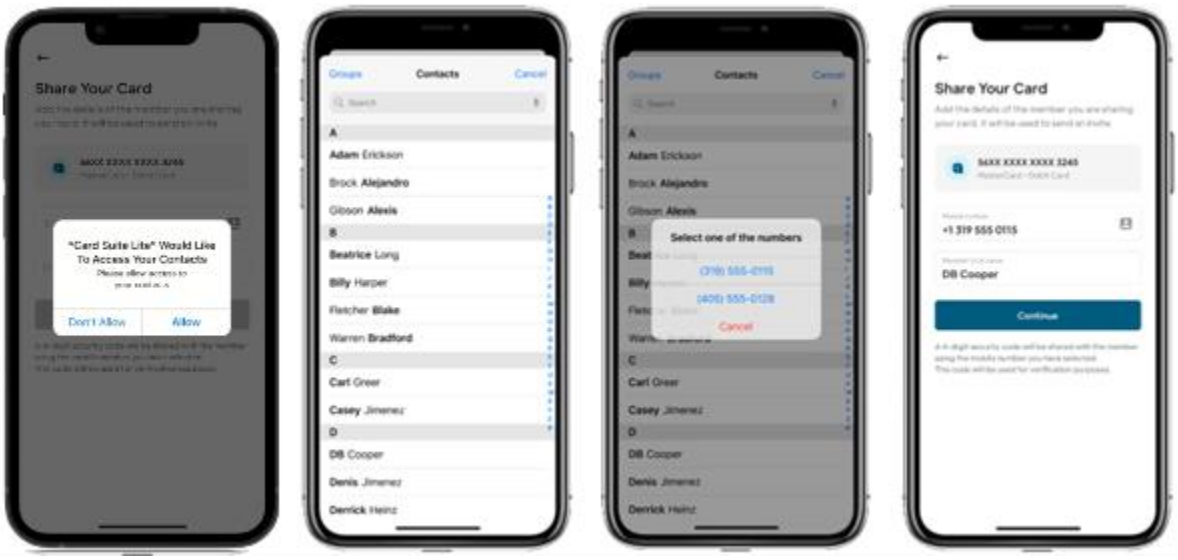
When a card is shared, the shared card user can:

- View all current controls and limits but cannot edit them.
- Freeze/unfreeze the card in emergency situations. This will freeze the card for all users.
- Archive the card.
- Delete the card from their account. This will not delete it for any other card users.

From the **Card Details** page, click **Manage**. The **Card Management** page will be displayed. Click **Card Sharing**. Click **+Add Member**. The **Share Your Card** page will be displayed.

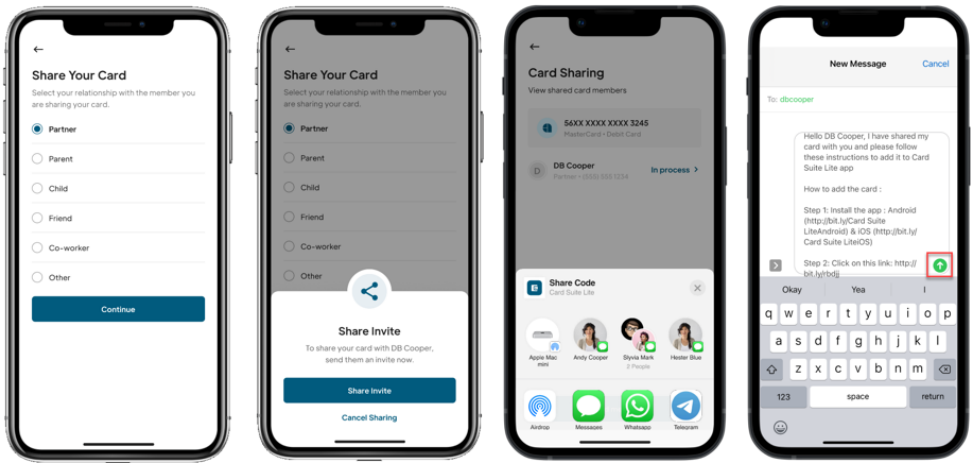


You will receive a message stating that Card Suite Lite would like access to your contacts. Click **Allow** and your contract list will be displayed. Select the contact that you would like to share the card with. The contact information will auto populate. Click **Continue**.



You will then be asked to select your relationship to the person that you are sharing the card with and click **Continue**. A **Share Invite** message will appear. Click **Share Invite** to proceed and then select the text message application that you want to send the invite through.

An auto populated text message will open. This is the message that will be sent to the shared user with instructions and a link to the Card Suite Lite app. Click the send button to send the text message.

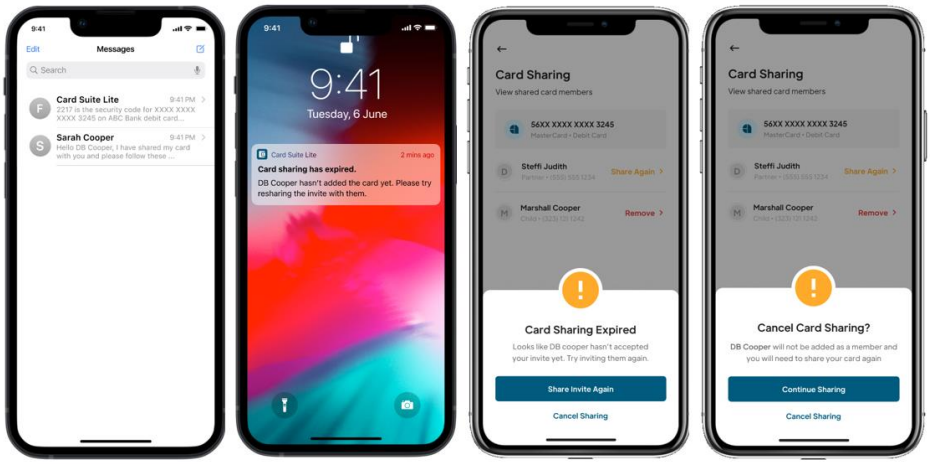


When you share a card, the shared user will receive two messages:

- One containing the one-time security code that is sent via SMS text to the shared user's mobile phone number that was entered.
- Another one with a message on how the shared user can add the card to the Card Suite Lite app.

The shared card user will have 10 minutes to set up the card in the Card Suite Lite app. If they do not enter the one-time passcode within that time frame, the card sharing will expire, and you will have to reshare the invite again or cancel sharing.

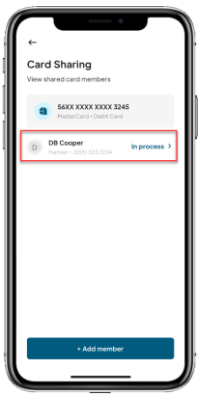
You will receive a notification telling you that the shared user has not set up their account. Click on the notification to open the Card Suite Lite app. A **Card Sharing Expired** message will be displayed. Click **Share Invite Again** or **Cancel Sharing**. If you select **Cancel Sharing** you will receive a **Cancel Card Sharing** message.



Note: A card can be shared with up to 100 users in the Card Suite Lite app.

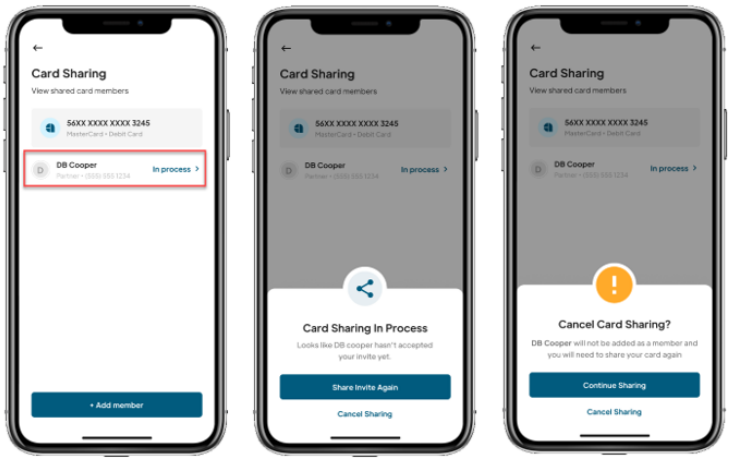
Viewing the Status of a Shared Card Invite

You can view the status the Shared Card invite on the **Card Sharing** page. Click on the **In Process** invite, you can share the invite again or cancel the invite.



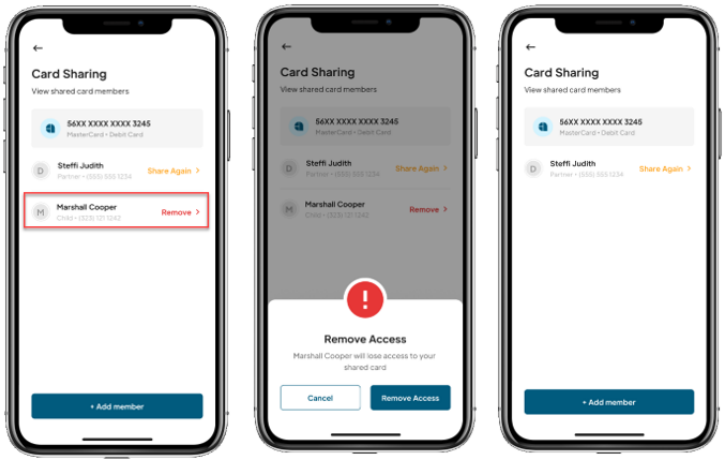
Canceling or Resending a Shared Card Invite

You can cancel or reshare a share card request before the user has accepted the invite by clicking on the **In Process** invite. The **Card Sharing In Process** page will appear giving you the option to **Share Invite Again** or **Cancel Sharing**.



Removing Shared Card Access

You can remove access to a shared card whenever needed and the card will be removed from shared user's app. To remove access, select the user from the **Card Sharing** page and then click **Remove Access**.



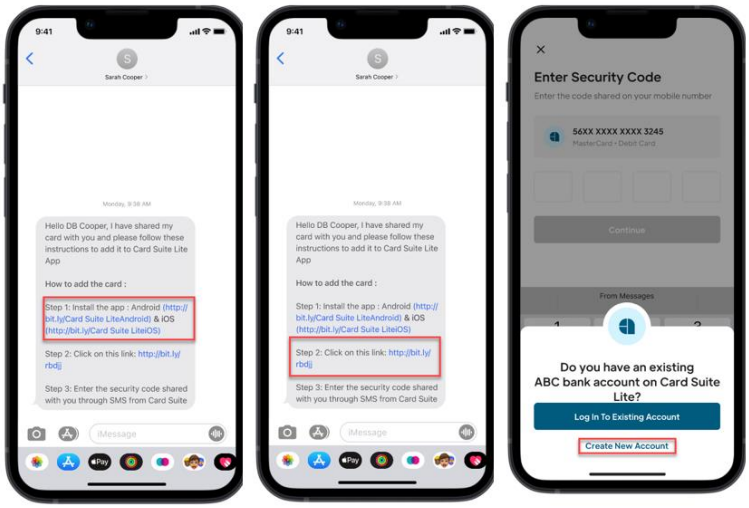
Shared User Experience

A shared user will receive two text messages when a card is shared with them. One message tells then that a card has been shared with them and contains instructions on how to download the Card Suite Lite app. The other message contains a security code that must be entered when setting up the card in Card Suite Lite.

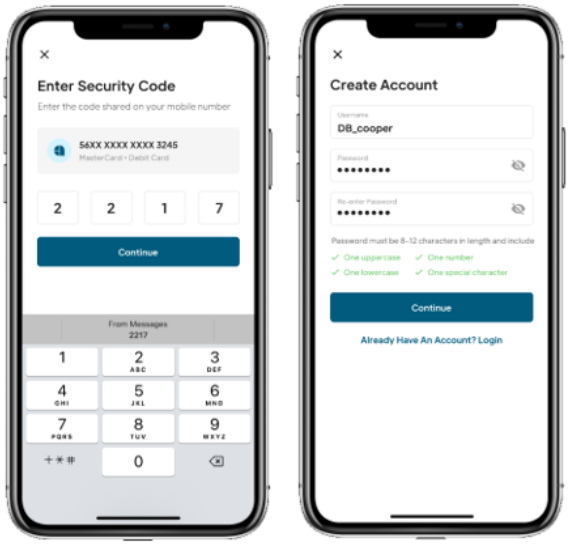
New User to Card Suite Lite

1. If the shared user is new to the Card Suite Lite app, they will need to download the app by clicking the **Step 1** link in the message or going to the Apple/Google store.

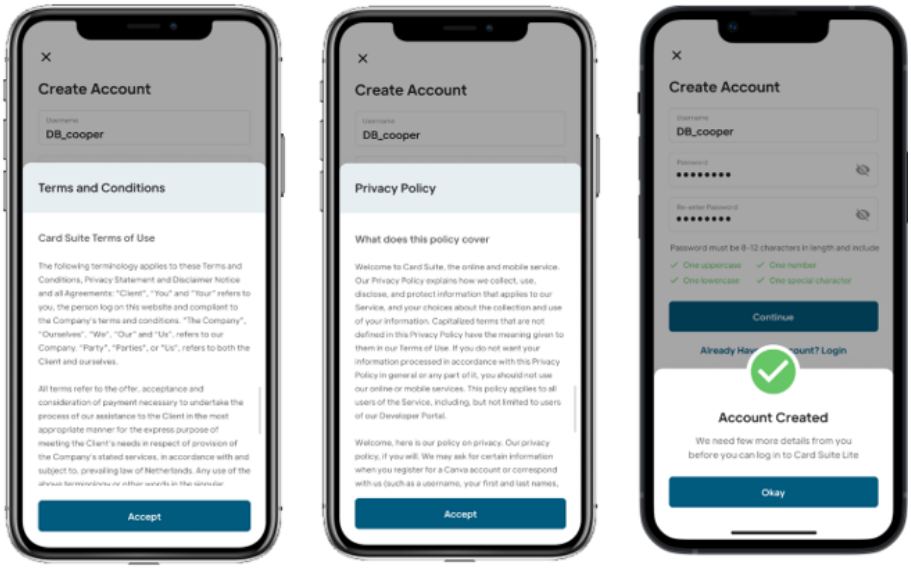
   Once downloaded, click the second link in the text message to begin the account creation process. A message will be displayed asking if the user has an existing account. Click **Create New Account**.



2. The **Enter Security Code** page will be displayed. Enter the security code that was received in the second text message and click **Continue**. The **Create Account** page will be displayed. Enter a username and password and click **Continue**.

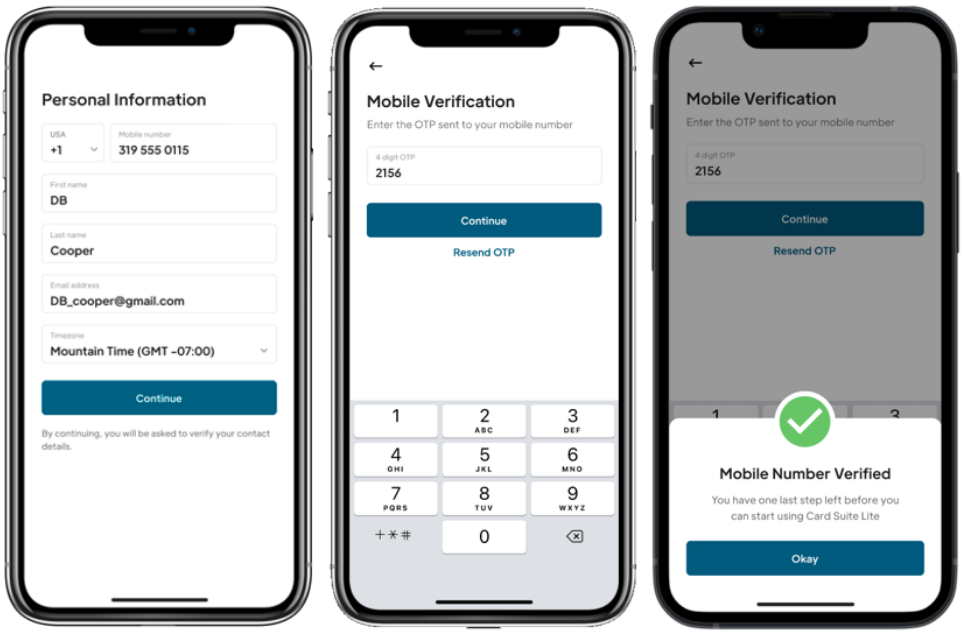


3. The **Terms and Conditions** and **Privacy Policy** will be presented. After accepting both, an **Account Created** message will be displayed. Click **Okay**.

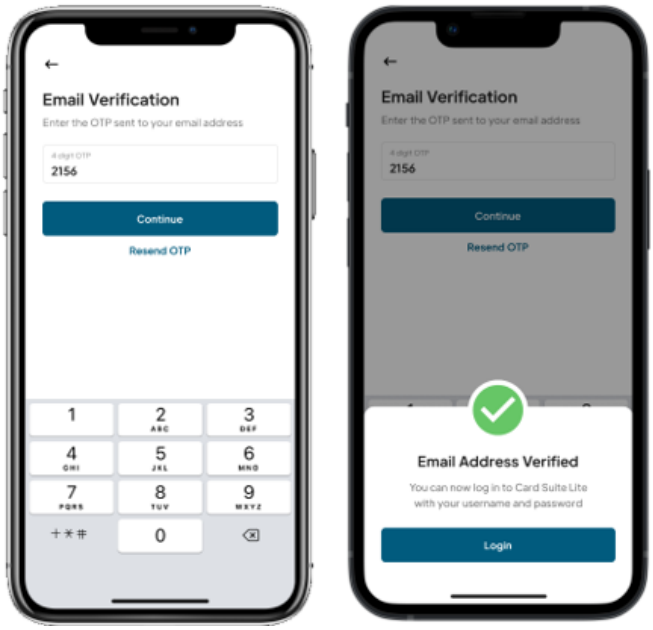


4. After account creation, you will be asked to enter the following personal details and click **Continue**:
   - Mobile Number (mandatory)
   - Full Name (mandatory)
   - Email Address (optional)
   - Time zone - It is auto populated but you can choose another time zone by selecting it from the drop-down list.

   A one-time passcode will be sent to the mobile number that was entered on the **Personal Information** page. Enter the OTP on the **Mobile Verification** page and click **Continue**.



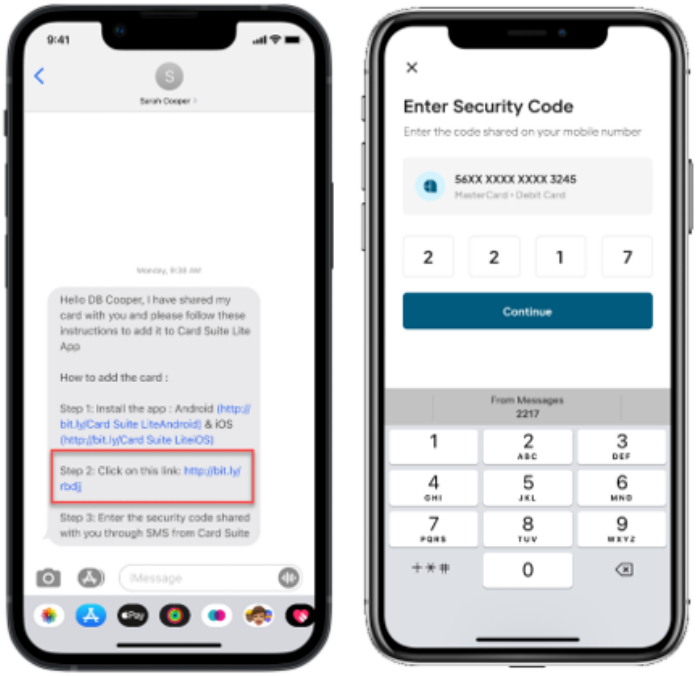
5. If an email address was entered on the **Personal Information** page, a one-time passcode will be sent to that email address. Enter the OTP on the **Email Verification** page and click **Continue**. After the mobile phone and email address verification, you will be prompted to sign into the app.



Existing Card Suite Lite User

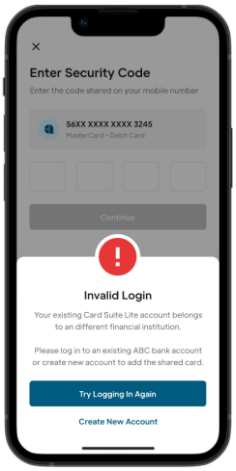
If the shared user is an existing Card Suite Lite user with the same financial institution as the card being shared with them, they will click the link in the text message to set up the shared card.

Click the second link in the text message to add the shared card to your existing Card Suite Lite app. The **Enter Security Code** page will be displayed. Enter the security code that was received in the second text message and click **Continue**.



If you are already logged into the Card Suite Lite app, you will immediately be taken to the **Card Details** page.

Note: If you enter a username that is associated with a different financial institution, you will receive an error message.



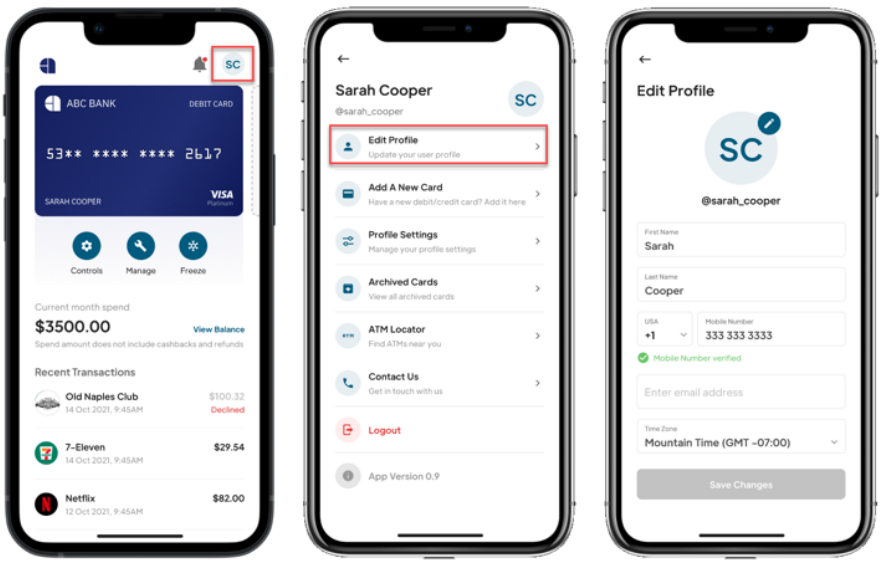
Account Management

User Profile

You can update the following profile details in Card Suite Lite:

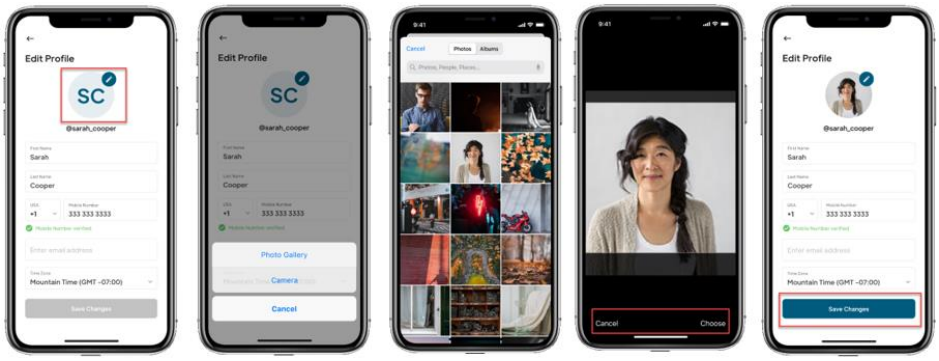
- A picture
- First and last name
- Mobile number – this is used for two-factor authentication and notifications
- Email address - this is used for two-factor authentication and notifications
- Time zone - used to displayed transaction times

From the **Card Details** page, click your initials or photo in the upper right corner and then click **Edit Profile**. The **Edit Profile** page will be displayed.

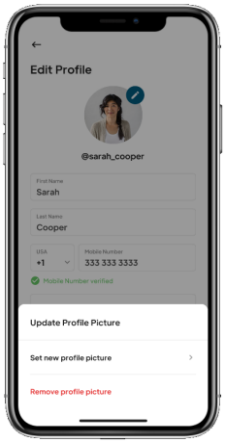


Adding/Editing Your Picture

To add or edit your picture in the app, click the edit icon on the **Edit Profile** page. An option will come up to select a photo from your **Photo Gallery** or allows you to take a picture with your phone's camera. Once you have selected your photo, click **Choose** and then click **Save Changes**.



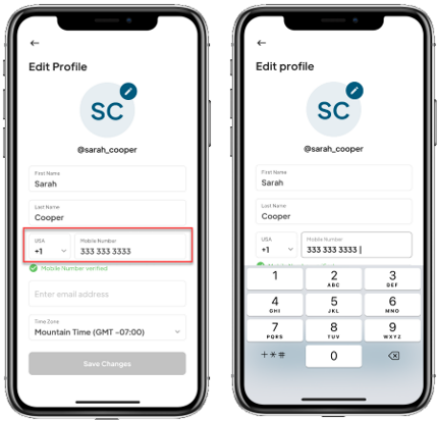
If you want to edit or delete your profile picture, click the edit icon on the **Edit Profile** page and the **Update Profile Picture** page will be displayed. You can set a new profile picture or remove profile picture.



Updating Your Mobile Number

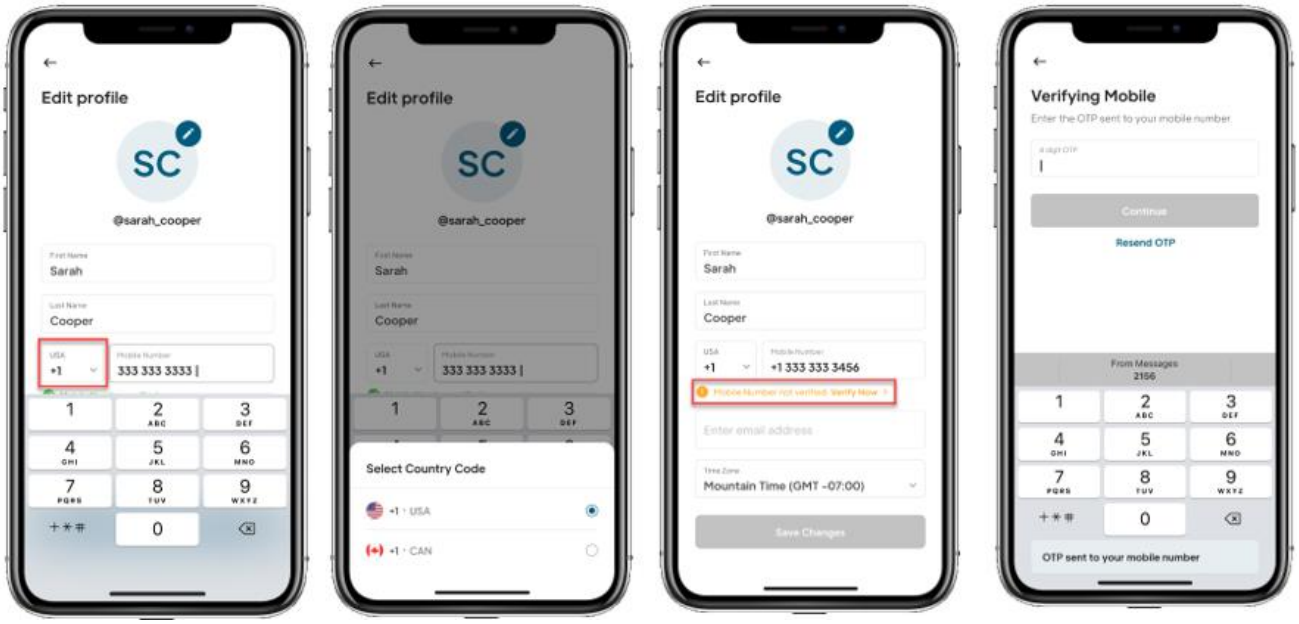
If you update your mobile phone number, you will need to verify it before you are able to save your changes.

From the **Edit Profile** page, click in the **Mobile Number** field and enter the new number.

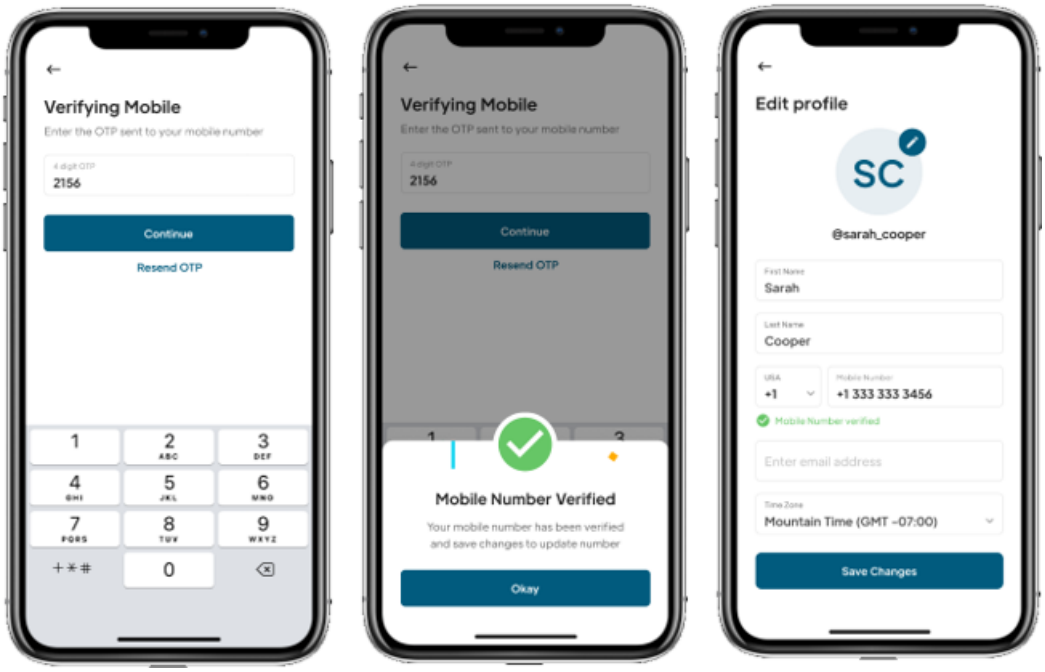


The country code defaults to USA but it can be changed by clicking in the field.

A message will appear stating **Mobile Number not verified. Verify Now**. Click that field to have a one-time passcode sent to that number to verify the phone number.



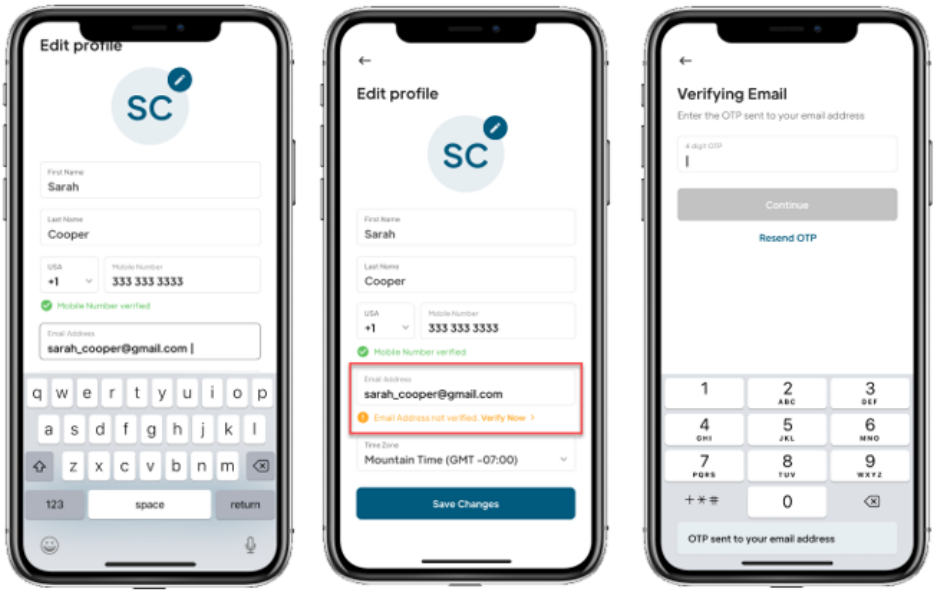
Once the passcode is received, enter it into the **4-digit OTP** field and click **Continue**. A **Mobile Number Verified** message will appear. Click **Okay** and then click **Save Changes**.



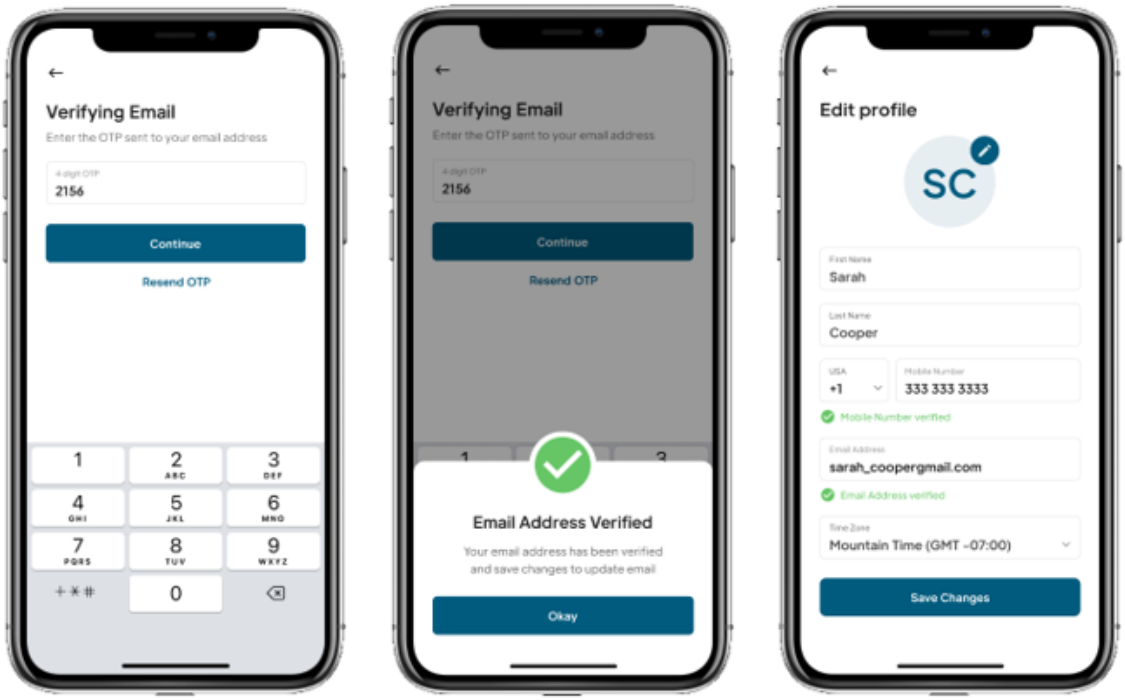
Updating Your Email Address

If you edit your email address, you will need to verify it to save your changes.

From the **Edit Profile** page, click in the **Email Address** field and enter the new email. A message will appear stating **Email Address not verified. Verify Now**. Click that field to have a one-time passcode sent to that number to verify the email address.



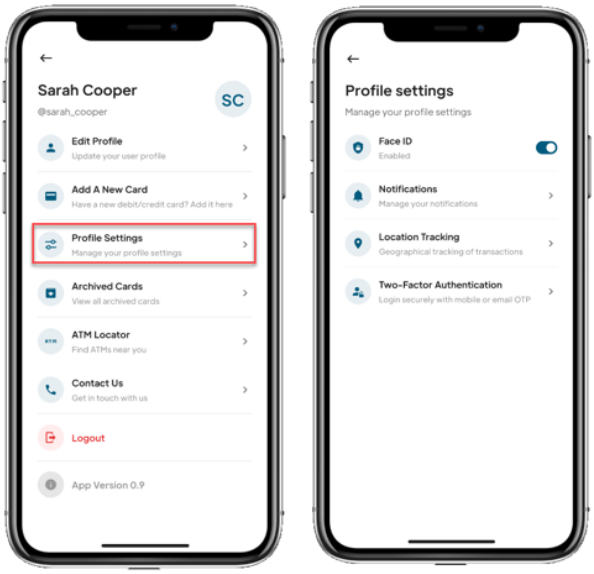
Once the passcode is received, enter it into the **4-digit OTP** field and click **Continue**. An **Email Address Verified** message will appear. Click **Okay** and then click **Save Changes**.



Profile Settings

Profile settings, allows you to update or add the following preferences:

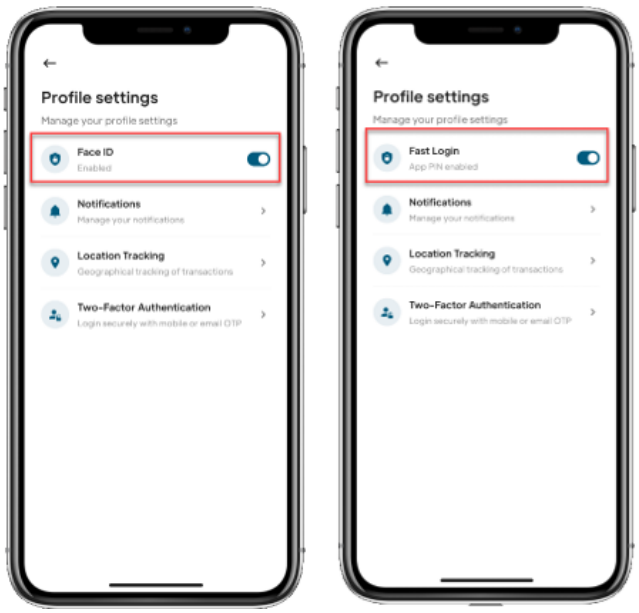
- Fast Login
- Notifications
- Location Tracking
- Two-factor Authentication



Fast Login

You can opt for faster ways to login by enabling **Device Lock** or **App Pin** depending upon which one your device supports:

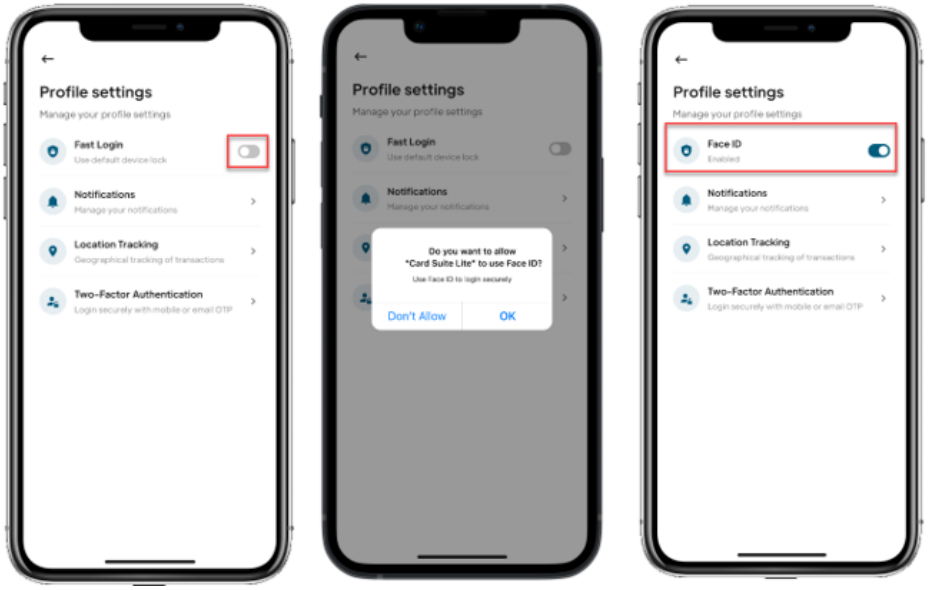
- **Device Lock**: If your device supports biometric ID (face or fingerprint)
- **App Pin**: If your device does not support biometric ID



If you do not set up **Device Lock** or **App Pin**, you will be able to login using the username and password that you set up.

Enabling/Disabling Biometric Login

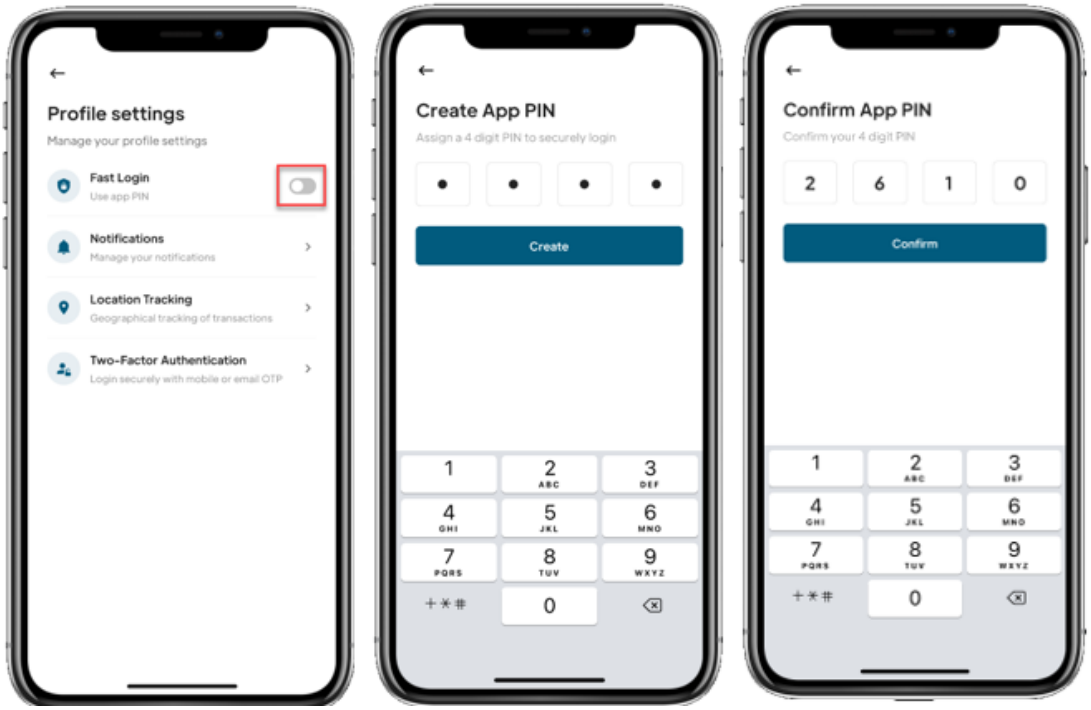
From the **Profile Settings** page, click the toggle next to **Fast Login**. A message will appear asking **Do you want to allow Card Suite Lite to use Face ID?** (or fingerprint). Click **OK**.



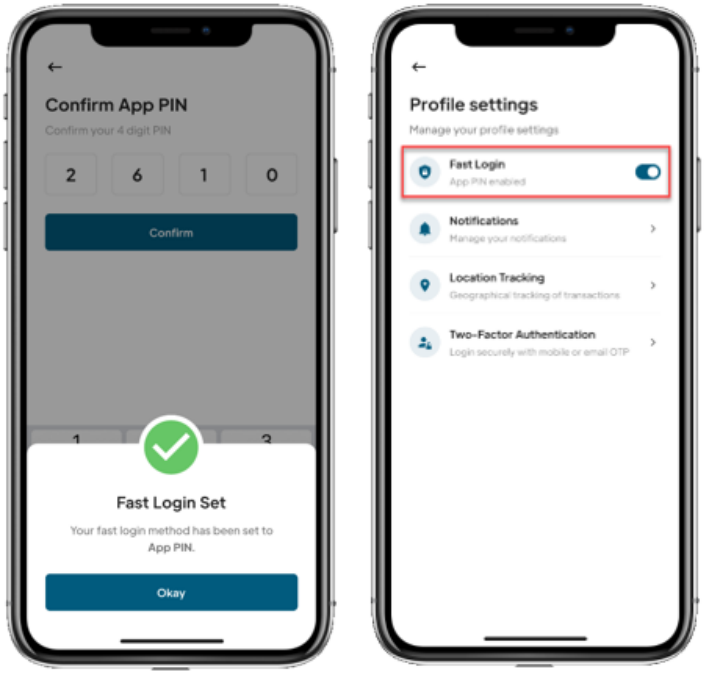
To disable biometric login, click the toggle. If the toggle is gray, Face ID/Fingerprint is turned off.

Enabling / Disabling App PIN

If your phone does not support Biometric ID, **Profile Settings** will display **App PIN**. Click the toggle next to **Fast Login**. The **Create App PIN** page will be display. Enter a 4-digit PIN and click **Create**. The **Confirm App PIN** page will be displayed. Enter your PIN again and click **Confirm**.



A **Fast Login Set** message will be displayed. Click **Okay**.

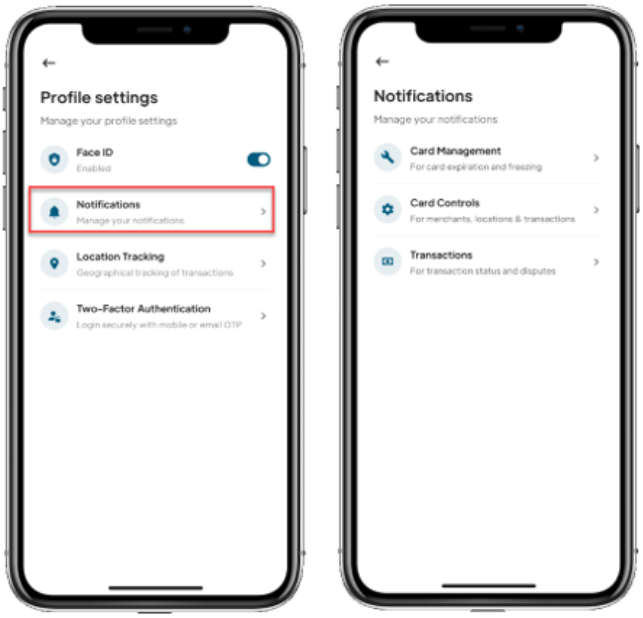


To disable the App PIN login option, click the slider next to App PIN, enter your 4-digit PIN and click Continue. If the toggle is gray, App PIN is turned off.

Notifications

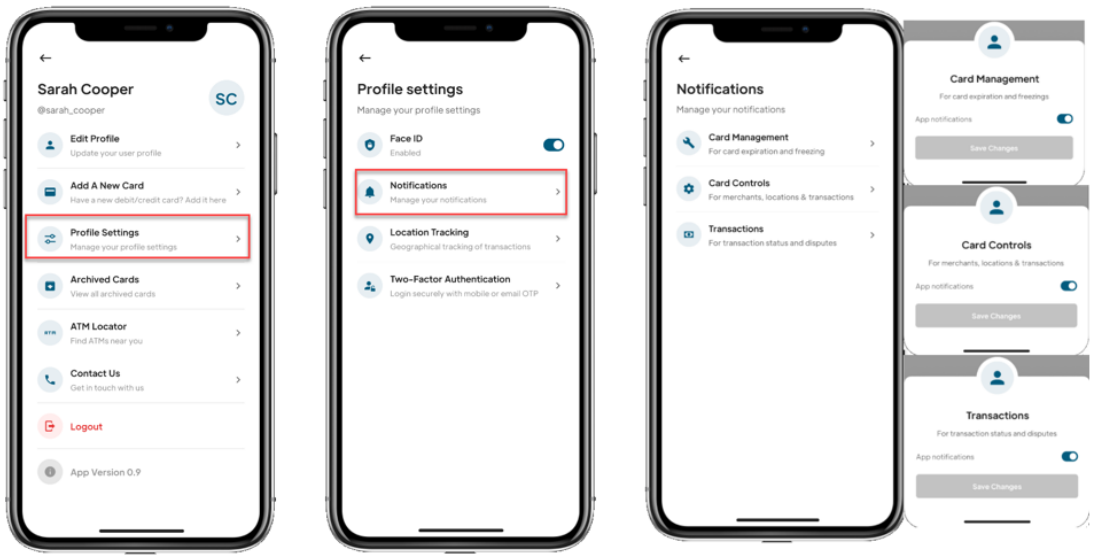
You can manage the app notifications on the **Notifications** page. Notifications that can be turned on are:

- **Card Management**: Card expiration and freeze/unfreeze notifications
- **Card Controls**: Notifications for merchant, location, and transaction controls
- **Transactions**: Notifications for approved and declined transactions



Enabling Notifications

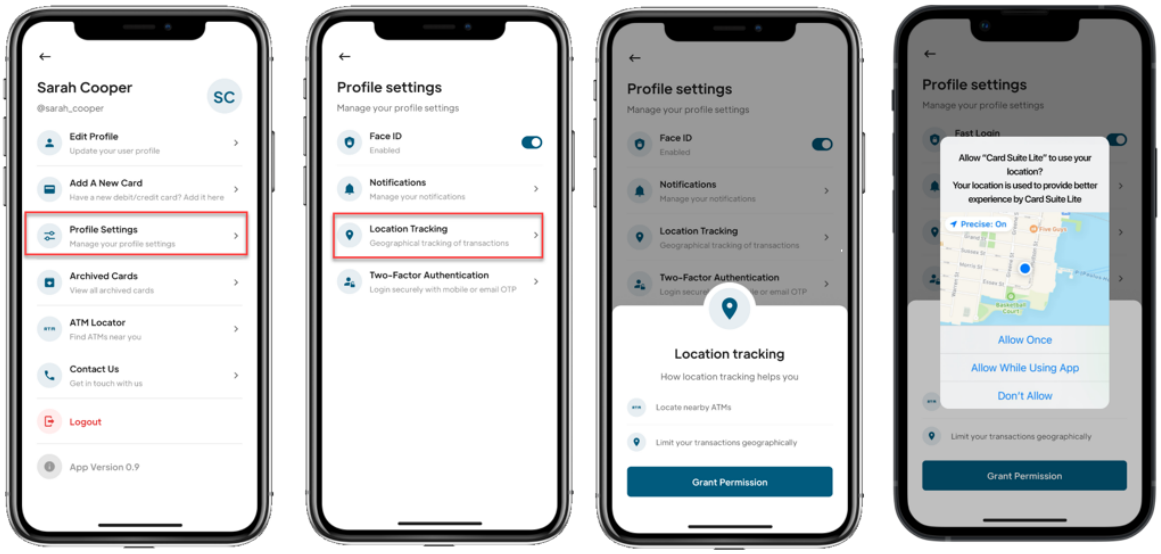
From **Profile Settings**, click on **Notifications**. The **Notifications** page will be displayed. Click on the category that you want to turn on notifications for. If the toggle is grayed out, the notifications for that category are turned off. Click the toggle to turn the notification on/off.



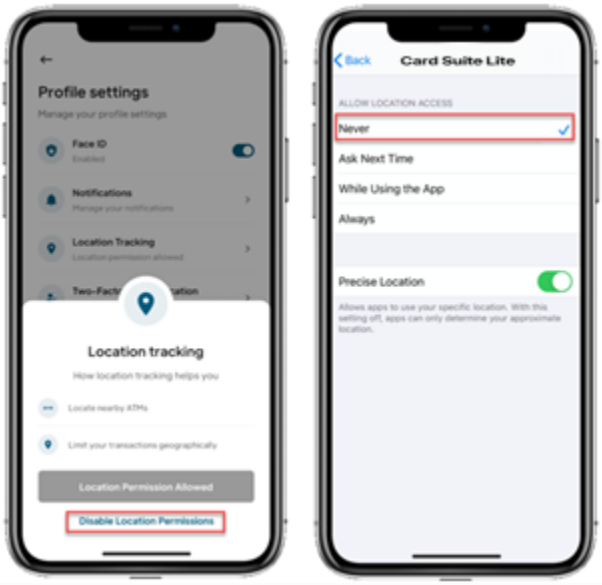
Location Tracking

Location tracking allows you to enable/disable the apps location tracking. You must enable **Location Tracking** to use **Location Controls** and **ATM Locator**.

To turn on **Location Tracking** on, go to **Profile Settings / Location Tracking**. When the **Location Tracking** message appears, click **Grant Permission**. A message will appear asking you to **Allow "Card Suite Lite" to use your location?**. Select **Allow While Using App**.



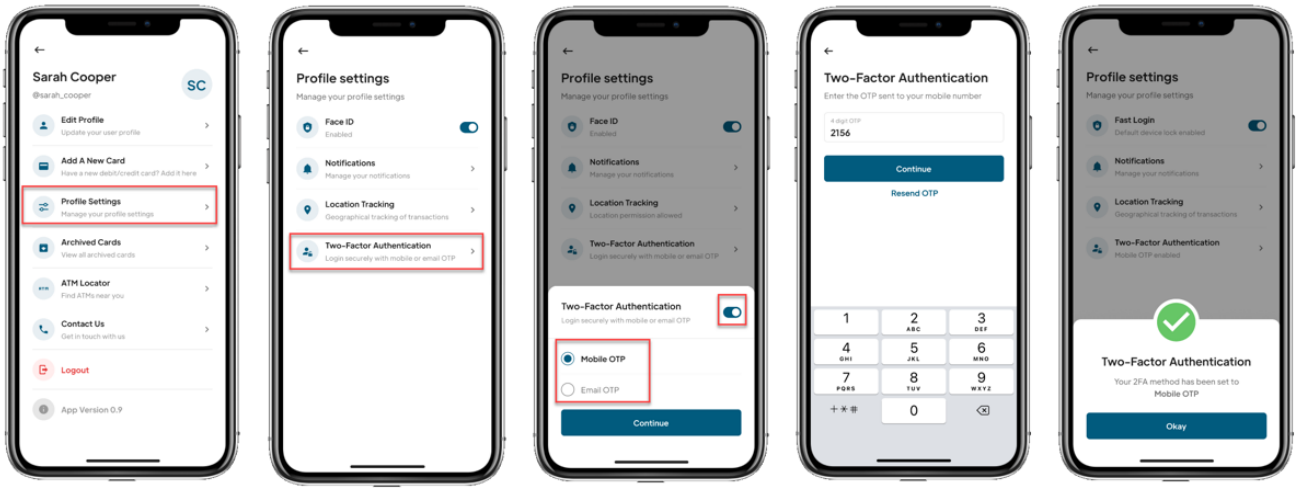
To turn off location tracking, go to **Profile Settings / Location Tracking**. When the Location tracking message appears, click **Disable Location Permissions**. Select **Never** and then click **Back**.



Two-Factor Authentication

You can choose to have two-factor authentication set up as an added security measure when logging into Card Suite Lite. You can select to have a one-time passcode sent to your mobile phone as an SMS text or via email.

To turn on two-factor authentication, click **Profile Settings / Two-Factor Authentication**. The **Two-Factor Authentication** page will be displayed. Click the toggle and then select the option that you would like to use. Click **Continue**. A one-time passcode will be sent to the mobile phone number from your Card Suite Lite profile. Enter the 4-digit number on the **Two-Factor Authentication** page and click **Continue**. A message will be displayed confirming Two-Factor Authentication has been set.



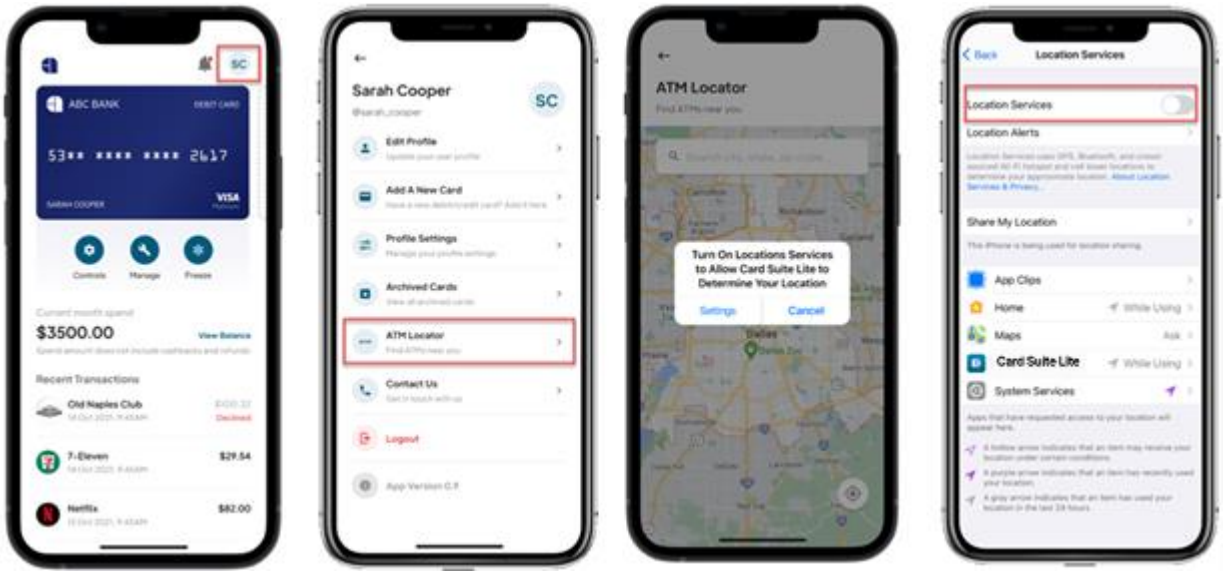
Note: To turn off two-factor authentication, click the toggle to the off (gray) position.

ATM Locator

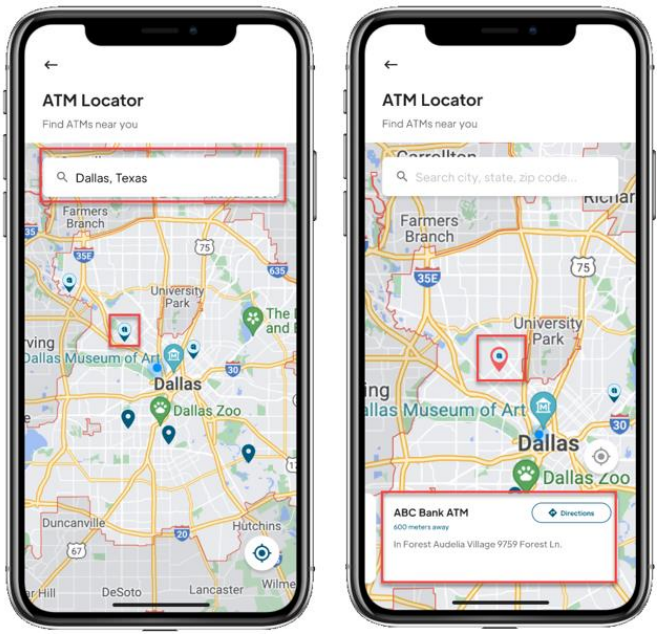
ATM Locator displays all the ATMs that are near your current location. ATMs for your financial institution will appear with their logo on the map. You can also search for ATMs near a different location. Clicking on the location will provide information about the ATM and it's location.

Location services must be enabled on your phone for this feature to work. If it is not enabled, the app will direct you to setting to turn it on.

From the **Card Details** page, click your initials or photo in the upper right corner and then click **ATM Locator**. If you have not turned location services on, you will receive a message to turn on location services. Click **Settings**. When the **Location Services** page opens, click the toggle to turn it on.



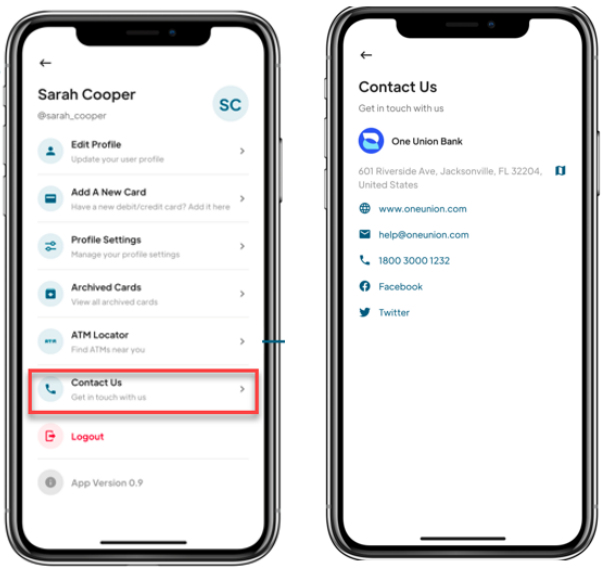
The map will show the ATMs that are near your location, but you can also use the search bar to search for an ATM by city, state, or zip code. Click on the ATM indicator to see the location of the ATM, distance and directions.



Contact Us

The **Contact Us** page provides your financial institutions information and may include the address, website, email address, contract number and social media links.

The **Contact Us** page can be found by clicking your initials or photo in the top right corner of the app and then selecting **Contact Us**.



Appendix – Location Controls

Results if only one of the following is enabled:

International Transactions is enabled

If **International Transactions** is enabled, you will be able to use the card in the countries selected in the app.
If **International Transactions** is **NOT** enabled, you will only be able to use the card in your home country.

Region Shield is enabled

If **Region Shield** is enabled, you will only be able to use the card in the home country regions selected in the app.
If **Region Shield** is **NOT** enabled, you will be able to use the card anywhere in your home country.

Location Shield is enabled

If **Location Shield** is enabled, the person using the card must be in the home country, have the card registered in the Card Suite Lite app and the phone within 8 miles.

If **Location Shield** is **NOT** enabled, the phone does not need to be within 8 miles.

Results if more than one location control is enabled:

International Transactions and Region Shield are enabled, Location Shield is NOT enabled

If **International Transactions** and **Region Shield** are both enabled and **Location Shield** is **NOT** enabled, you can only use the card in the countries and regions selected in the app.

Location Shield and International Transactions are both enabled, Region Shield is NOT enabled

If **Location Shield** and **International Transactions** are both enabled and **Region Shield** is **NOT** enabled, you must have the phone within 8 miles **AND** the card can only be used in the countries selected in the app as well as anywhere in your home country.

Location Shield and Region Shield are both enabled, International Transactions is NOT enabled

If **Location Shield** and **Region Shield** are both enabled and **International Transactions** is **NOT** enabled, you must have the phone within 8 miles **AND** the card can only be used in the home country regions selected in the app.
NOTE: The card cannot be used outside of your home country.

Location Shield, International Transactions and Region Shield are enabled

If **Location Shield**, **International Transactions** and **Region Shield** are all enabled, you must have the phone within 8 miles **AND** the card can only be used in the countries and regions selected in the app.

NOTE: If **Location Shield** is enabled and you share your card with someone, the transaction will only be approved if:

- The person using the card has the app downloaded on their phone with the card registered and the phone is within 8 miles.
- The person using the card has the owner's phone within 8 miles.

The only other way to allow someone to use your card would be to turn off **Location Shield**.