MyCardRules

App User Guide

Download the
MyCardRules™ app from the
App Store or Google Play.

Welcome Screen with Series of Rotating Images

Welcome Screen Functions

New User

Login

Find Us

Contact Us
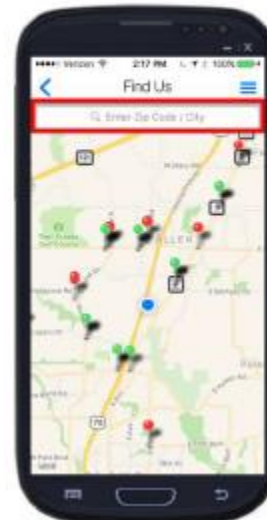
Help

Welcome Screen > Find Us Icon

Find Us ATM Locations on Map

Based on device location

Green pins: FI's ATMs

Red pins: Other ATMs

Enter Zip Code/City

ATMs in that area

Phone and app location services need to be on, if not, notification message appears

Welcome Screen > Contact Us Icon

FI contact information

Phone number: Tap to call FI

Email: Tap to email FI

Facebook and Twitter links to
FI pages if provided

Welcome Screen > Help Icon

Displays information for:

Registration & Login

Screens

Settings

App & Device Info

Welcome Screen New User and Login Buttons

New User

   Register first card

   Create account

Login

   After account is established

New User Card Registration

Entire card number

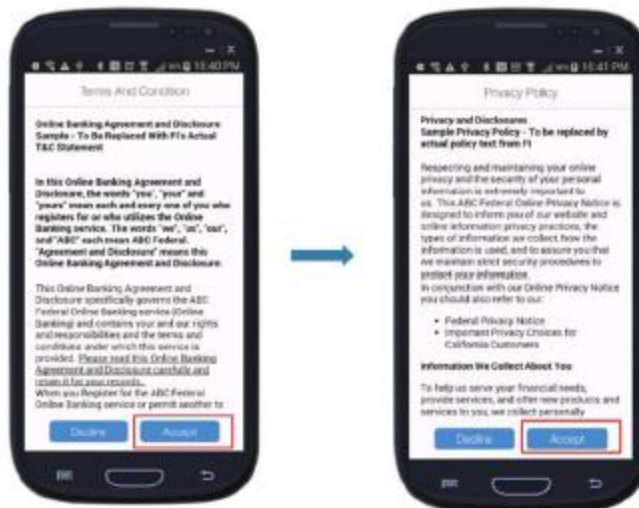Verification:
   CVC2 or CVV2

   ZIP code

   Expiration Date

ATM-Only cards:
   Security Code is 000
   (Zero Zero Zero)

Accept Terms and Conditions and Privacy Policy

Create Account: Email Address as Username

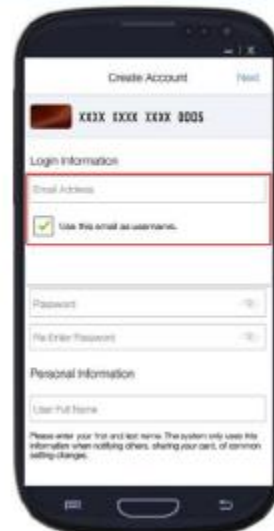All users enter **Email Address**

Choice of username:

Use your email address or create an original one

Use this email as username checkmark defaults

Enter **Password**

8-12 characters, 1 number, 1 letter

Enter **User Full Name**: 2 to 50 characters

Create Account: Original Username

Enter **Email Address**

Uncheck **Use this email as username**

Create an original **Username**

    Alphanumeric 6 to 16 characters

    Message appears if name already being used

Password

    8-12 characters, 1 number, 1 letter

    Tap **Eye icon** to display input

User Full Name: 2 to 50 characters

Log In to Account

Create Account success message

    Tap **OK**

Login screen

    Pre-fills username first time

    Enter **Password**

    Remember my username option

    Tap **Login**

Passcode Option on First Logon

Automatically pops up during first registration for both Android and iPhone

Enter Passcode of 4 alphanumeric characters

Set

Repeat these steps

Advantage: Don't have to log in and out all the time

Optional: **Cancel** at top right

Welcome Email

You'll receive a welcome email from MyCardRules™ at the email address you entered.

It will give you a couple of tips for using the app.

The MyCardRules app gives you control over how, when, and where your card is used. Here are just a few examples.

Turn Your Card On/Off
Have you ever misplaced a card? MyCardRules lets you turn off the card while you look for it. Once you find the card and are ready to use it, turn it back on.

Get Notified Whenever Your Card is used to make a Purchase
How cool would it be to get a notification as soon as your card is used for a large online purchase? MyCardRules delivers alerts directly to your iOS or Android mobile device and lets you select the criteria used to generate the alerts. Set your alert preferences right from the app.

These are just a few examples on how MyCardRules can help you control and manage your cards.

Sincerely,

MyCardRules Support

This is an automated email generated by MyCardRules. Please do not reply directly to this email.

Landing Page: Card Details Screen Front Side

Card ON/OFF: Green power button is On

Control Preferences

Alert Preferences

Recent Transactions

Shared Card Users

> List of shared users on the card
>
> Invite new users

2+ cards registered
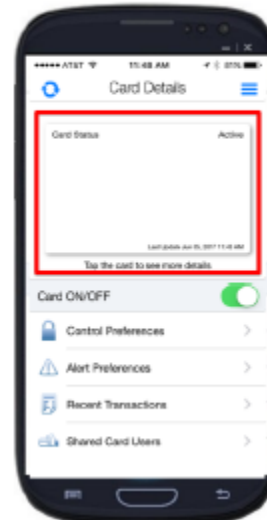
> Dots at top, swipe to access other cards

Reverse Side of Card Details

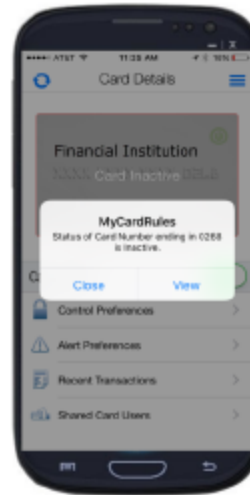**Card Status**

> Active: Card can be used
>
> Inactive: Cannot use for transactions

Last Update: The last time the card was updated

Back-Office System Inactive Card Status

Card Status Inactive message
displays when the card is inactive

Card ON/OFF: Control the Card

To turn the card off

    Tap **Card ON/OFF**

    Confirm **Yes**

When it is **OFF**

    Red power symbol on card

    ON/OFF button is white

    Recurring payments, credits, and
        deposits work

    **All other transactions are
        denied**

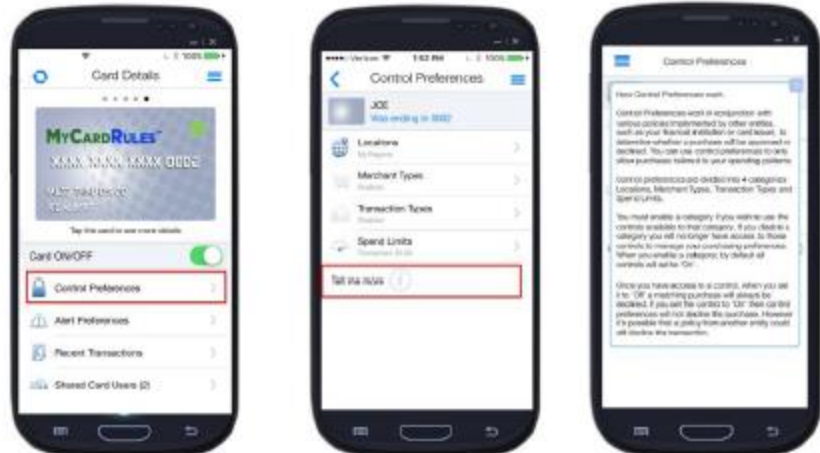## Card Details > Control Preferences

Control Preferences

    Locations

    Merchant types

    Transaction types

    Spend limits

Tell me more information

Control Preferences > Locations

Locations options

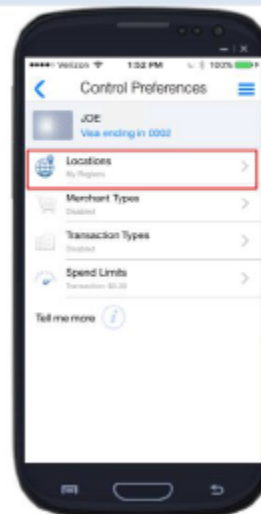   Cover **in-store transactions only**

    Card-not-present transactions are not subject to location controls

    My Location

    My Regions

    International

Can set all three location control policies for each card

My Location

My Location

On or Off

Assumes user is carrying **Primary Device**

Primary Device must be within 5 miles of card (not exact) for
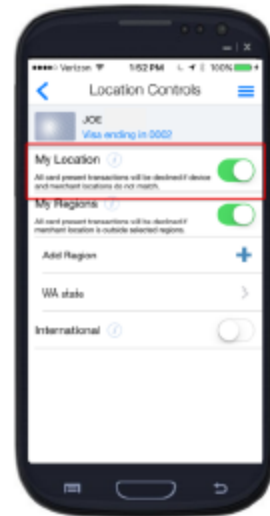
in-store transaction approval

Must enable phone location settings

Must enable location tracking for MyCardRules™

Transactions 5+ Miles from primary device are denied

This works in U.S., Mexico, and Canada

Don't forget your phone when you go shopping!

Control Preferences > Locations > My Regions

My Regions

1 to 3 areas where in-store transactions permitted

Each region 5+ miles

Denies in-store transactions outside region(s)

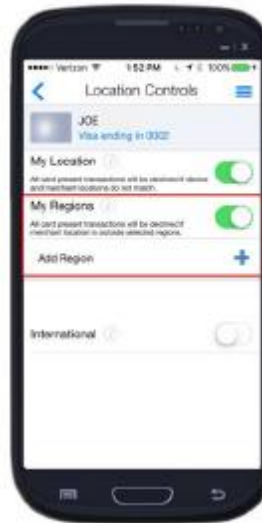Can select regions in U.S., Mexico, and Canada

Add Region option

Interactive map appears

Search for area, zoom in or out to specify region

Type the region name

Save

Region boundary may depend on ZIP code,

local or state boundaries

Locations > International Control for Card-Present Transactions

Home country is U.S.

    Transactions always allowed here

When International is **Off**

    Transactions *allowed in all* foreign countries

When International is **On**

    Denies in-store transactions in all foreign

    countries including Mexico and Canada

To allow in-store transactions in up to 5 countries

    Tap **Add Country** plus sign

    Start typing to get list

    Tap country to select

    Save

Control Preferences > Merchant Types

Merchant types for which transactions are allowed

    On: Permits transactions at merchant type
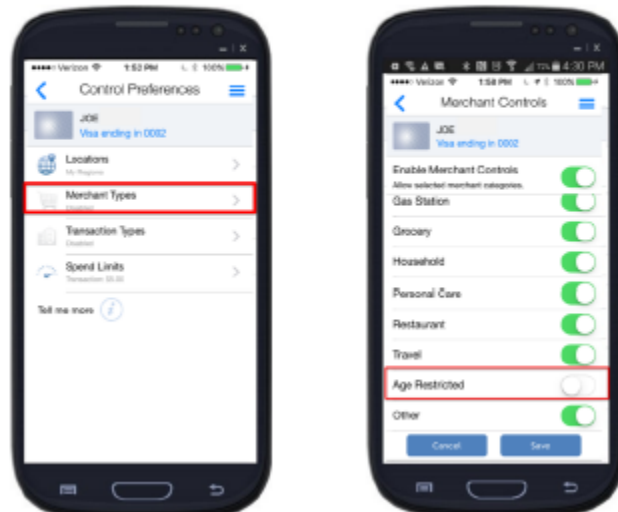
    Off: Denies transactions at merchant type

Enable Merchant Controls

    All merchant types enabled

    Turn off individual merchant types

    Save your selections

Control Preferences > Transaction Types

Specify transaction types for which transactions are denied
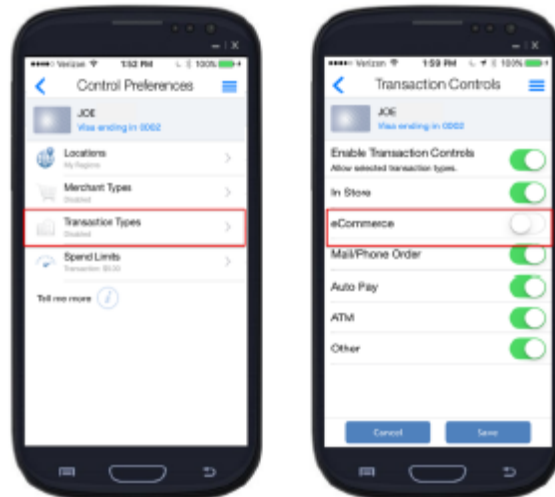
> **On:** Permits transaction type
>
> **Off:** Denies transaction type

Enable Transaction Controls

> All transaction types enabled
>
> Turn off individual transaction types
>
> **Save** your selections

Control Preferences > Spend Limits

Specify a transaction threshold amount

Transactions above this amount are denied

Per Transaction option **ON**

Displays **Deny transactions exceeding** field

Control Preferences > Spend Limits Warning

Note:

The amount in the

Deny Transactions exceeding field

defaults to $0.00

The cardholder **must change that amount** or **ALL**
transactions will be denied.

When the correct amount is input, **Save**

Spend Limits
Deny a purchase if the amount exceeds the limits below

Per Transaction

Deny transactions exceeding $ 0.00

Cancel   Save

1	2 ABC	3 DEF
4 GHI	5 JKL	6 MNO
7 PQRS	8 TUV	9 WXYZ
.	0	⌫

Control Preferences > Spend Limits

Cardholder Inputs the amount

Save

Spend Control

JOE
Visa ending in 0902

Spend Limits
Deny a purchase if the amount exceeds the limits below

Per Transaction

Deny transactions exceeding $ 200.00

Cancel   Save

1	2 ABC	3 DEF
4 GHI	5 JKL	6 MNO
7 PQRS	8 TUV	9 WXYZ
.	0	⌫

Alert Preferences: All, None or Preferred Transactions

Set Alert Preferences

Alerts display as

    As Push Notification on phone

    In Messages screen for 7 days

Alert Preferences: All, None or Preferred Transactions

Alerts Settings Choices
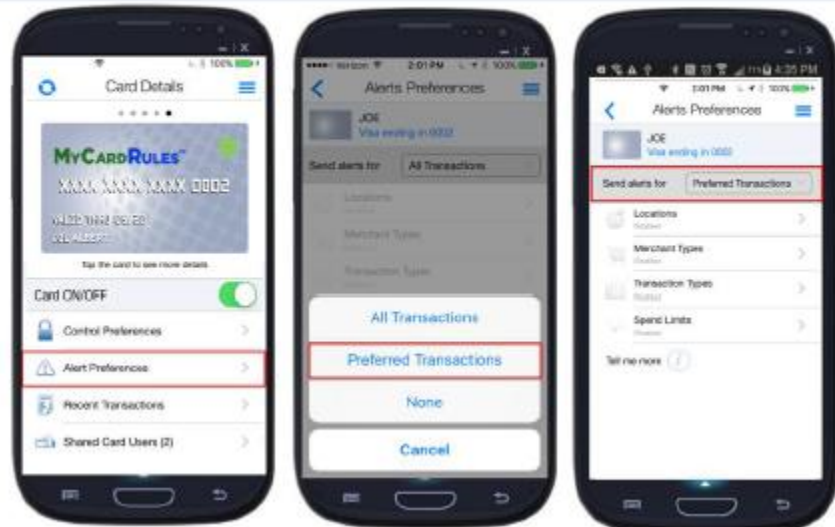
    All Transactions

    Preferred Transactions

    None

Preferred Transactions

    Locations

    Merchant Types

    Transaction Types

    Spend Limits

Alert Preferences > Locations

Location Alerts

Location alert policies cover in-store transactions only

Card not present transactions are not affected

My Location

On or Off

Alert sent when transaction at merchant is more than 5 miles from primary device

Device location settings and app location tracking must be on

Alert Preferences > Locations > My Regions

My Regions (each card)

1 to 3 geographical areas where in-store transactions can be made

Area greater than 5 miles

Alerts sent for in-store transactions outside the region(s)

Add Region

Interactive map appears

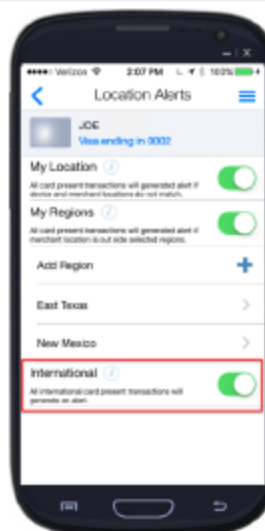**Search** for area, zoom in or out

Name the region and Save
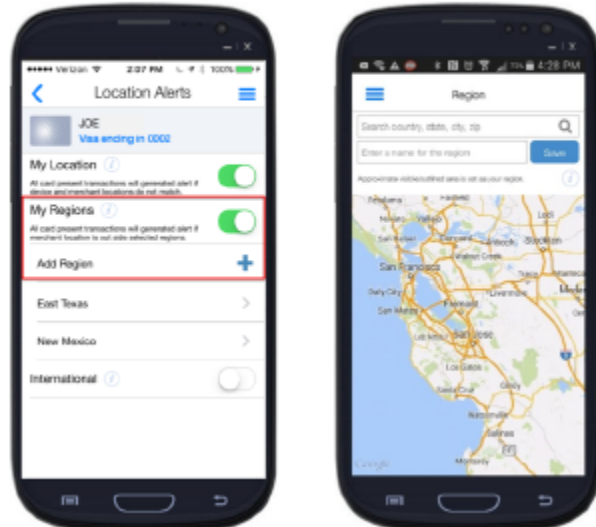
Alert Preferences > Locations > International

International

    On or **Off**

    Alerts for all transactions outside

        of home country (U.S.)

Alert Preferences > Merchant Types

Specify alerts for various Merchant Types

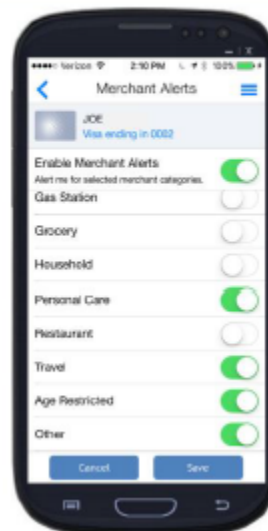   **On:** Receive alert for transaction at that merchant type

    Off: No alerts

Enable Merchant Alerts

    All merchant types enabled

    Turn off individual merchant types

    Save

Alert Preferences > Transaction Types

Specify alerts for particular transaction types

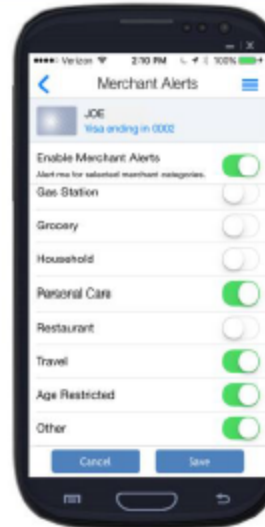**On:** Receive alert when that kind of transaction is made

Off: No alerts

Enable Transaction Alerts

All transaction types are enabled

Turn off individual transaction types

Save

Alert Preferences > Spend Limit
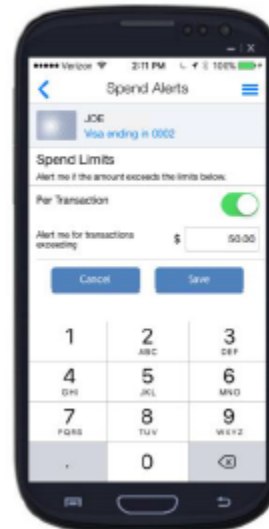
Alerts sent when transaction amount is above threshold

Per Transaction option

ON: Displays **Alert transactions exceeding** field

Type threshold amount

Save

Can set different threshold for Controls and Alerts

Alert Preferences > Spend Limit

Alerts sent when transaction amount is above threshold

Per Transaction option

    ON: Displays **Alert transactions exceeding** field

    Type threshold amount

    Save

Can set different threshold for Controls and Alerts

Card Details: Transactions

Recent Transactions

    Displays the transactions for
    the selected card
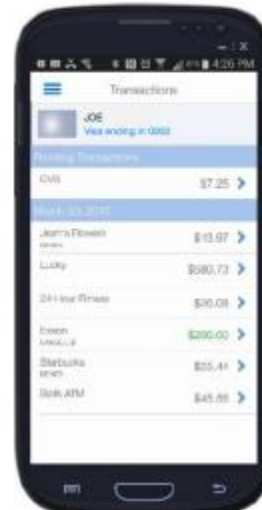
Transactions Summary

Transactions for about past 30 days

Statuses are Pending, Posted, Denied, or Cancelled

Pending transactions first

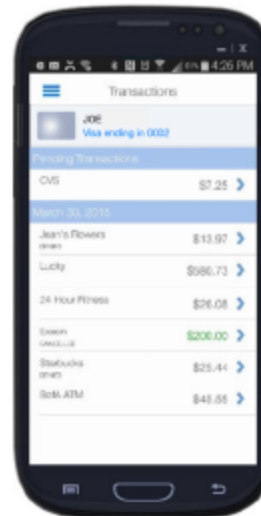Other transactions are listed from most recent to oldest

Summary information

Merchant Name

Transaction Amount:

Inquiries and Credits are in Green

Debits and Withdrawals are in Black

Transaction Status (Posted is not written)

Tap the transaction to display details

Transaction Icons

Icons indicate transaction status

Star: an alert was generated

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

Transaction Details

Transaction Status Icon

Merchant Name (BofA)

Merchant Location City, State, Country

Transaction Date

Tap Receipt Image to see more

Transaction Amount

Merchant Type (ATM)

Transaction Status and Type

Card Type and Last 4 Digits

Alerts Generated Yes/No

Posted Transaction

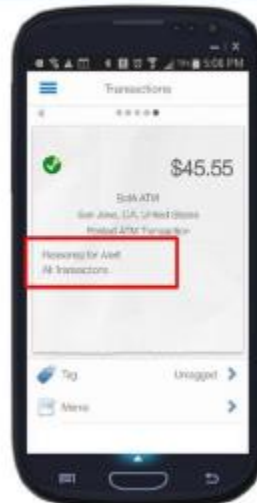# Reverse Side: Additional Transaction Details

Reverse side displays:

Status

Amount

Merchant name/location

Alert reason(s)

Reverse side of transaction

Transaction Details

Transaction Status Icon

Merchant Name and Location

Transaction Status and Transaction Type

Transaction Date

Transaction Amount

Merchant Type (Personal Care)

Card Type and Last 4 Digits

Alerts Generated Yes/No

$7.25

CVB
San Jose, CA, United States
Pending In-Store Transaction (Personal Care)

Card: Debit ending in 9060
Account: N/A
Transaction Date: Mar 30, 2015 09:18 AM
Alerts Generated: Yes

Tap here to see additional details.

Tag   Untagged >
Memo   >

Pending Transaction

Transaction Details

Transaction Status Icon

Merchant Name and Location

Card Type and Last 4 Digits

Transaction Date

Transaction Amount

Merchant Type Not Shown

Transaction Status and Denial Reason
Denial Reason not limited to
MyCardRules™ Controls

Alerts Generated Yes for All Denials

$13.97

Joan's Flowers
Georgeville, TN, United States
Denied Transaction because Suspected
Fraud

Card: Debit ending in 9060
Account: N/A
Transaction Date: Mar 30, 2015 09:19 AM
Alerts Generated: Yes

Tap here to see additional details.

Tag   Untagged >
Memo   >

Denied Transaction

Tag Option

Tap **Tag**

    Defaults to **Untagged**

Tap one tag

    Business
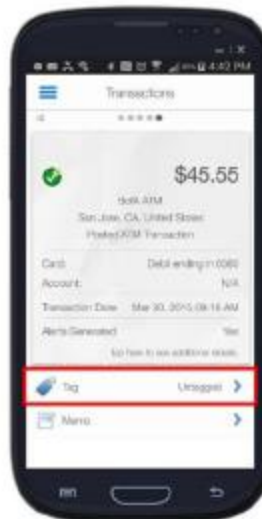
    Personal

    Family

Save

Memo Options

Memo option:

    Tap to access **Notes** screen

    Type note

    Save

Card Details: Shared Card Users

Primary and *Dependent Users*

Tap Shared Card Users

   View who is sharing the card

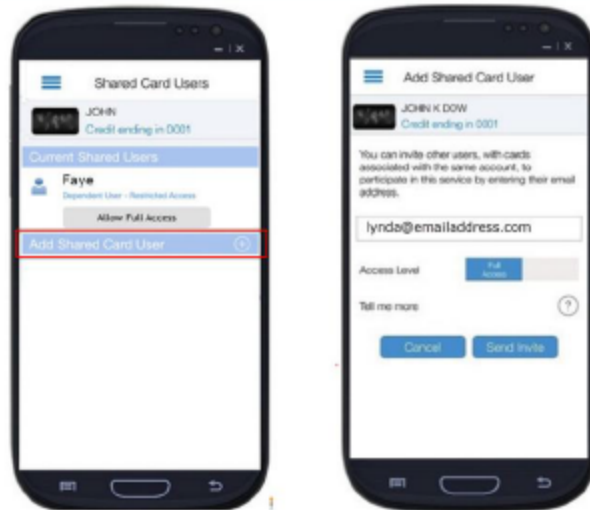   Add more shared card users

Card Details: Shared Card Users

Primary and *Dependent Users*

Tap Shared Card Users

   View who is sharing the card

   Add more shared card users

Adding a Shared Card User

Tap **Add Shared Card User**

Enter shared user's **email address**

Select **Access Level**
> Full or restricted access to
> alerts and controls

Tap **Send Invite**

User follows instructions and
> uses token in email

Shared Card Users Need to Coordinate Controls

Shared Card Users

> Separate alerts

> Controls need to be
> coordinated

Message reminders

May explain why some
> transactions are
> unexpectedly denied
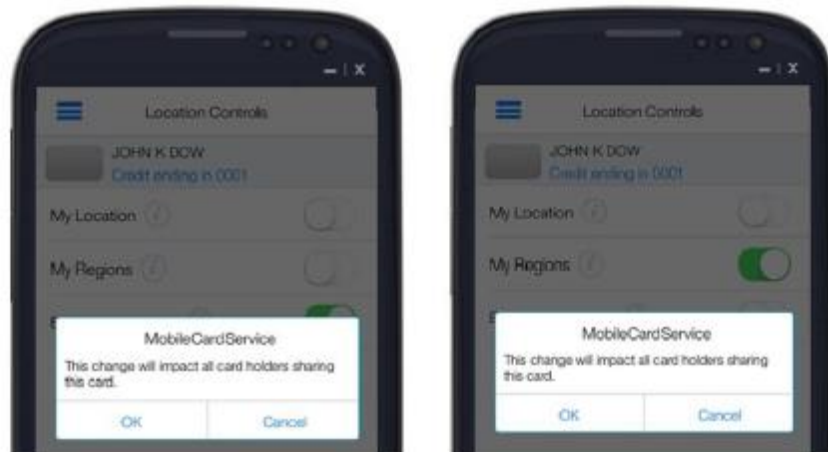
Landing Page: Card Details Screen Front Side

Menu button: Top right

(Moves to top left area on some screens)

Main Menu

Menu options:

Home

Transactions

Messages

Find Us

Contact Us

Legal & Help

Manage Portfolio

Settings

Log Out
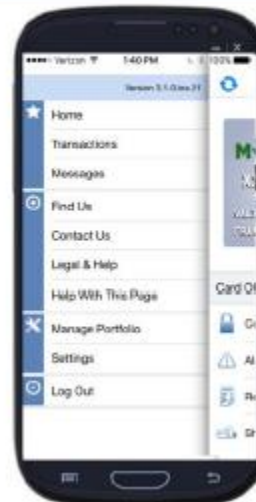
Home takes you to the Card Details screen
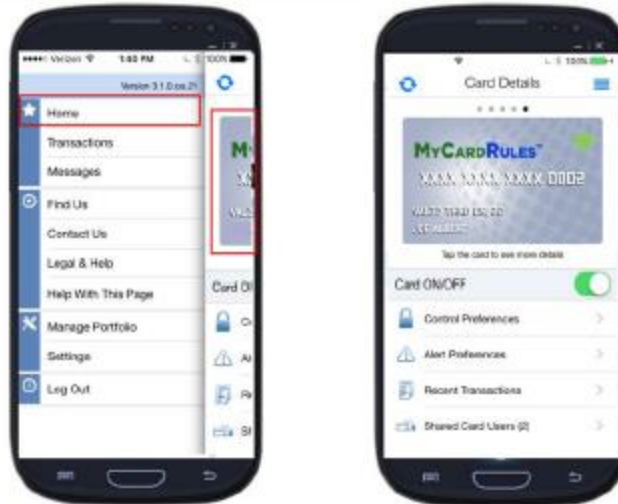
Transactions

Displays transactions for **all** managed cards

One of two ways to view transactions

Debits and Withdrawals: Black ink
Credits and Inquiries: Green Ink

Messages

Card alerts

Card is registered, unregistered, and more

Other Alerts

FI changes

Transaction Alerts

Sent to **Primary Device only**

Displays alerts for all denied

transactions
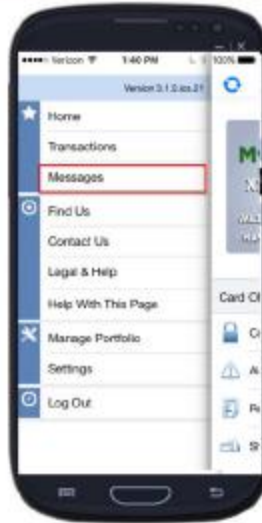
Find Us Login Screen Icon and Menu Option

Find Us: ATM Locations

Based on device location

Displayed on map

Green pins: FI's ATMs

Red pins: Other ATMs

Enter Zip Code/City:

FI's ATMs in that area

Enable device location services
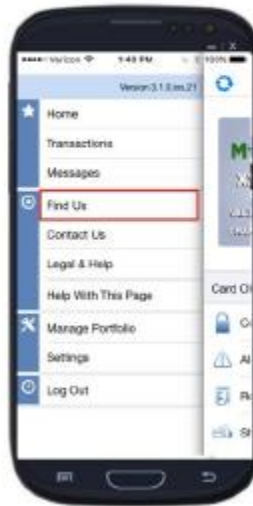
Contact Us

Same as
Contact Us
on the
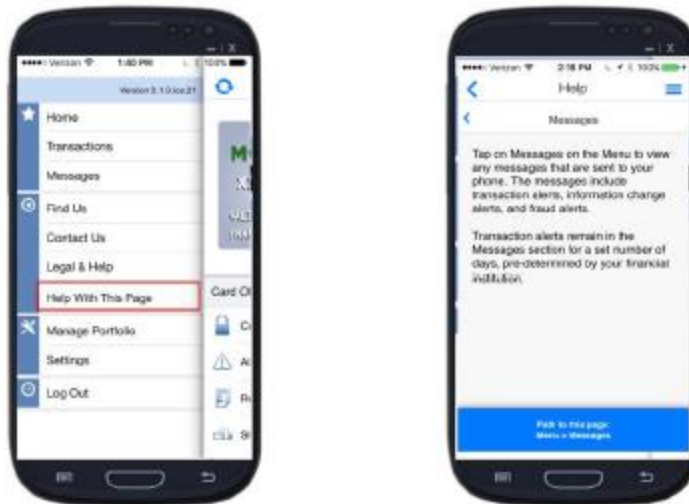**Welcome**
Screen
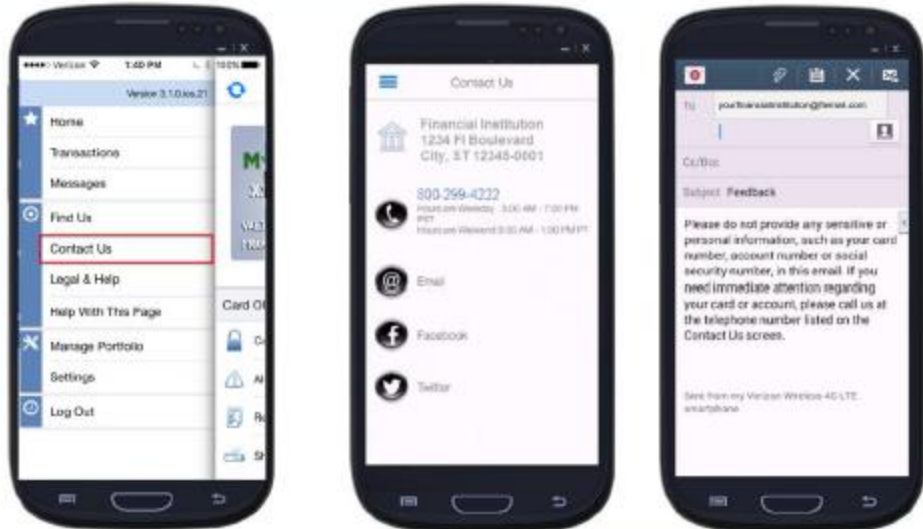
Legal & Help Screen

View **Terms & Conditions**
and **Privacy Policy**
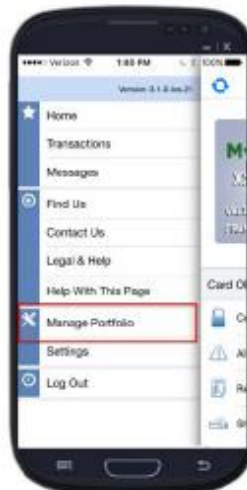
Same **Help** as *Welcome*
screen

Send App Info sends
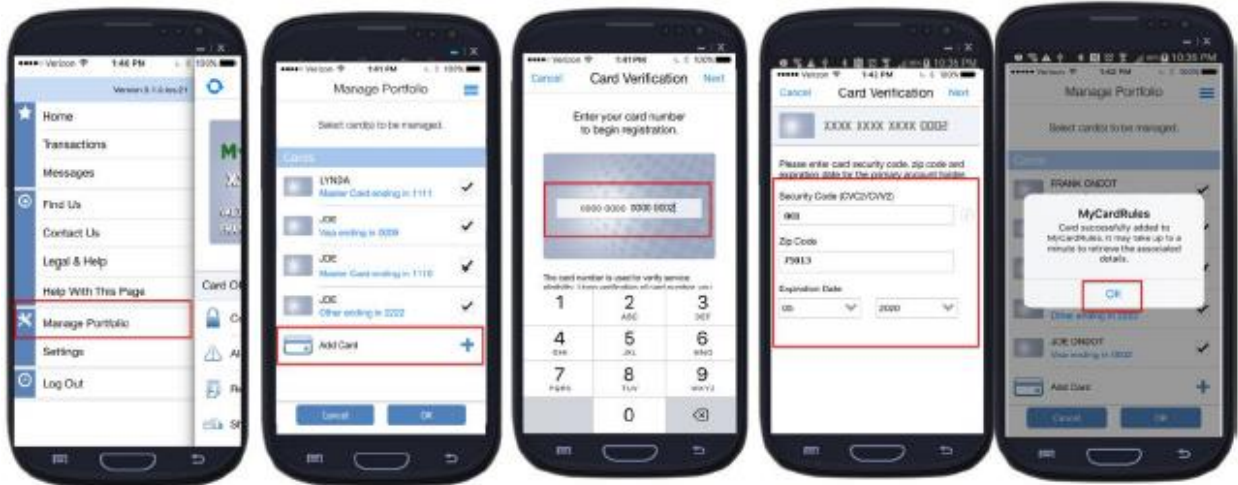device and app info to Jack
Henry for troubleshooting
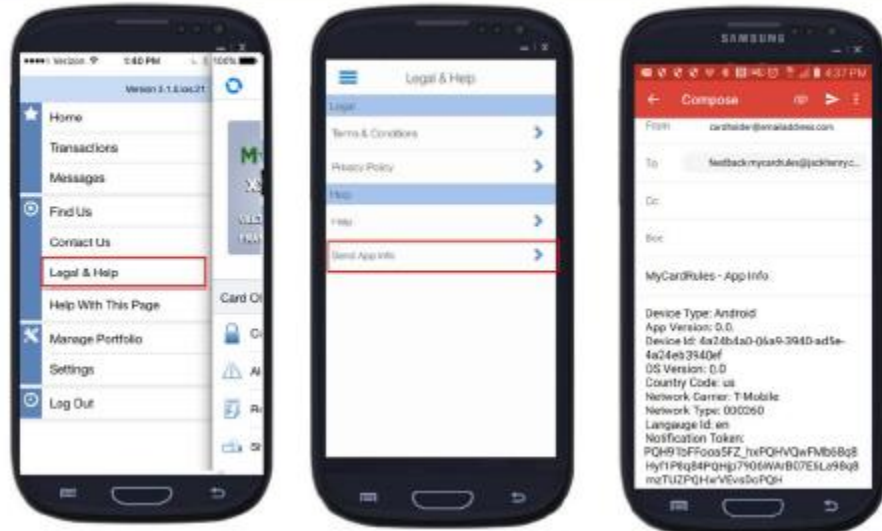
Help With This Page Screen

Manage Portfolio: Add Card, Un-Manage Card and Unsubscribe

Manage Portfolio: Add Card

Manage Portfolio Un-manage a card

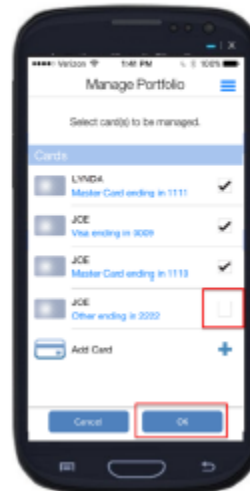**Un-manage a Card**

　　Uncheck the box adjacent to card

　　OK

Continue to use card

No alerts or controls

Card continues to be listed

Manage Portfolio: Unsubscribe from MyCardRules™

Unsubscribe – Removes all cards
> Removes all information from MyCardRules™
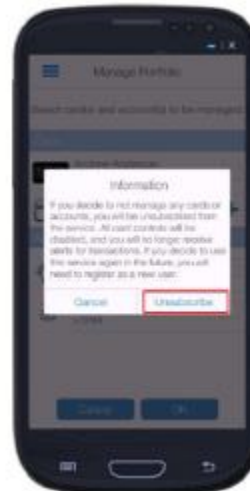> Card is usable

Steps to Unsubscribing
> **Un-check each card**
> When you uncheck the last card the
>> **Unsubscribe** confirmation message appears
> Click **Unsubscribe** to confirm

Account and cards are deleted from MyCardRules™ app

Re-subscribe
> Register cards with same username (if available)
> or a new username

Settings > Primary Device

Primary Device
> **Alerts** – Sent only to primary device
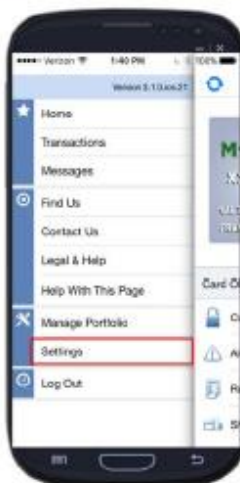> **My Location** – Coordinates with
>> Primary Device

Setting phone as Primary Device
> Tap to **On**
> Tap **Yes** to confirm

If set a second device as primary,
automatically changes this to Off

Change as often as needed

Settings > Do Not Disturb

Alerts for card not present transactions not sent during the **Do Not Disturb** period

Recurring, mail order, telephone order, ATM

Alerts for *card-present transactions* continue to be sent

Alerts appear in the **Messages** section for 7 days

Settings > Passcode
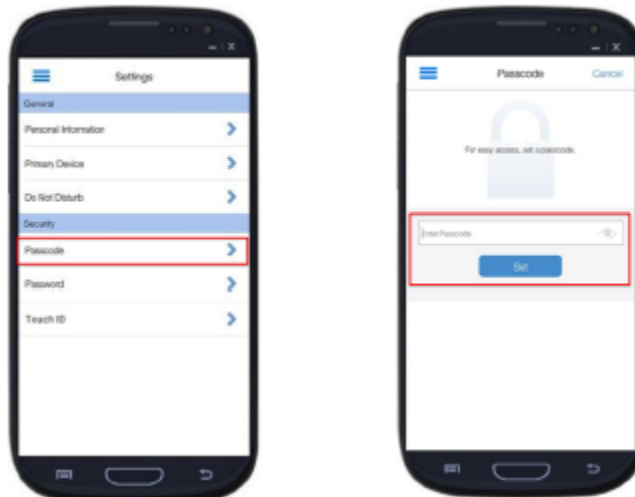
To set or change Passcode:

Enter Passcode

Set

Retype Passcode

Set

Be sure to enter the code twice

Settings > Change Password

Settings > Password option

  Type the **Current Password**

   Eye icon makes characters visible

  Type the **New Password**

   8 to 12 characters,

   One letter, one number

Confirm Password

OK

Settings > Touch ID

If Touch ID is available on your
device, you may enable it or
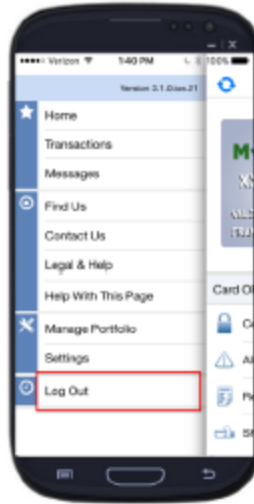disable it in **Settings**

You may turn this

ON or **OFF**

Set up Touch ID on phone using
the device directions

Logs completely out of MyCardRules™

Log in with Username and Password

Troubleshooting Common App Issues

Interruptions during registration process

Restart the process

Tap **New User**

Enter entire card number

Jumps the user to the screen where
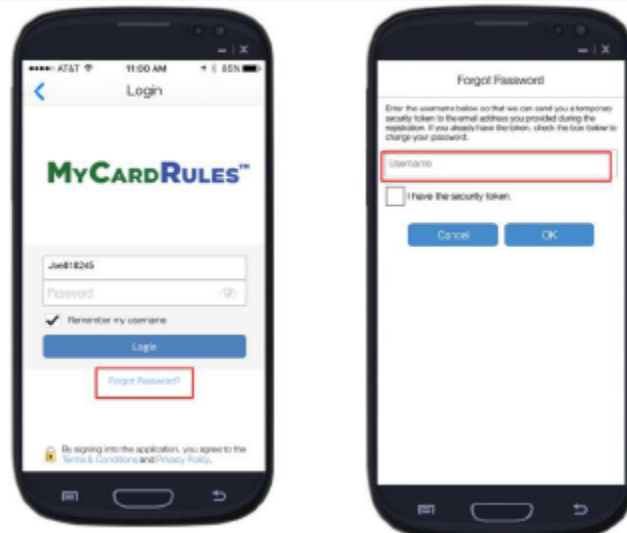they left off, e.g. Privacy Policy

Forgot Password Step 1

Login screen

Tap **Forgot Password?**

> **Forgot Password** screen
> appears
> Type your **Username**
> Tap **OK**

Security token is sent to email
address

Forgot Password Step 2

Login screen

Tap **Forgot Password?**

Tap **I have the security token.**

Type the security token

Type **new password**

OK

When Card Authentication Fails

If Security Code, ZIP and/or expiration date are incorrectly input

3 failed attempts

After 30 minutes, user can register again

Or call FI to reset registration immediately

FI uses the **mConsole Reset Registration** function

6 failed attempts

User must call FI to reset registration

When the Passcode is Incorrectly Input 3 Times

Log in with Username and Password

Access the **Main Menu > Security Settings > Passcode**

Enter the same or a new passcode, then **Set**

Repeat: Enter passcode, then **Set**

Must enter passcode and Set twice