CardValet FAQ

What is CardValet?
CardValet® from Fiserv is a debit card management and fraud mitigation tool that enables cardholders to control when, where and how their debit cards are used.

What types of phones are supported by CardValet?
CardValet works with the most recent mobile operating software as well as two past generations of Android and iPhone devices.

How much does CardValet cost?
CardValet is a free service, however, message and data rates may apply.

Can I unsubscribe from CardValet?
Yes, you can unsubscribe through the CardValet application via “Manage Portfolio.” To unsubscribe, uncheck all cards and accounts and tap OK.

If I have two cards from different financial institutions that support CardValet, can I register both cards with CardValet?
You must create a unique login account for each financial institution. Each login account is applicable for a single financial institution. In the login page, the logo of the last logged-in financial institution shows.

Can multiple cards be linked to one registered CardValet account?
Yes. Cardholders can register multiple cards within a single CardValet app. Additional cards can be added within the Menu>Manage Portfolio>Add Card screen.

How many cards can you register within a single CardValet application?
There is a limit of 15 cards per application.
When loading more than one card on a device, what type of information do I need in order to register each card?

You’ll need to enter the same level of detail entered for the original card. This information generally includes the card number, address, expiration date and CVV/CVC code. Additionally, secondary authentication may include the last 4 digits of the social security number or a security token sent via email. Multiple individuals can register the same card as long as they know the card details.

When I receive a reissued or replacement card, will I need to update my cards within the application?

If the card number is new, then you must add the new card number to your profile. In addition, you may un-manage the old card by accessing “Manage Portfolio.”

Can I re-enroll in CardValet if I previously unsubscribed?

Yes. To re-activate after you have unsubscribed, you must register as a new user, which requires you to select a new user name and re-register.

What exactly is the range of the “My Location” controls, and will this control setting impact internet transactions?

The “My Location” controls and alerts will check to ensure the merchant location is within a 5-mile radius of the device set as primary within CardValet. These controls impact in-store transactions only, so internet transactions are not impacted.

How do I turn on alert/control for an ATM transaction?

ATM transactions are categorized within the “Others” merchant type.

Are the alerts sent as email or push notifications to the device?

CardValet alerts are sent as push notifications to the phone. The alerts also display under Messages in the CardValet app.
When is the low balance alert generated?

CardValet updates the balance under two conditions: 1) When you log into CardValet, and 2) When you tap “Refresh.” Even if the balance has fallen below the threshold that has been set, it is only updated when you log into the app or tap “Refresh,” which then triggers the alert.

Why did I receive an alert for a denied transaction if it was not set?

Alerts are always sent for denied transactions, a deposit or refund, if a shared user changes a control setting, or if the card status changes.

Does the app show recent transaction history?

Yes. The app shows last 50 card-based transactions posted within last 30 days.

What type of transactions display in CardValet?

CardValet only shows the transactions that are performed with the card. It does not show the transactions that are done on the account without using your card, such as teller transactions or bill pay on the account.

Will the balance be updated to include teller transactions?

The balance will be updated to reflect the teller transactions when the account processor supplies the updated balance. The balance is then updated the next time the user logs into CardValet.

When does the 30 days of transaction history begin?

The 30 days of transactions begin when you register in CardValet. The app does not “look back” at transactions that occurred prior to you registering in CardValet.