



# ◆ CSB Card Management

*A Service of CornerStone Bank*

## What is CSB Card Management?

**CSB Card Management** enables CornerStone Bank cardholders to proactively manage their debit card accounts through their smart phones.

## With CSB Card Management, you can:

- Monitor and control debit card transactions
- Manage and review debit card usage for their dependents
- Enforce spending policy compliance for transactions on business cards

This new service replaces Card Valet®.

## How do I enroll in CSB Card Management?

Getting started is easy! From your CornerStone Bank mobile app, under Quick Links, click on My Cards and it will prompt you to download the **CSB Card Management** app. From there, you can customize your usage settings and alert preferences such as:

- Sign up for alerts based on transaction amount, location, merchant type or transaction type
- Set limits for spending - great for parents or employers
- Turn your debit and credit cards "off" if they're misplaced or stolen - right from your smartphone

## Features and Benefits:

**CSB Card Management** can report or restrict PIN and signature transactions performed by debit cards, enabling cardholders to manage, track and report specific types of transactions and quickly detect unauthorized activity.

Cardholders can customize their experiences by choosing from a variety of options.

- **Card usage controls:** Spending limits can be established to allow transactions up to a certain dollar value and decline transactions when amounts exceed pre-defined thresholds. Transactions can also be monitored or controlled for specific merchant categories such as gas, hotel, travel, restaurants, groceries or electronic stores
- **Card on/off settings:** When the card is "on," transactions are allowed in accordance with each cardholder's usage control settings. When the card is "off," no purchases or withdrawals are approved until the card is turned back "on." This control can be used to disable a lost or stolen card
- **Location-based controls:** The My Location control can restrict transactions to merchants located within a certain range of each cardholder's location (using the phone's GPS); transactions requested outside of the specified range can be declined
- **Interactive alerts:** CSB Card Management can send a real-time alert when a card is used, when a transaction is approved and exceeds any of the permitted use policies, or when a card transaction has been attempted but is declined
- **Financial features:** CSB Card Management also enables cardholders to conduct limited card-related transactions wherever they are, any time of the day, including real-time balance inquiries and locating ATMs.