JHA Payment Solutions™

MyCardRules™ Release 2018

MyCardRules Mobile App User Guide

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jack henry & ASSOCIATES INC. | Jack Henry Banking Symitar ProfitStars

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MyCardRules Mobile App

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Installing MyCardRules

The MyCardRules app is available for both iPhones and Android™ phones.

1. Search for the app in the App Store® or on Google Play™.
2. Follow the instructions on your mobile device to download and install the app.

Registering a Card and Creating an Account on MyCardRules

Follow these instructions after you install the MyCardRules Mobile App.

1. Tap the **MyCardRules** icon to launch it.

2. Wait a few seconds for MyCardRules to connect.

The following series of rotating images appears.

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Logging On to MyCardRules

Two options for accessing the app are available on the MyCardRules *Welcome* screen: **New User** and **Login**. If you are a new user, see the *Registering a Card* task.

There are also three functions available at the bottom of the screen. These functions are accessible without logging on:

- **Find Us**
- **Contact Us**
- **Help**

1. Tap **Login**.
2. Enter your **Username** and **Password**.
   The app pre-populates your **Username** if **Remember My Username** is selected.
3. Tap **Login**.

Registering a Card

You must register at least one card to use MyCardRules.

> **NOTE**
> MyCardrules does not currently support ATM cards with only a savings account attached.

1. Tap **New User** to start the registration process.
   The *Card Verification* screen appears.

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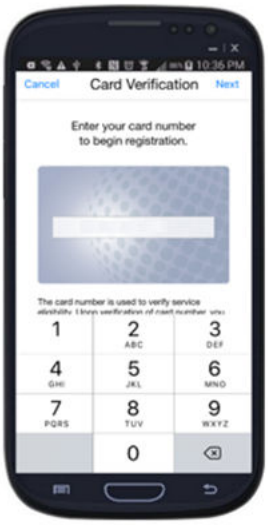
2. Enter the card number.
3. Tap **Next** in the upper-right corner.
4. Enter the authentication information.
    - **Security Code**
        - Mastercard® - CVC2
        - Visa® - CVV2
        - ATM-only card - 000 (three zeros)
    - **ZIP Code**
    - **Expiration Date** (MM/YYYY)



5. Accept the Terms and Conditions and the Privacy Policy.

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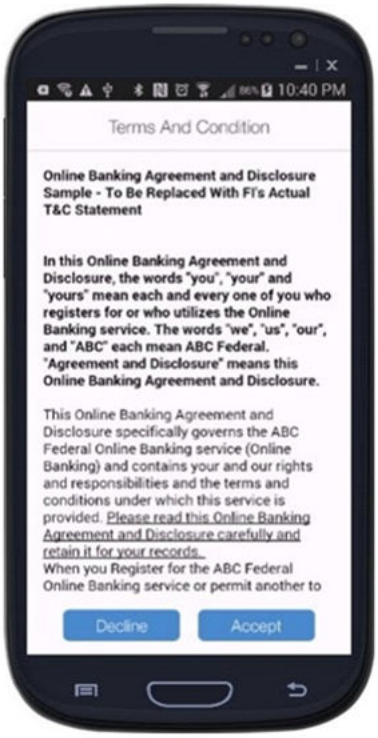

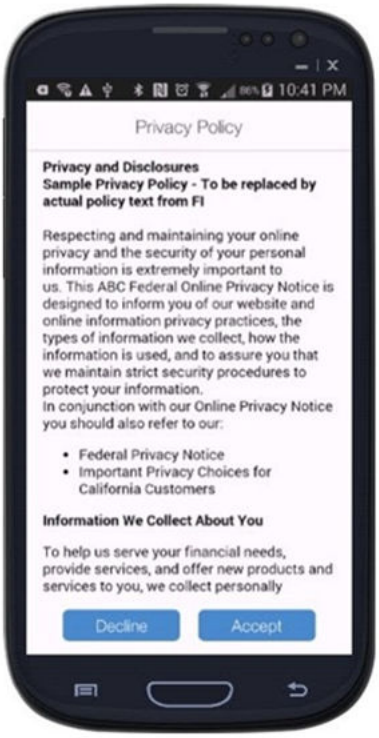

The *Create Account* screen appears.

Creating an Account

1. Enter your email address.
2. Create your user name by using one of the following methods:

Option	Description
Use your email address as your user name.	If you select **Use this Email Address as Username**, your email address is automatically used as your user name and the **Username** field is hidden.
Create your own user name.	1. Tap the **Use this Email Address as Username** box to clear it. 2. Enter a user name of 6–16 alphanumeric characters in the **Username** field. **TIP** A message appears if the name is already being used. **NOTE** For security purposes, it is not advisable to use your card number as your user name.

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3. Create a password and re-enter the password.
   The password must be 8–12 characters and include one number and one letter.
4. Enter your full name of 2–50 characters.

5. Tap **Next**.
   A dialog box confirms that you have successfully created a MyCardRules account.
6. Tap **OK**.
7. Enter your **Username** and **Password**.
   The app pre-populates your **Username** if **Remember My Username** is selected.

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8. Tap **Login**.

When you log on, the landing page is the *Card Details* screen.

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If the Registration Process Is Interrupted

If you tap **Back** on your mobile device to return to the previous page, the registration process is halted.

When you return to the app, type *New User*, and enter the entire card number. MyCardRules remembers where you left off and jumps you to that screen.

> **NOTE**
> Creating your MyCardRules account is part of registration. Registration is not complete until the account has been created.

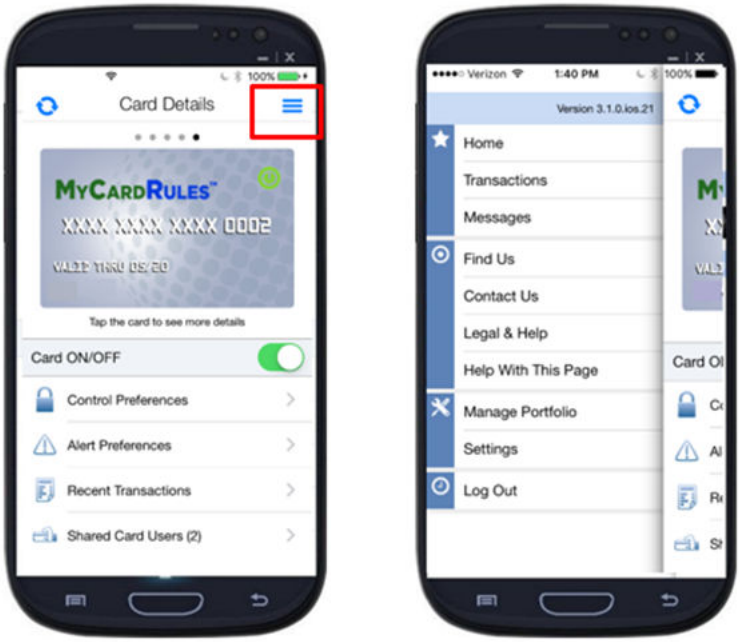
Navigating Through MyCardRules

A menu is available to navigate throughout the app.

From the *Card Details* screen, you can perform the following tasks:

- Tap a card to access details and manage features.
- Tap **Refresh** to update cardholder data.
- Tap **Menu** to open the main menu.

1. On the *Card Details* screen, tap the **Menu** in the upper-right corner.
   This icon may appear on the top-left side on some screens.



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From here, you can manage your registered cards.

2. Tap any of the menu options to go to that section of the app.
3. Tap **Home** or swipe left to go back to *Card Details*.

Setting a Passcode

When you log on a new mobile device for the first time, you are given the opportunity to set a MyCardRules passcode. Cardholders who set a passcode are permitted a longer period of inactivity before they time out and must log back in.

- Setting a passcode is optional. Tap **Cancel** in the upper-right corner to bypass this screen. You can always access the *Passcode* screen from the main menu.
- A passcode must contain exactly four alphanumeric characters.
- You can assign a Touch ID® to the passcode if your phone has this function. The Touch ID® allows you to use your fingerprint to access MyCardRules rather than having to enter your passcode.
- MyCardRules prompts you to enter the passcode whenever you return to the app after having navigated away from it.
- You are logged out of MyCardRules after you enter the wrong passcode three times and must use your full user name and password to log back in. You can set a new passcode after you log back in successfully.
- The Passcode/Touch ID® works only when you navigate away from the app to something else on the device and come back in.
- The Passcode/Touch ID® does not work when the cardholder logs out from MyCardRules. If the cardholder logs out of MyCardRules, they need to log back in with their user name and password.

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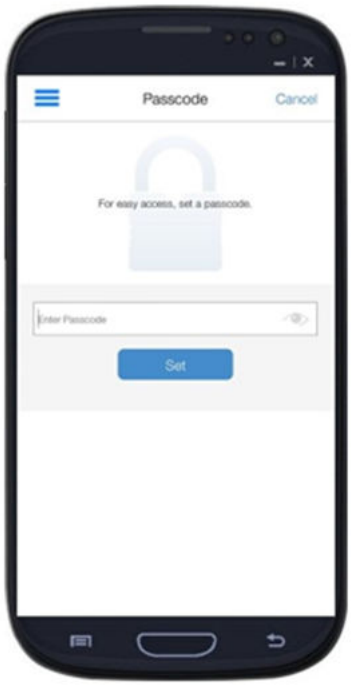

1. Tap the **Enter Passcode** field to display the keyboard.
2. Enter a four-character alphanumeric passcode.
3. Tap **Set**.
4. Re-enter the same four-character code to confirm your passcode.
5. Tap **Set** again.

Enable Fingerprint Identification

If your mobile device can do so, you may enable MyCardRules to authenticate access using your phone's fingerprint sensor instead of your passcode.

Fingerprint ID cannot replace the password when the app requires the user to log on.

- Follow the phone's directions for setting up the manufacturer's fingerprint access (for example: Touch ID® for Apple®, fingerprint scanner for Samsung®). If assistance is needed, refer to the manufacturer owner's manual.
- You may also use the **Settings** > **Touch ID** feature on the main menu to enable fingerprint identification. This functionality is explained later in this guide.

From now on, when you navigate away from MyCardRules and then return, use the phone's fingerprint identification method to unlock MyCardRules. You do not have to enter the passcode. Your fingerprint becomes the code that allows you to log in to the app.

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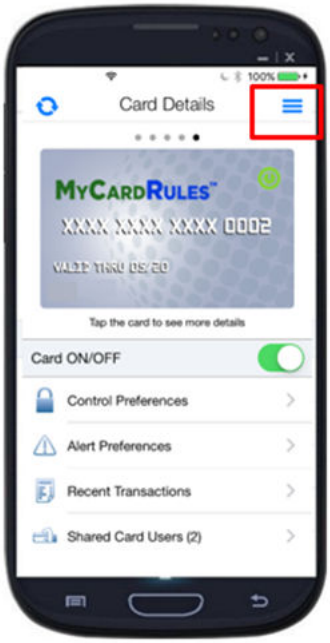
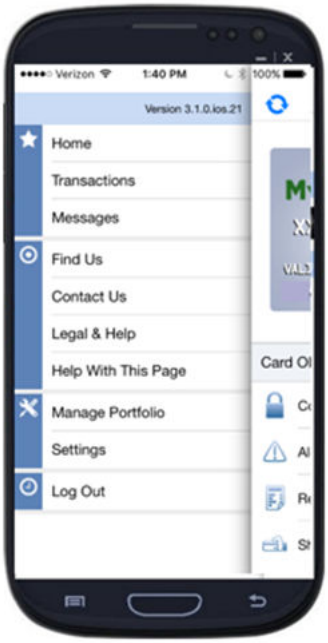
- The Passcode/Touch ID® works only when you navigate away from the app to something else on the device and come back in.
- The Passcode/Touch ID® does not work when the cardholder logs out from MyCardRules. If the cardholder logs out of MyCardRules, they need to log back in with their user name and password.

Setting or Editing a Passcode Via the Main Menu

You can always set or change the passcode later.

1. Tap the **Main Menu** icon in the upper-right or upper-left corner of any MyCardRules screen.





2. Tap **Settings**.

   The *Settings* screen appears.

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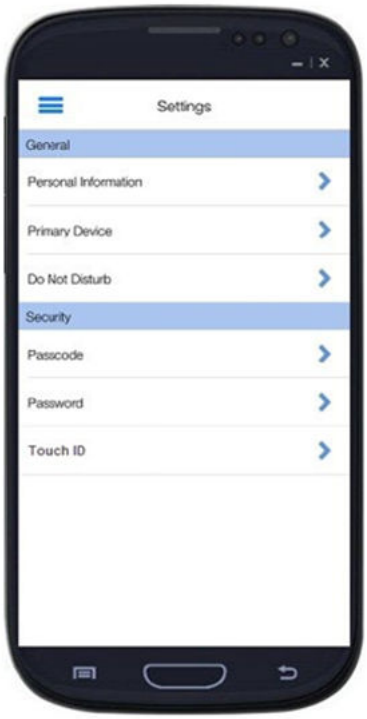
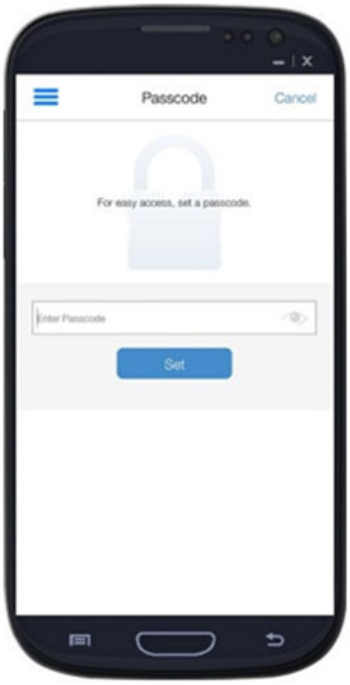


3. Tap **Passcode**.
   The *Passcode* screen appears.



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4. Enter a four-character alphanumeric passcode in the **Enter Passcode** field and tap **Set**.
5. Enter the passcode again in the **Enter Passcode** field and tap **Set** to confirm your passcode.

You can now use this passcode to access MyCardRules.

Transaction Details

View Card Front Details

From the main menu, there are two ways to display the *Card Details* screen. Either tap **Home** or tap the card image on the right.

The *Card Details* screen includes:

- Card front image with the cardholder's name, last four digits of the card number, card expiration date, and card status icon (green icon = on, red icon = off).
- **Card On/Off**: When a card is turned off, all transactions attempted on the card except recurring payments, credits, and deposits are denied.
- **Control Preferences**:
  - **Locations**
  - **Merchant Types**
  - **Transaction Types**
  - **Spend Limits**
- **Alert Preferences**:
  - **Locations**
  - **Merchant Types**
  - **Transaction Types**
  - **Spend Limits**
- **Recent Transactions**: List of recent card charges.

> **NOTE**
> **Recent Transactions** is not the system of record for the card.

- **Shared Card Users**: List of current shared card users. New shared card users can be added from this screen. **Shared Card Users** appears for primary cardholders only.
- **Navigation to Registered Cards**: When more than one card has been registered, dots appear above the card image. Swipe either right or left to navigate to a card.

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View Card Back Details

Tap the card front image to display the information on the back of the card.

- **Card Status**: *Active* or *Inactive*
- **Last Update**: Last time the card information was updated from FI's backend system.

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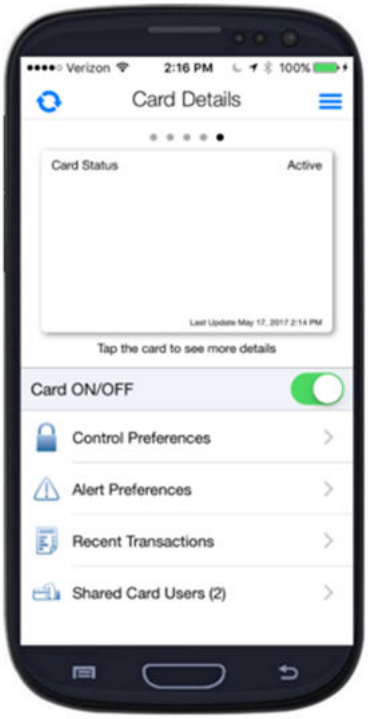

Access the Transactions Screen

You can access recent transactions from two locations in MyCardRules:

- Tap **Recent Transactions** on the *Card Details* screen to view transactions for a specific card.
- Tap the main menu icon in the upper-right or upper-left corner of any screen and tap **Transactions** in the menu options to view transactions for all cards.

Interpret the Transaction Icons

Each transaction icon reflects a specific transaction status.

A star in the upper-right corner of an icon indicates that an alert was generated for that transaction:

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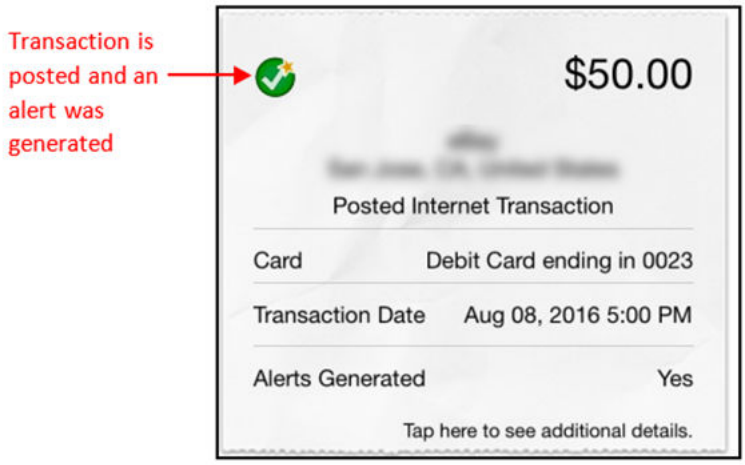
Icon	Meaning
	Transaction is posted and alert was not generated.
	Transaction is posted and alert was generated.
	Transaction is denied and alert was not generated.
	Transaction is pending and alert was generated.
	Transaction is denied and alert was not generated.
	Transaction is denied and alert was generated.
	Transaction is cancelled or reversed and alert was not generated.
	Transaction is cancelled or reversed and alert was generated.



Navigate the Transactions Screen

The *Transactions* screen shows a summary of your recent transactions.

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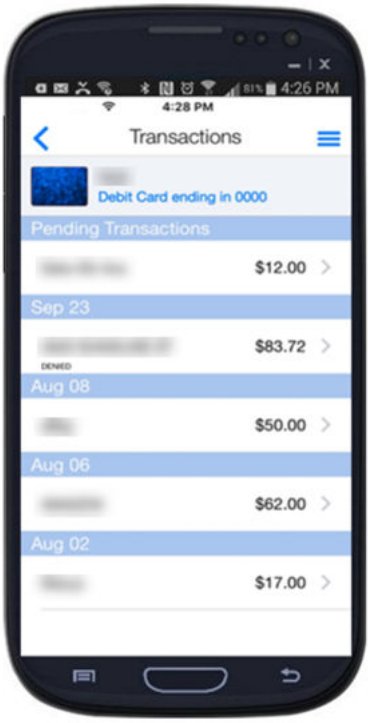

- MyCardRules transaction history displays only those transactions completed after you register the card. Transactions completed prior to registering the card in MyCardRules do not appear. If the *Transactions* screen was accessed from a specific card, the screen shows the transactions associated with that card.
- If the *Transactions* screen was accessed from the main menu, the screen shows transactions for all managed cards.
- The *Transactions* list displays transactions from approximately the previous 30 days.
- Pending transactions appear at the top of the screen in reverse chronological order and show **Merchant Name** and **Transaction Amount**.
- Completed transactions in the other statuses appear together in reverse chronological order and show **Merchant Name**, **Transaction Amount**, and **Transaction Status**. Credits and ATM inquiries appear in green, and debits and withdrawals appear in black.

Filtering Transactions

You can filter the transactions that appear.

1. Swipe downward to show the **Filter** field.
2. There are two ways to filter transactions.

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Situation	Steps
Use the Search Transactions field.	1. Enter at least three letters of a merchant name to show the transactions from that merchant. 2. When finished, delete the letters from the **Search Transactions** field to show the full list of transactions again.
Use the Filter button to show additional search fields.	1. Tap **Filter**. 2. Select or enter information in one or more fields. ● In the **None** field, tap to select a tag to show transactions with that tag. ● Tap **Start Date** and **End Date** to select dates from the calendars and show transactions within that date range. ● Tap **Amount** and enter an amount in dollars and cents, e.g., *5.00*, to see transactions of that amount and greater. ● Tap **Search** to show transactions meeting those criteria.

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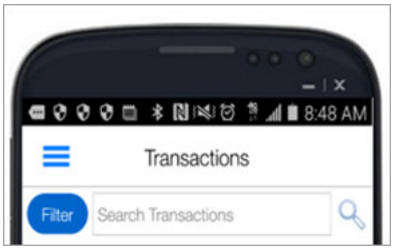
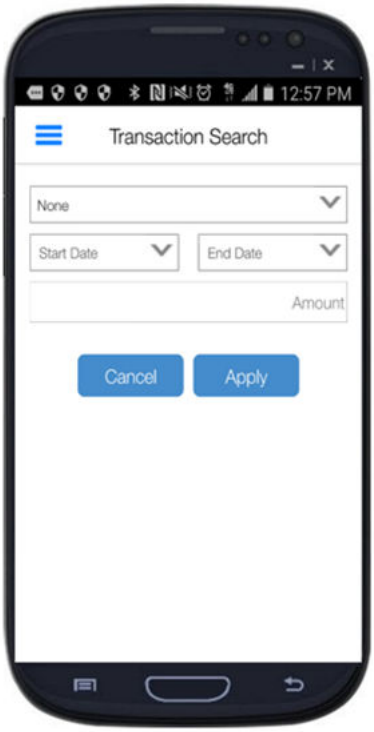
Situation	Steps
	• Tap **Filter** again to toggle the full list of transactions.

Search Using the Search Transactions Field



Search Using the Filter Button



View Transaction Details

The *Transactions* screen shows views of the front and back of the transaction receipt and a menu that allows you to access various transaction features.

Receipt Details: Front Side

On the *Transactions* screen, tap a transaction to show the details of a transaction on a receipt.

The following are the details that show on the front of a receipt.

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- **Transaction Status** icon:

Icon	Meaning
	Transaction is posted and alert was not generated.
	Transaction is posted and alert was generated.
	Transaction is denied and alert was not generated.
	Transaction is pending and alert was generated.
	Transaction is denied and alert was not generated.
	Transaction is denied and alert was generated.
	Transaction is cancelled or reversed and alert was not generated.
	Transaction is cancelled or reversed and alert was generated.

- Transaction amount
- Merchant name and address
- Transaction type
- Merchant type
- Card type and number (last four digits)
- Transaction date
- Alerts generated (*Yes*/*No*)

Receipt Details: Back Side

Tap the receipt image to display additional information on the reverse side of the receipt.

The following are the details that show on the back of a receipt.

- Transaction status
- Transaction amount
- Merchant name and address when available
- Alert category if a transaction alert was generated
- Reason for denial if the transaction was denied

Using Tags and Memos

The **Tag** function enables you to categorize a transaction.

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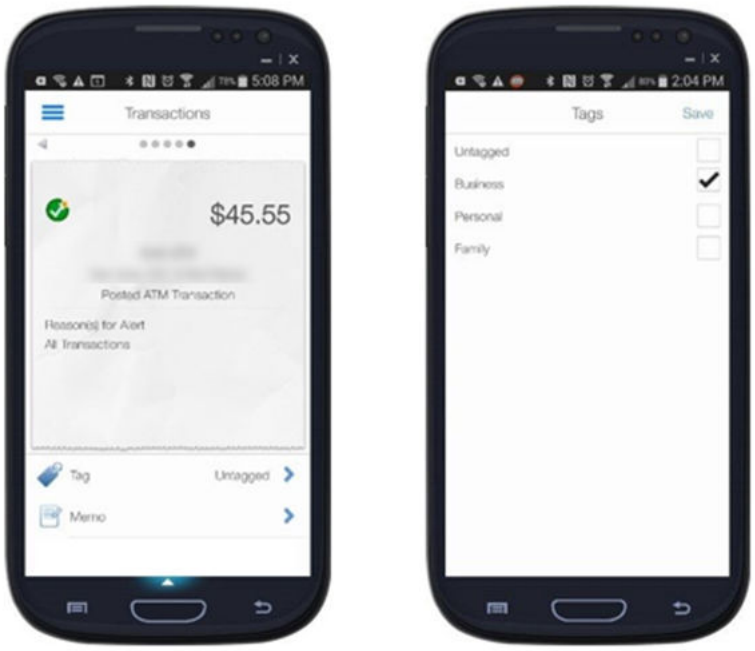

> **TIP**
> All transactions default to *Untagged*.

1. Tap **Tag** on the *Transactions Receipt* screen to open the *Tags* screen and assign a tag to a transaction.

   Select from one of the following tags.

   - **Business**
   - **Personal**
   - **Family**

> **TIP**
> The tag remains on the transaction unless it is changed to *Untagged*.

2. Tap **Memo** on the *Transactions Receipt* screen to open the *Notes* screen.
3. Type a note about the transaction.
4. Tap **Save**.

Turning the Card Off and On

MyCardRules allows cardholders to turn a card on or off. When a card is turned off, the majority of transactions made on the card are denied. Balance inquiries at ATMs are not allowed. Recurring payments continue, and credits and deposits are allowed.

1. Tap the **Card On/Off** slider to turn off the card.

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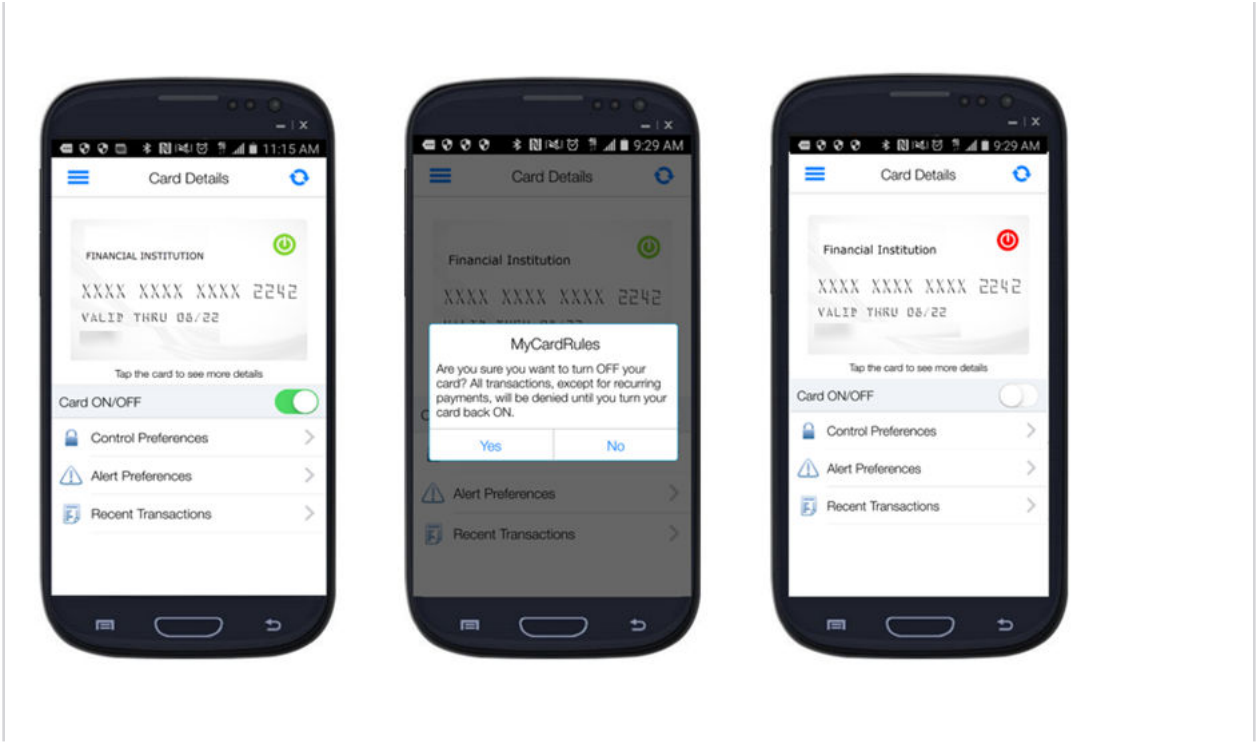
2. Confirm in the *Alert* dialog window that you want to turn off the card.

When the card is off, the status indicator on the card front image changes from green (On) to red (Off) and the **Card On/Off** control changes to white.



Setting Control Preferences

1. On the *Card Details* screen, tap **Control Preferences** to set Card Control preferences. The following Card Control options appear:
   - **Locations**
   - **Merchant Types**
   - **Transaction Types**
   - **Spend Limits**
2. Tap **Tell Me More** for information on how control preferences work.

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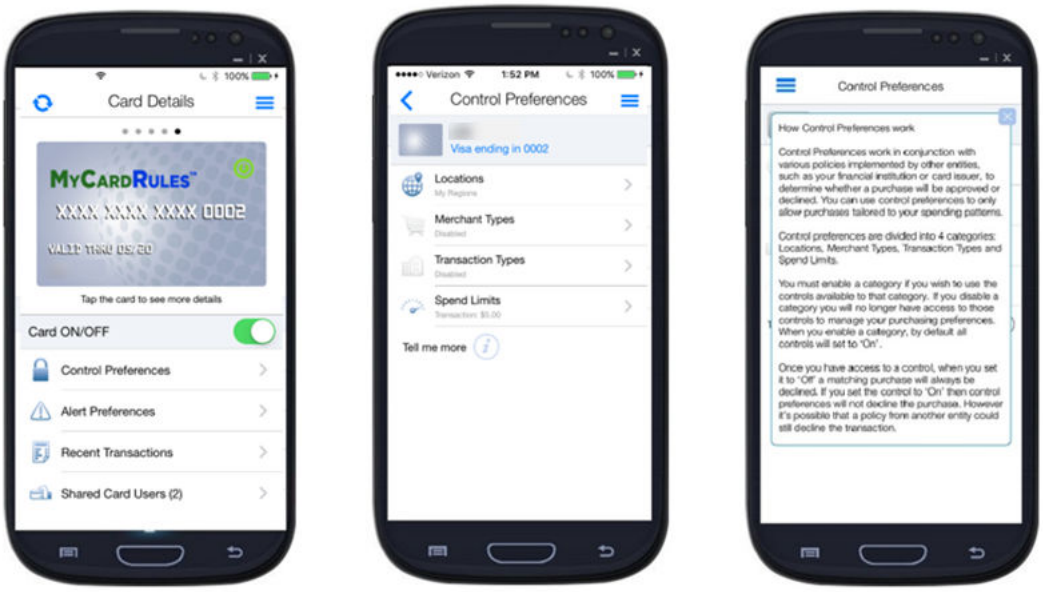

Location Controls

On the *Control Preferences* screen, tap **Locations** to go to the *Location Controls* screen.

Location Controls settings apply only to in-store (card-present) transactions. Online or telephone (card-not-present) transactions are not location-based transactions.

Use the *Location Controls* options to define the areas in which your card can and cannot be used for card-present transactions:

- **My Location**
- **My Regions**
- **International**

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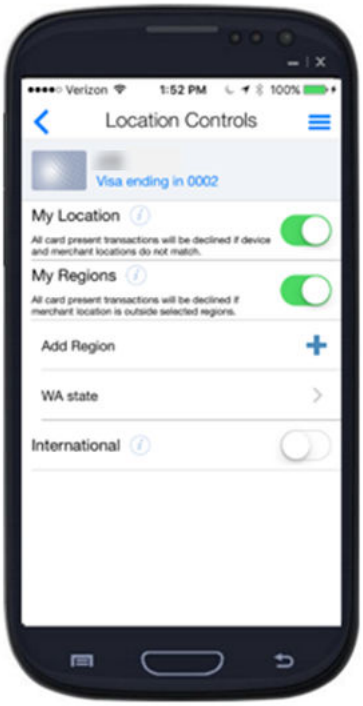

My Location

My Location is pre-set to a radius of about five miles from the cardholder's primary device. This control is either on or off. Once turned on, **My Location** allows in-store transactions in the five-mile radius of any user who has registered that card.

> **NOTE**
> The radius may extend to a boundary such as a ZIP Code area, county line, state line, or other boundary.

When you enable **My Location** in **Location Controls**, MyCardRules compares your location and the merchant's location to decide whether a transaction should be approved. Transactions made at merchant locations that are more than five miles from your phone's location are denied.

Tap **My Location** on the *Location Controls* screen to turn on the control.

When you enable **My Location** in *Location Controls*, MyCardRules compares your primary device's location and the merchant's location to decide whether a transaction should be approved. Transactions made at merchant locations that are more than approximately five miles from your phone's location are denied.

> **NOTE**
> Your phone must be on for **My Location** to work.

To determine your location, MyCardRules:

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- Assumes that you are carrying the mobile device that is set as the primary device.
- Uses the location of the mobile device as a proxy for your location.

MyCardRules compares the following data from the merchant to your Primary Device location:

- ZIP Code
- City
- State
- Country

> **NOTE**
> You must turn on **Location Settings** and enable **Location Tracking** on your mobile device for the **My Location Controls** and **My Location Alerts** to work. If your phone is turned off, MyCardRules is invoked, and uses the phone's last known location for up to two hours. If the phone is off for more than two hours, **My Location** is not invoked. In addition, certain merchant types are excluded from location controls such as gasoline, toll roads, and emergency services.

Please refer to the *My Location Explained* document for further details about using **My Location**.

My Regions

The **My Regions** control enables you to limit where a card may be used for in-store (card-present) transactions. You can add up to three regions for each card. Each region is a circular area with a minimum radius of five miles. You may enable regions in the U.S., Mexico, and Canada.

Please refer to the *My Regions Explained* document for further details about using **My Regions**.

Defining Regions

Follow this task to define one or more regions in which in-store (card-present) transactions can be made.

1. On the *Location Controls* screen, turn on **My Regions**.
   An interactive map opens.

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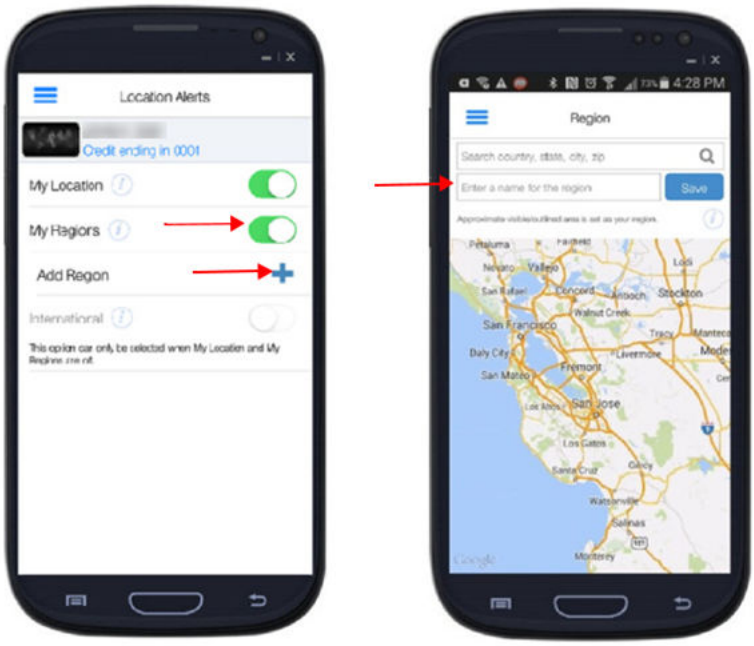

2. Search for an area using the city and state abbreviation.

   If you do not type the state abbreviation, an incorrect area may appear. For example, enter *Paris, TX*. Then, tap the search icon.
3. Pinch the screen to zoom in or out to define the region on the map.
4. To save the region, enter a name for the region in the **Enter a Name** field and tap **Save**.

   The state abbreviation is not required in the name field.

   A dialog prompts you to save the changes.
5. If you wish, repeat these steps to define up to three control regions.

   To delete a region, tap the **Delete** icon in the bottom right corner.

> **NOTE**
> The region you create is a rectangle inside of a circle. Thus, the actual region where the card allows transactions is a circle that is larger than the map you create can see on the device. The initial diameter of the circle is formed by drawing a straight line from the top right corner of the map to the bottom left corner of the map. Approximately five miles are added to the diameter to create the region. The extension of the region is to prevent transactions from being falsely denied.

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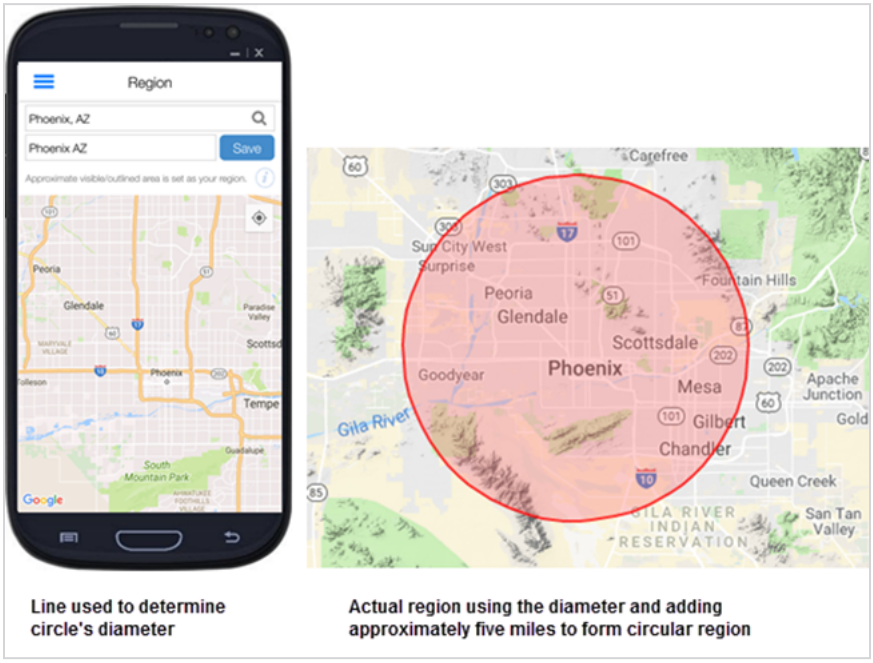

When **My Regions** have been created, all in-store transactions made outside the specified regions are denied. In addition, if **My Location** has been set to *On*, transactions within five miles of the cardholder's primary device are also approved.

International

The **International** control is used to limit the countries where in-store (card-present) transactions can be made.

If the **International** control is not enabled, and left in the off position (white), in-store (card-present) transactions are allowed in any country outside the home country. The home country for MyCardRules is the United States. To deny in-store transactions from being made outside the United States, on the *Location Controls* screen, tap **International** until it is green.

If you wish to use a card outside the United States, you may add up to five countries where in-store transactions are allowed. Tap **Add Country**. Begin typing the country. When it appears, tap **Save**.

> **TIP**
> To allow transactions in Canada or Mexico, add those countries if you enable the **International** control. If **International** has not been enabled, all transactions are allowed all around the globe.

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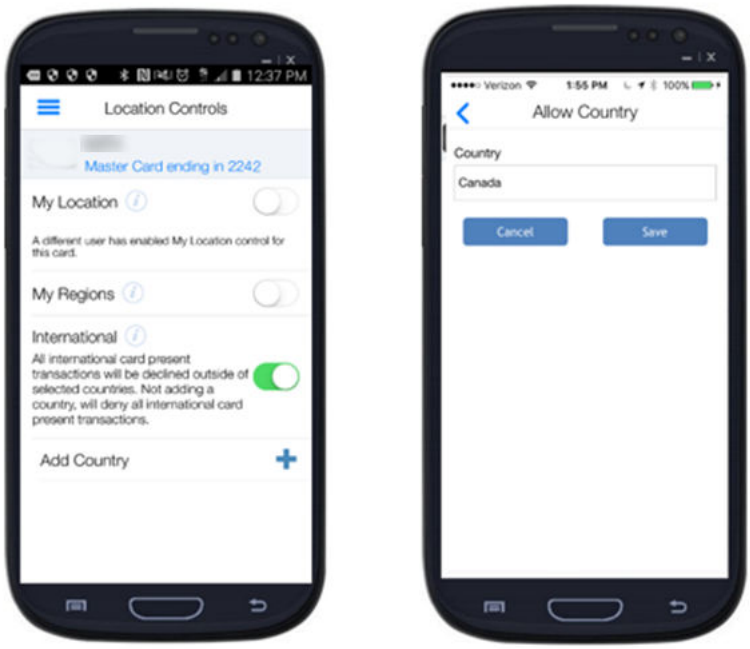

Confirmation Dialogs

MyCardRules may display a confirmation dialog when you select a location control option. You may accept or cancel the action if the results are not what you wanted.

Setting Merchant Controls

Follow these steps to specify the merchant types for which transactions should be denied.

1. On the *Control Preferences* screen, tap **Merchant Types**.
2. On the *Merchant Controls* screen, tap **Enable Merchant Controls**.

   The first time you turn on **Enable Merchant Controls**, all merchant types are enabled.
3. Tap a merchant type to disable it so that transactions at this type of merchant are denied.

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All transactions attempted with your card at disabled merchant types are denied.

Excluded List of Mobile Merchants

This list outlines the business types that are excluded from **My Region** and **My Location** restrictions.

- Horticultural Services
- General Contractors – Residential and Commercial
- Air Conditioning Contractors – Sales and Installation
- Heating Contractors – Sales, Service, and Installation
- Electrical Contractors
- Insulation – Contractors
- Carpentry Contractors
- Roofing - Contractors
- Sheet Metal Work - Contractors
- Siding - Contractors
- Concrete Work – Contractors
- Contractors – Special Trade and Not Elsewhere Classified
- Local/Suburban Commuter Passenger Transportation – Railroads, Ferries, and Local Water Transportation
- Ambulance Services

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- Taxicabs and Limousines
- Bus Lines – Including Charters and Tour Buses
- Delivery Services – Local
- Courier Services – Air or Ground
- Toll and Bridge Fees
- Transportation Services – Not Elsewhere Classified
- Electric, Gas, Sanitary, and Water Utilities
- Door-to-Door Sales
- Swimming Pools – Sales, Service, and Supplies
- Carpet and Upholstery Cleaning
- Disinfecting Services
- Cleaning and Maintenance and Janitorial Services
- Automobile Parking Lots and Garages
- Towing Services
- Video Tape Rental Stores

Setting Transaction Type Controls

Follow these steps to specify the types of transactions that should be denied.

1. On the *Control Preferences* screen, tap **Transaction Types**.
2. On the *Transaction Controls* screen, tap **Enable Transaction Controls**.

   The first time you turn on **Enable Transaction Controls**, all transaction types are enabled.
3. Tap a transaction type to disable it so that this type of transaction is denied.

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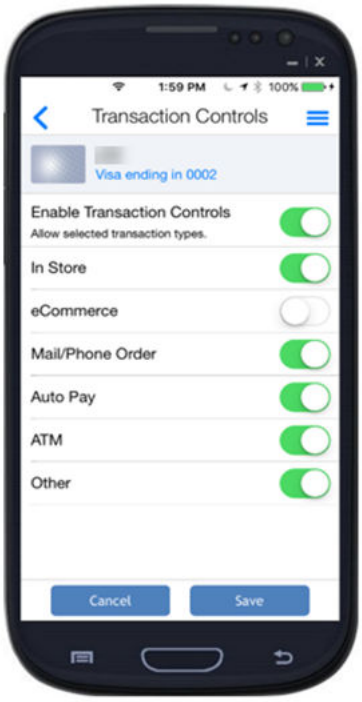

All disabled transaction types attempted with your card are denied.

Setting Spend Limit Controls

Follow these steps to specify a transaction amount above which transactions are to be denied.

1. On the *Control Preferences* screen, tap **Spend Limits**.
2. On the *Spend Control* screen, tap **Per Transaction**.
   The **Deny Transactions Exceeding** field appears.
3. Enter the amount above which transactions must be denied.

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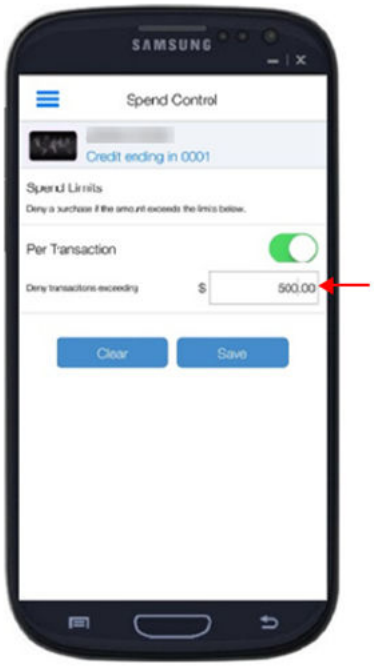

4. Tap **Save**.

All transactions above this amount attempted with your card are denied.

Setting Alert Preferences

1. On the *Card Details* screen, tap **Alert Preferences**.

> **TIP**
>
> Tap the **Tell Me More** question mark for more information on how alert preferences work.

The *Alert Preferences* screen opens displaying the alert options:

- **Locations**
- **Merchant Types**
- **Transaction Types**
- **Spend Limits**

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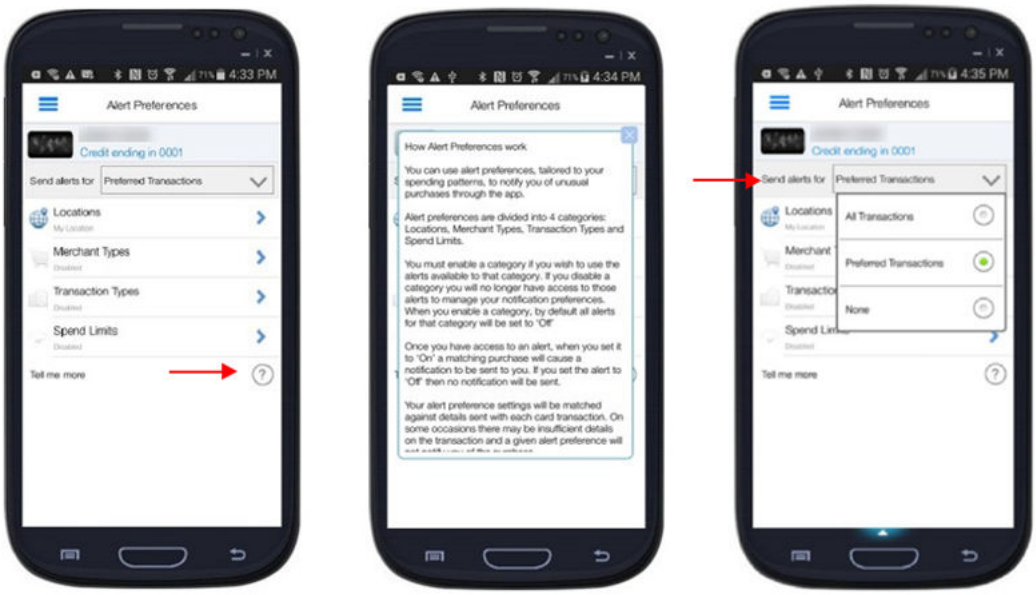

2. In the **Send Alerts For** field, choose the type of transactions for which you want to receive alerts:
   - *All Transactions*
   - *Preferred Transactions*
   - *None*

Enabling the Primary Device

To receive alerts, you must set the mobile device on which you want to receive alerts as the *Primary Device*. When you register your first card, that device defaults as the *Primary Device*.

1. Tap the **Main Menu** icon in the upper-right or upper-left corner of any MyCardRules screen.
2. On the main menu, tap **Settings**.
3. On the *Settings* screen, tap **Primary Device**.
4. On the *Device Settings* screen, tap **Primary Device** to enable it.

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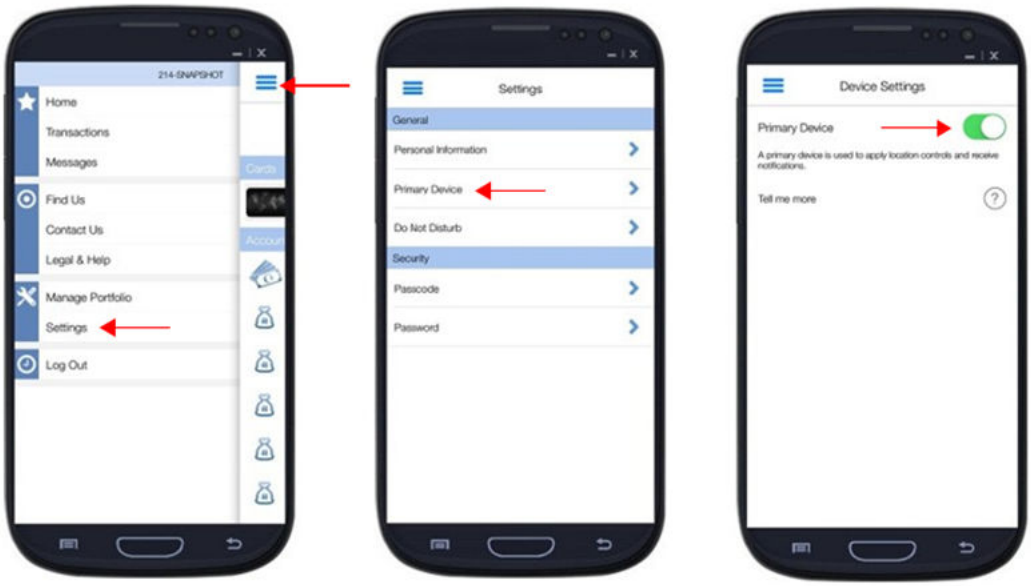

Location Alerts

On the *Alerts Preferences* screen, tap **Locations** to display the *Location Alerts* screen.

Location Alert settings apply only to in-store (card-present) transactions. Online or telephone (card-not-present) transactions are not location-based transactions.

The choices for location alerts include:

- My Location
- My Regions
- International

You can set separate Location Alert preferences for each card.

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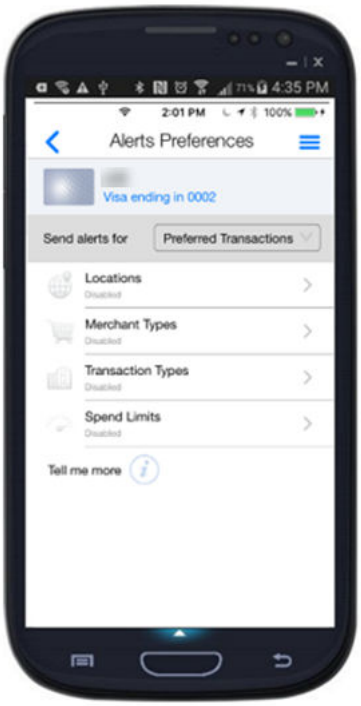

My Location

My Location alerts are set to a five-mile radius from the cardholder's primary device. Alerts are sent when transactions are made at merchant locations that are five or more miles from your primary device's location. Once turned on, **My Location** allows in-store transactions in the five-mile radius of any user who has registered that card.

When you enable **My Location** in *Location Alerts*, MyCardRules compares your location and the merchant's location to decide whether an alert should be generated.

To determine your location, MyCardRules:

- Assumes that you are carrying the mobile device that is set as the primary device.
- Uses the location of the mobile device as a proxy for your location.

On the *Location Alerts* screen, tap **My Location** to turn on the control.

> **NOTE**
> You must turn on **Location Settings**, enable **Location Tracking** on your mobile device, and the phone must be on for the **My Location Controls** and **My Location Alerts** to work.

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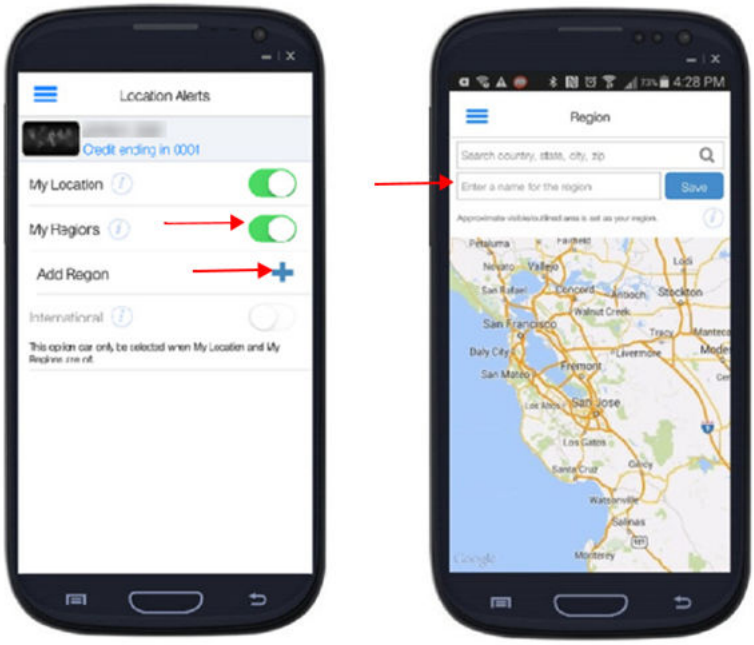
My Regions

You can tap and enable **My Regions** to set up to three geographical areas where you normally make in-store transactions. When the **My Region** alert is set, all in-store transactions made outside the specified regions generate an alert.

After you enable **My Region**, you must add at least one region for this control to work. You can add up to three regions for each card. Each region is a circular area with a minimum radius of five miles. The diameter of the circular region is a straight line drawn from the top right corner of the map to the bottom left corner of the map.

Defining Regions for In-Store (Card Present) Transactions

1. On the *Location Alerts* screen, tap **My Regions**.
2. Tap **Add Region**.
   An interactive map opens.



3. Search for an area, then zoom in or out to define the region on the map.
4. Enter a name for the region in the **Enter a Name** field and tap **Save**.
5. Tap **Yes** to add the region.
6. If you wish, continue to tap **Add Region** and follow the steps to define other location alert regions.

   You can add a total of three regions.

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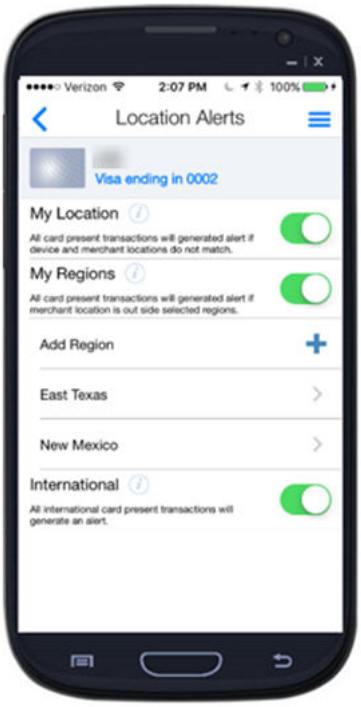
When **My Regions** have been defined, all in-store transactions made outside the specified regions generate an alert.

International

Enabling the **International** alerts function generates alerts for all in-store or card-present transactions outside of the home country (U.S.).

On the *Location Alerts* screen, tap **International** to enable alerts for transactions made outside your home country. You do not need to select a country.



Setting Merchant Alerts

Follow these steps to specify the merchant types for which alerts should be generated.

1. On the *Alerts Preferences* screen, tap **Merchant Types**.
2. On the *Merchant Alerts* screen, tap **Enable Merchant Alerts**.

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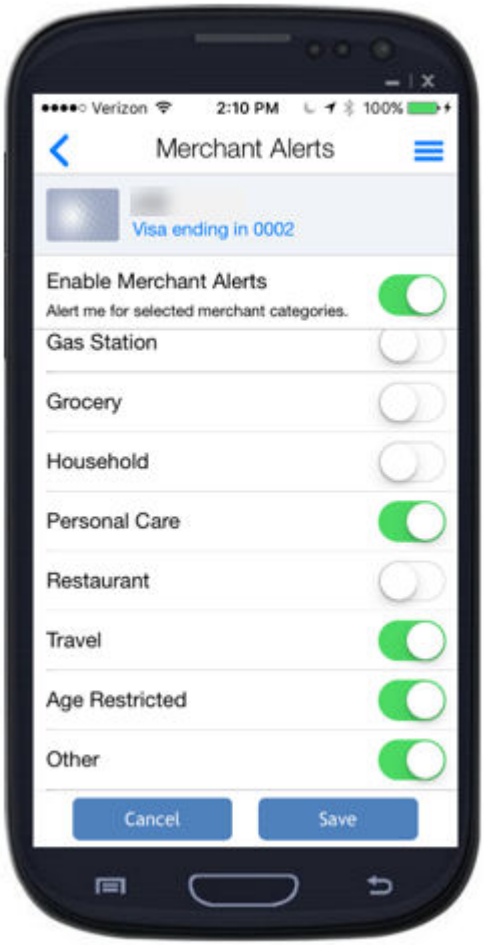

When you turn on **Enable Merchant Alerts** for the first time, all merchant types are enabled.

3. Tap a merchant type to disable it so that an alert is not sent when the card is used at this type of merchant.

All transactions attempted with your card at enabled merchant types generate an alert.

Setting Transaction Alerts

Follow these steps to specify the types of transactions that should generate an alert.

1. On the *Alert Preferences* screen, tap **Transaction Types**.
2. On the *Transaction Alerts* screen, turn on **Enable Transaction Alerts**.

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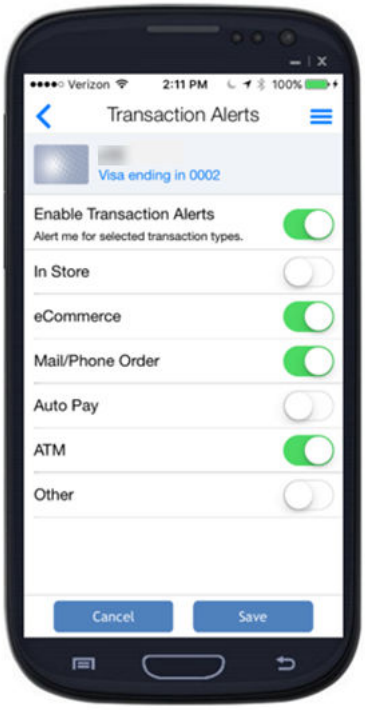

When you turn on **Enable Transaction Alerts** for the first time, all transaction types are enabled.

3. Tap a transaction type to disable it so that an alert is not sent when the card is used for this type of transaction.

All enabled transaction types attempted with your card generate an alert.

Setting Spend Limit Alerts

Follow these steps to specify a transaction amount above which the transaction should generate an alert.

1. On the *Alert Preferences* screen, tap **Spend Limits**.
2. On the *Spend Alerts* screen, enable **Per Transaction**.
   The **Alert Me for Transactions Exceeding** field appears.

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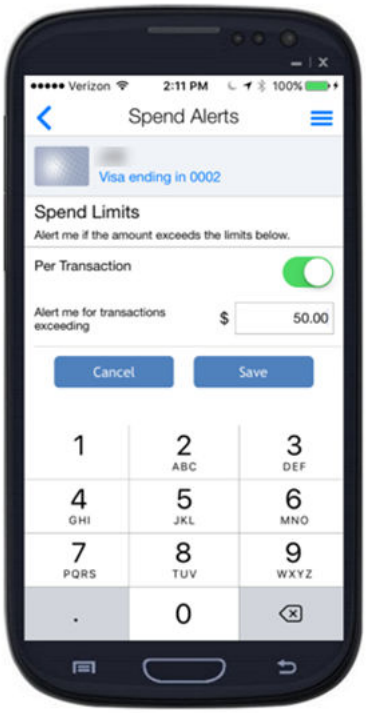

3. Enter the amount above which a transaction should generate an alert.
4. Tap **Save**.

All transactions above the entered amount attempted with your card generate an alert.

Shared Cards

Cardholder User Types

There are three types of users in MyCardRules.

- **Primary Cardholder** - Adds a card by registering it as their first card or by adding it in the **Manage Card** function, undergoes the full authentication process, and allows full Control and Alert capabilities for the card. More than one user can register a card as a primary cardholder. Primary cardholder user types can invite others to register the card.
- **Dependent Cardholder with Full Access** - Invited by a primary cardholder to register or add a card, undergoes an abbreviated authentication process, and allows full Control and Alert capabilities for the card. Dependent cardholder users cannot invite others to register the card.
- **Dependent Cardholder with Restricted Access** - Invited by a primary cardholder to register or add a card, undergoes an abbreviated authentication process, allows full alert capabilities, and has access to a subset of the Control capabilities for the card:

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- Can turn a card on or off and set the **My Location** control.
- Cannot invite other cardholders to register with the MyCardRules app.

> **NOTE**
> The designation as primary or dependent cardholder applies on a per-card basis. A cardholder can be primary on one card and dependent on another card.

Manage Controls and Alerts for Shared Cards

A card can be registered in MyCardRules by multiple users.

- Two or more users may register the same card if they have the entire card number and verification information.
- Each user who registers a card has full access to controls and is a primary cardholder.
- There is only one set of controls per card, which are shared by those who register the card.
- When one user sets or changes a control, the change affects all other users of the card, with one exception.
  - All users share the same My Regions, International, Transaction Types, Merchant Types, and Spend Limit controls.

    For example, when a user sets the Spend Limit Per Transaction control, the amount becomes the limit for all other users. If another user changes the amount, this new amount applies to all users.
  - The My Location control can be set and used by the Primary Cardholder. However, if other users set My Location on their primary devices, their locations do not affect the Primary Cardholder.
  - If one user turns the card off, the card is off for all users. If it is turned on, the card is on for all users.
- It is recommended to coordinate the controls among the users.
- Alert settings are not shared. Each user may set the alert preferences they want without affecting the other users' alert settings.
- A primary cardholder may share a card with another user by sending an invitation.
  - The person invited to share the card is the dependent cardholder.
    - When the primary cardholder shares the card, they designate whether the dependent cardholder has full or restricted access to controls.
      - When full access is given, both primary and dependent cardholders have equal access to controls for the card.
      - When restricted access is given, the primary user has access to all controls. The dependent user has access to limited controls.
    - Changes to controls affect all cardholders.
    - Alerts are not shared. Each cardholder selects their own alert settings.

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- An alert is sent to the primary cardholder whenever the card is registered by a user.

To summarize, on shared cards, one set of controls affects the card for all shared users, except My Location. A change in card control settings generates an alert to shared users. Alerts are not shared. They are personalized to each user. If one cardholder turns off the shared card, all other cardholders receive an alert and see the card status as *Off* in MyCardRules.

Sharing a Card

If you are the primary cardholder, you can share your card with a dependent cardholder, who can then register your card with the level of access you allow them for controls and alerts.

1. On the *Card Details* screen, tap **Shared Card Users**.

> **NOTE**
> The **Shared Card Users** option appears on your *Card Details* screen only if you are the primary cardholder user.

The *Shared Card Users* screen displays the existing shared cardholders and allows you to add shared cardholders.

2. Tap **Add Shared Card User**.

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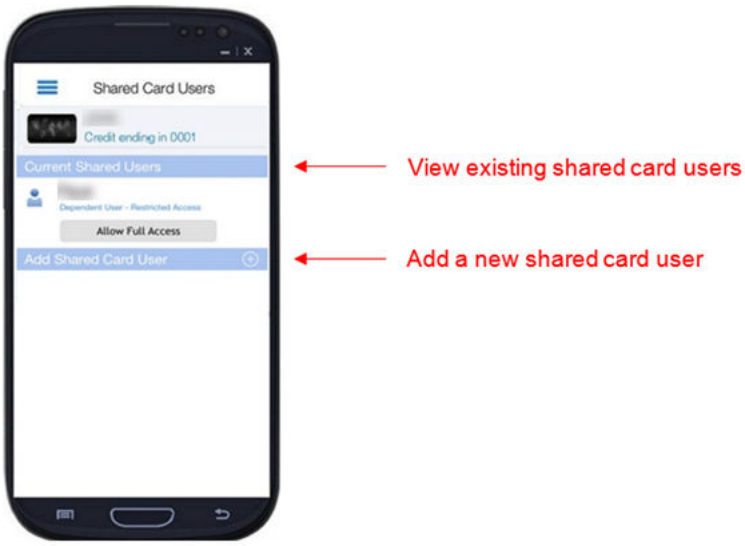
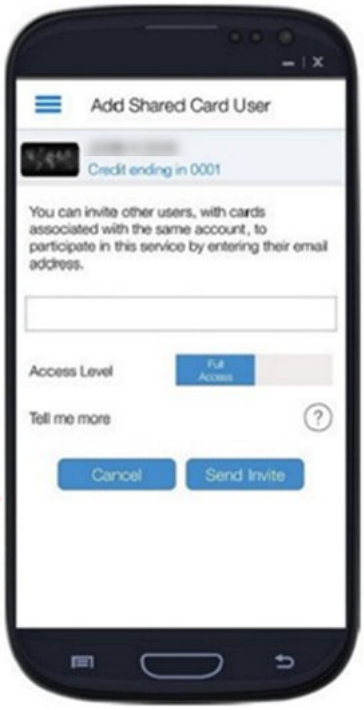


When you tap **Add Shared Card User**, the *Add Shared Card User* screen opens.



3. Enter the required information for the new shared user:
   a) **Email Address** - Enter the email address of the shared user.
   b) **Access Level** - Select *Full Access* or *Restricted Access* based on the degree of access you want to permit the shared card user.

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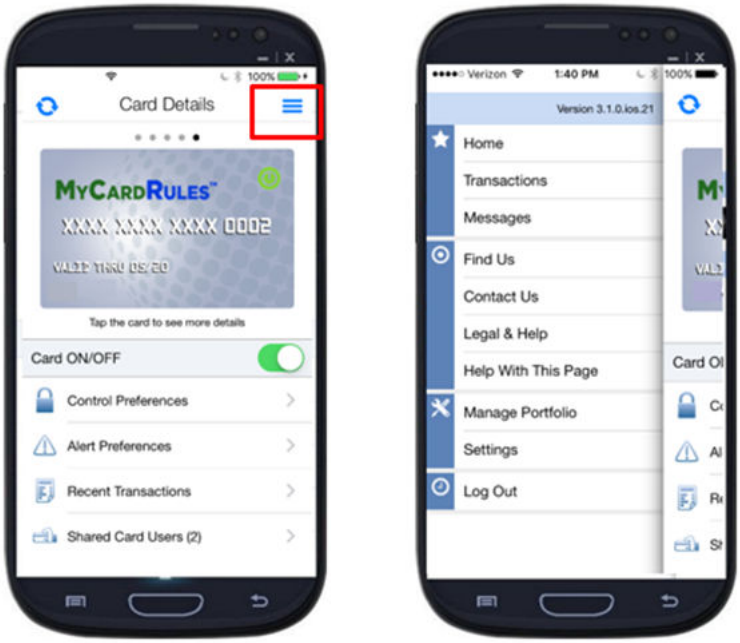
4. Tap **Send Invite**.

An email is sent to the shared card user with complete instructions and a security token. The token is good for approximately two hours, then it expires.

The shared user needs to complete the registration process for the delegated card using the full PAN and the security token.

Main Menu

Tap **Main** (the position varies according to the mobile device) of any MyCardRules screen to display the main menu.



- **Home**: Lists all managed cards.
- **Transactions**: Provides access to transactions for all managed cards.
- **Messages**: Displays all alert messages.
- **Find Us**: Locates all ATMs near your current location.
- **Contact Us**: Provides the financial institution's contact information.
- **Legal & Help**: Provides the financial institution's *Terms and Conditions* and *Privacy Policy* and shows **Help** information for MyCardRules top-level screens.
- **Manage Portfolio**: Allows you to manage your registered cards.
- **Settings**: Allows you to modify your general and security settings.
- **Log Out**: Logs you out of this session with MyCardRules.

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View Transactions

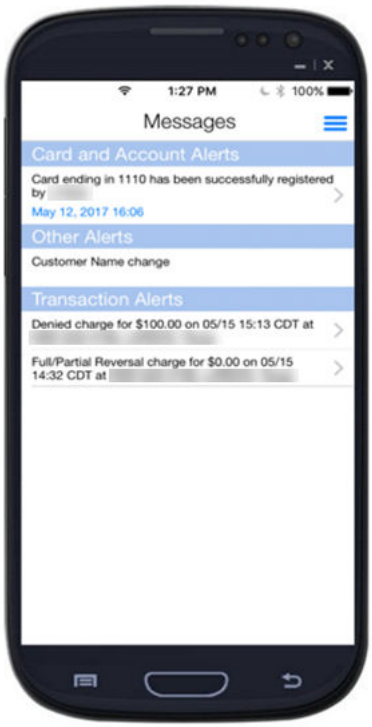
On the main menu, tap **Transactions**.

View recent transactions and view the details of a selected transaction.

See *View Transaction Details* for detailed directions on navigating the *Transactions* screens.

Messages

On the main menu, tap **Messages**.



The *Messages* screen displays three types of messages:

- Card and Account Alerts
- Other Alerts
- Transaction Alerts

Card and account alerts display messages pertaining to your card, such as when the card is shared with a dependent user, or when a control has been changed.

Other alerts include messages from the financial institution pertaining to the card.

Transaction alerts are where the cardholder may view all alerts generated from their MyCardRules alerts preferences.

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Messages remain on the *Messages* screen for seven days and are then automatically removed.

Find ATM Locations (Find Us)

The **Find Us** feature identifies the locations of nearby ATMs based on the current location of your mobile device.

Find Us can be accessed from two places in MyCardRules:

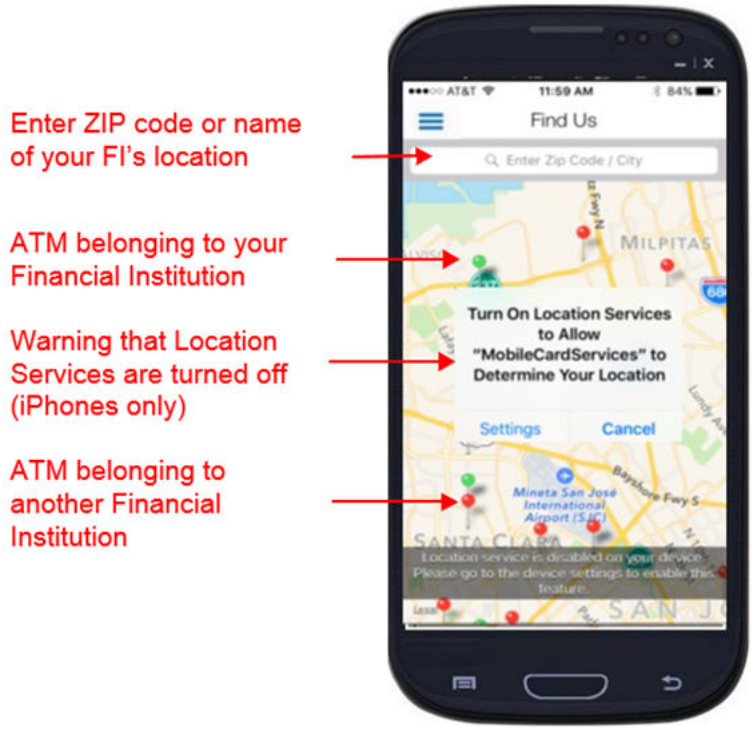
- On the main menu screen, tap **Find Us**.
- On the *Login* screen, tap

Find Us.

You can narrow an ATM search by providing the ZIP code or city name in the **Enter Zip Code/ City** field where your ATMs are located. In addition, you may need to provide the ZIP code if the map function cannot determine your location.

MyCardRules displays all local ATMs on a map.

- Green pins indicate ATMs belonging to your financial institution.
- Red pins indicate all other ATMs. (Fees may apply for use.)



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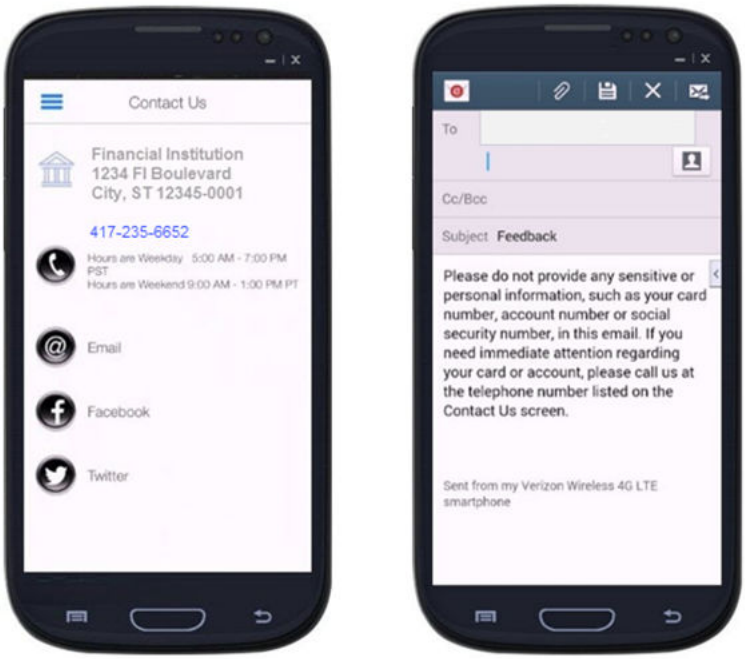
Contacting the Financial Institution

The *Contact Us* screen provides the name of the financial institution and the various ways cardholders can contact it.



1. On the main menu, go to **Settings** > **Contact Us**.

> **NOTE**
>
> Alternatively, on the *Login* screen, tap
>
> **Contact Us**.

2. Call or email the financial institution.

Situation	Steps
To call the financial institution:	1. On the *Contact Us* screen, tap the phone number. 2. On your mobile device dialing screen, tap the **Call** icon.
To email the financial institution:	1. On the *Contact Us* screen, tap **Email**. MyCardRules is directed to your default email client. The FI's contact email address is already provided in the **To** field.

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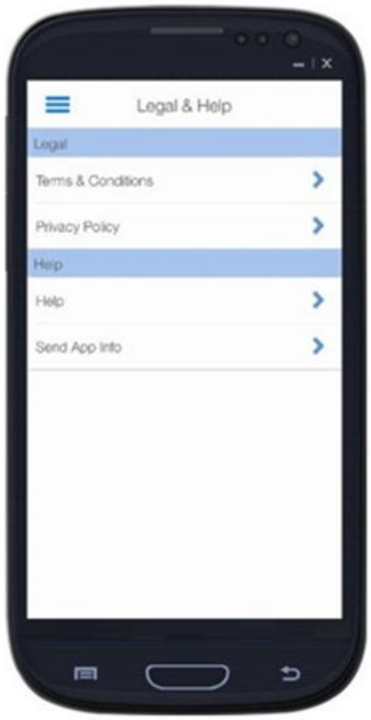
Situation	Steps
	2. Compose your message and send it to the financial institution.

Viewing Legal Documents and Getting Help

The *Legal & Help* screen provides these functions:

- Direct access to the *Terms & Conditions* and *Privacy Policy*.
- Context-sensitive help for each screen in MyCardRules.
- A link to a **Send App Info** email already addressed to the support team and containing information about your mobile device.

1. On the main menu, tap **Legal & Help**.



2. Tap **Terms & Conditions** or **Privacy Policy** to view those documents.
3. Tap **Help** to read general information about how to use MyCardRules.
4. Tap **Send App Info** to send a message to the support team containing information about your mobile device that the support team finds useful in diagnosing a problem with MyCardRules.

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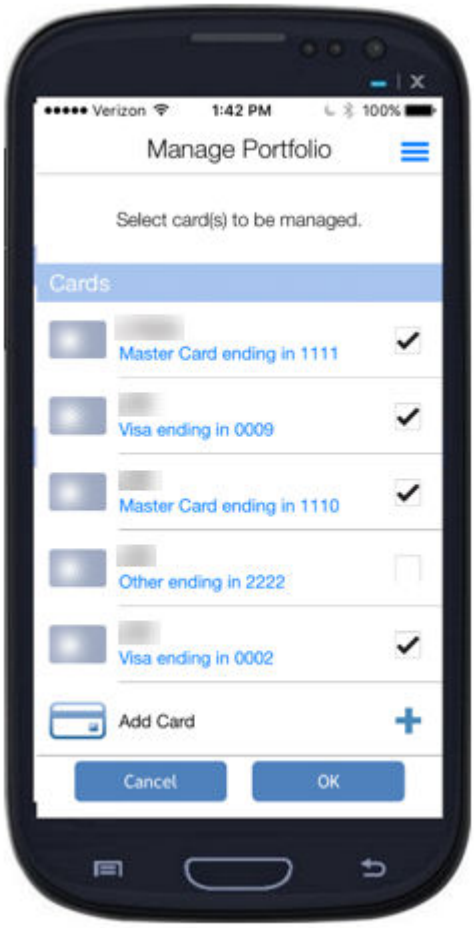
Managing Your Portfolio

Your portfolio consists of your credit cards, debit cards, and ATM cards that have been registered with MyCardRules.

1. Tap **Menu** from any *MyCardRules* screen.
2. On the main menu, tap **Manage Portfolio** to open the *Manage Portfolio* screen.
3. Manage your cards.
   a) Tap **Add Card** to add a card for MyCardRules to manage.
   b) Select or deselect existing cards for MyCardRules to manage.

      Check or uncheck the box next to a card and tap **OK** to add or remove it from MyCardRules alerts and controls.
   c) Unsubscribe from MyCardRules if desired.



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Adding a Card

Follow these steps to add a card to your portfolio.

1. On the *Manage Portfolio* screen, tap **Add Card**.
2. Enter the entire card number.
3. Follow the same process to add a card as you did when you registered your first card with MyCardRules, with a few exceptions.

   You are not asked to accept the *Terms & Conditions* and the *Privacy Policy* again. You are not required to create a **Login** account. See *Registering a Card* for detailed directions on registering a card.

Unmanage a Card in MyCardRules

You may unmanage a card after adding it to MyCardRules. Unmanaged cards are not subject to MyCardRules alerts and controls. The card may not be turned off or on using MyCardRules if it has been unchecked on the Manage Portfolio screen.

To unmanage a card, clear the check box next to the card and tap **OK**. The card continues to appear in the *Manage Portfolio* list. The card appears in the list as long as the card status is *Active* in the financial institution's back-office system.

You may later select the check box to manage the card again.

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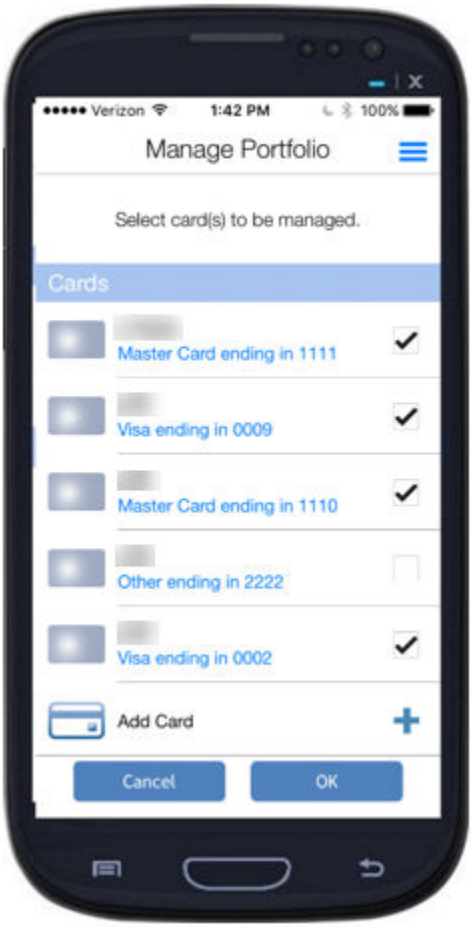

Unsubscribe from MyCardRules

You may unsubscribe from MyCardRules.

The following actions occur when you unsubscribe:

- All card control services are unavailable.
- You do not receive any further transaction alerts.
- You can no longer log on to MyCardRules.
- All information for all cards is removed from MyCardRules.

To unsubscribe, unselect all your cards and tap **OK**. When you unselect the last card, MyCardRules prompts you to confirm that you want to unsubscribe from MyCardRules.

To use MyCardRules again after unsubscribing, re-register using the **New User** function on the *Login* screen. You are able to use the same user name as long as it is still available within MyCardRules.

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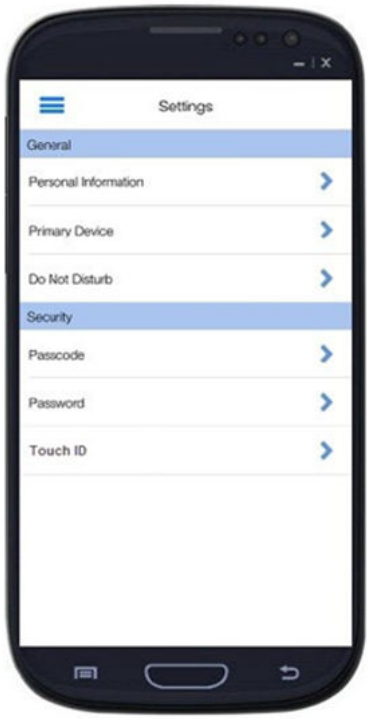
Manage Settings

To manage settings, tap **Menu**, and then tap **Settings**.



The *Settings* screen provides access to these options:

- Personal Information
- Primary Device
- Do Not Disturb
- Passcode
- Password
- Touch ID

Updating Personal Information

1. On the *Settings* screen, tap **Personal Information**.
   The *Personal Information* screen opens.

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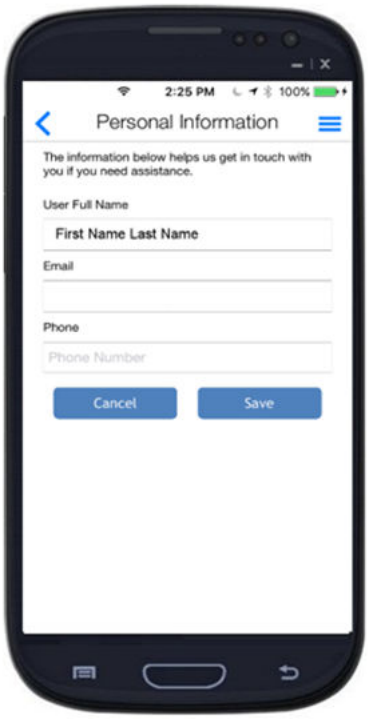

2. Modify your personal information.
   a) **User Full Name**

      Displayed on the home screen.
   b) **Email**

      The email address to which MyCardRules sends a security token email if you forget your password. This is also your user name if you chose to use your email address as your MyCardRules user name.
   c) **Phone**

      This number appears in the mConsole, the backend support application for MyCardRules. The phone number does not display in MyCardRules other than on this input screen.

Enabling a Primary Device

To receive alerts, you must set the mobile device on which you want to receive alerts as the primary device.

1. On the *Settings* screen, tap **Primary Device**.
2. On the *Device Settings* screen, enable **Primary Device**.

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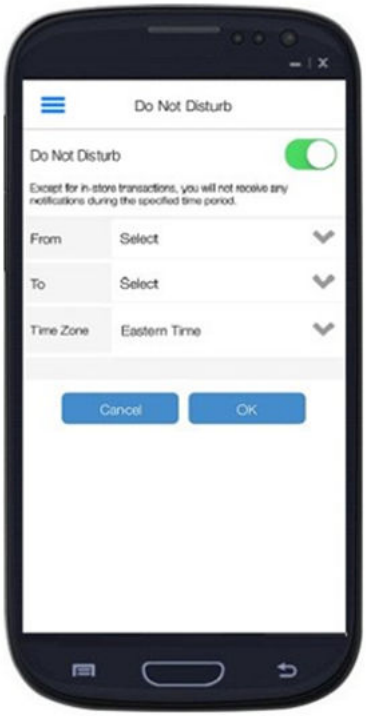
Setting Up Do Not Disturb

Use the **Do Not Disturb** feature to set the hours during which you do not want MyCardRules to send push notifications to your phone.

1. On the *Settings* screen, tap **Do Not Disturb**.
   The *Do Not Disturb* screen opens.
2. Turn on **Do Not Disturb**.



3. Select times in the **From** and **To** fields to define the **Do Not Disturb** period.
4. Select your time zone.
5. Tap **OK**.
   The **Do Not Disturb** option is enabled for the specified time period.

During the **Do Not Disturb** period:

- Alerts for card-present transactions are still sent.
- Other alerts are not sent, but they appear in the *Messages* section where you can view them for up to seven days.

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Setting a Passcode from the Passcode Screen

If you did not set a MyCardRules passcode when you first logged on to your MyCardRules account, you can do so any time from the *Passcode* screen.

1. On the *Settings* screen, tap **Passcode**.
2. Tap the **Enter Passcode** field to display the keyboard.
3. Enter a four-character alphanumeric passcode.
4. Tap **Set**.
5. Reenter your passcode.

   Enter the same four-character alphanumeric passcode.
6. Tap **Set** again.

Changing Your Password

Use the **Change Password** feature to change your login password.

1. On the *Settings* screen, tap **Change Password**.
2. Enter your current password.
3. Enter your new password.

   A password can be any combination of 8-12 numbers, letters, and symbols and must meet these guidelines:

   - At least one uppercase or lowercase letter.
   - At least one number.
   - Symbols may be used but are not required.

> **TIP**
>
> Tap the **Eye** icon on the right side of the **Password** fields to be able to see password characters as you enter them and make sure that there are no mistakes.

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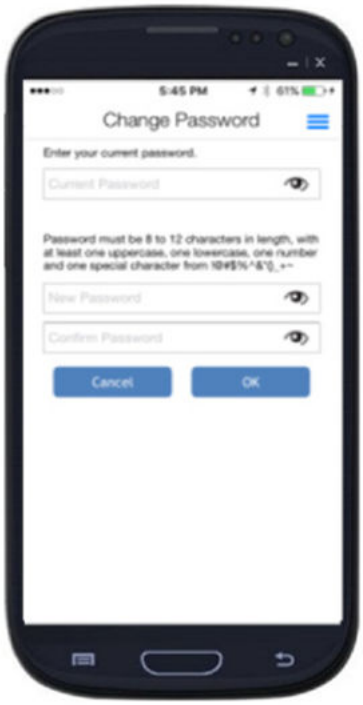

4. Re-enter your new password.
5. Tap **OK**.

Enabling Fingerprint Identification

If your mobile device can do so, you may enable MyCardRules to authenticate access using your phone's fingerprint sensor instead of your passcode.

Fingerprint ID cannot replace the password when the app requires the user to log on.

1. On the *Settings* screen, tap **Touch ID**.
2. Follow the phone's directions for setting up the manufacturer's fingerprint access.
   For example: Touch ID® for Apple®, fingerprint scanner for Samsung®.

If assistance is needed, refer to the manufacturer owner's manual.

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Log Out

On the main menu, tap **Log Out** to log out of MyCardRules.

Resetting Your Password

If you forget your password, you may request MyCardRules to email a security token that allows you to create a password.

1. On the *Login* screen, tap **Forgot Password**.

2. On the *Forgot Password* screen, enter your user name and tap **OK**.

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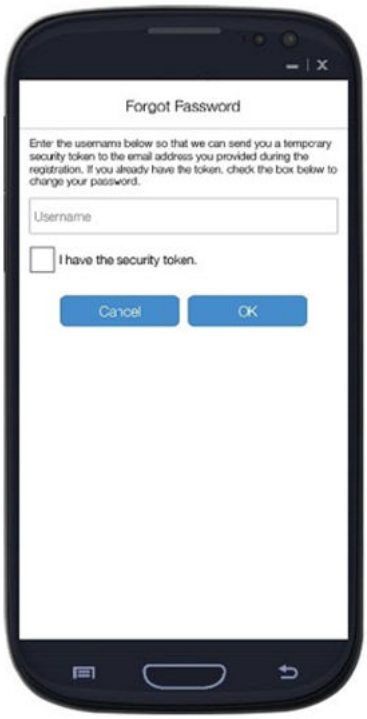

A security token is sent to the email address you used for MyCardRules.

> **NOTE**
> You can change your email address on the *Personal Information* screen in the main menu by tapping **Menu** and going to **Settings** > **Personal Information**. For detailed directions, see *Updating Personal Information*.

3. Retrieve the security token from your email.
4. Access the *Forgot Password* screen.
5. Select **I have the security token.**.

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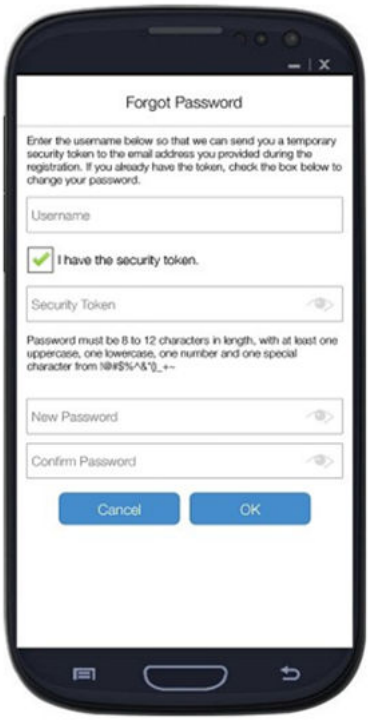

6. Enter the security token in the **Security Token** field.
   The token must be typed in. It cannot be copied and pasted in.
7. Enter the new password in the **New Password** field.
8. Re-enter the new password in the **Confirm Password** field and tap **OK**.

Help

Help is available throughout MyCardRules in four ways:

- Tap **Menu** from any screen and select **Legal & Help**.
- Tap **Help** on the *Control Preferences* and *Alert Preferences* screens.
- Tap **Information** on the *Location Controls* and *Location Alerts* screens.
- Tap **Help** on the *Welcome* screen.

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Rate the App

You are prompted to rate MyCardRules after you have successfully completed one of these actions:

- Logged on to MyCardRules several times.
- Turned the card off and on several times.
- Set up **Location Control** preferences a few times.

The *Rate the App* screen offers these options:

- *Yes, Rate It!* - Takes you to the appropriate screen, where you can rate MyCardRules.
- *Ask Me Later* - Clears the message and resets the trigger counts for MyCardRules to display this dialog again.
- *Don't Ask Me* - Stops MyCardRules from displaying the message for as long as you are using this release of MyCardRules.

Appendix A: Control Preferences Quick Reference

Function Name	Use	Notes
Card On/Off	Restricts use of the card.	● Located under *Card Details*. ● When the card is turned off, the following uses of the card are denied: ○ Transactions ○ Balance inquiries at ATMs ● When the card is turned off, the following uses of the card are still allowed: ○ Recurring payments ○ Credits ○ Deposits
My Location	Restricts transactions made at merchant locations that are more than five miles from your phone's location.	● Located under *Location Controls*. ● Used for in-store (card-present) transactions. ● The following must be turned on for **My Location** controls and alerts to work: ○ The card ○ Your phone

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Function Name	Use	Notes
		○ **Location Settings** ○ **Location Tracking** ● Anyone who registers a given card can enable **My Location** for all users registered that same card. ● Once enabled, **My Location** works for all registered users of that card. ○ In-store transactions are declined if outside the +/- five mile radius of the primary device of any of the registered users of that card but are approved if within the **My Location** radius of those user's phones.
My Region	Restricts the use of the card for in-store (card-present) transactions to the predefined region.	● Located under *Location Controls*. ● The minimum radius of the region that you are able to select is five miles. ● You can add up to three regions for each card. ● Card must be turned on for **My Region** to work. ● If **My Region** is turned on, and the phone is outside of the pre-defined region, the transaction is denied. However, if **My Location** is also turned on, and the phone is within five miles of the merchant, the transaction is approved. ○ A few merchant types are excluded such as ambulances and other emergency services, gas stations, toll gates, taxis, and other transportation companies. To see a complete list of all merchant types that are excluded, please go to the *Excluded List of Mobile Merchants* section of this document.
International	Restricts the countries where in-store (card-	● Located under *Location Controls*.

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Function Name	Use	Notes
	present) transactions can be made.	● If the **International** control is not turned on, in-store (card-present) transactions are allowed in any country outside the home country. ● The home country for MyCardRules is the United States. ● You can add up to five countries where in-store transactions are allowed. ● If the **International** control is turned on, all in-store transactions are denied outside of the home country except for those countries listed as exceptions.
Merchant Types	Restricts the merchant types for which transactions can be made.	● Located under *Control Preferences*. ● The first time you turn on **Enable Merchant Controls**, all merchant types are allowed. ● All transactions attempted with your card at disabled merchant types are denied.
Transaction Types	Restricts the transaction types for which transactions can be made.	● Located under *Control Preferences*. ● The first time you turn on **Enable Transaction Controls**, all transaction types are enabled. ● All disabled transaction types attempted with your card are denied.
Spend Limit	Restricts the transaction amount that can be made.	● Located under *Control Preferences*. ● An amount must be entered in the **Deny Transactions Exceeding** field if this control is turned on. ● If the **Spend Limit** control has been turned on, all transactions above the amount indicated are denied. Transactions below and equal to the amount in the **Deny Transactions Exceeding** field are be approved.

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