



Card Suite Lite User Guide

March 22, 2024

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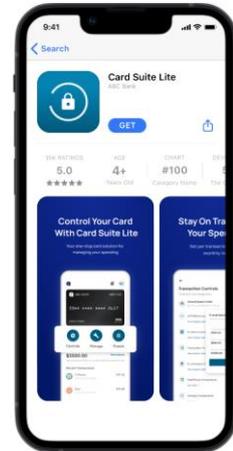
Note: The screen shots in this user guide are all from an Apple device. Android phones may have a slightly different look.

Installing the App

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

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

Card Suite Lite may also work on iPads and Android tablets, however these devices are not supported.



User Registration

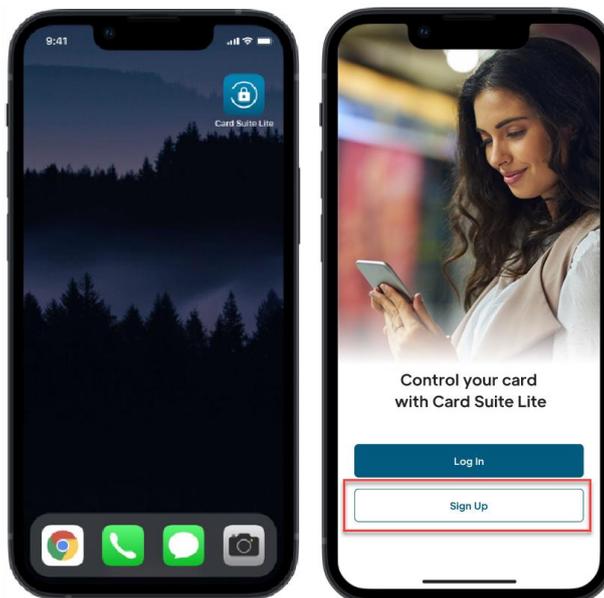
You can register your card in the **Card Suite Lite** app using a valid card. A card is valid if:

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

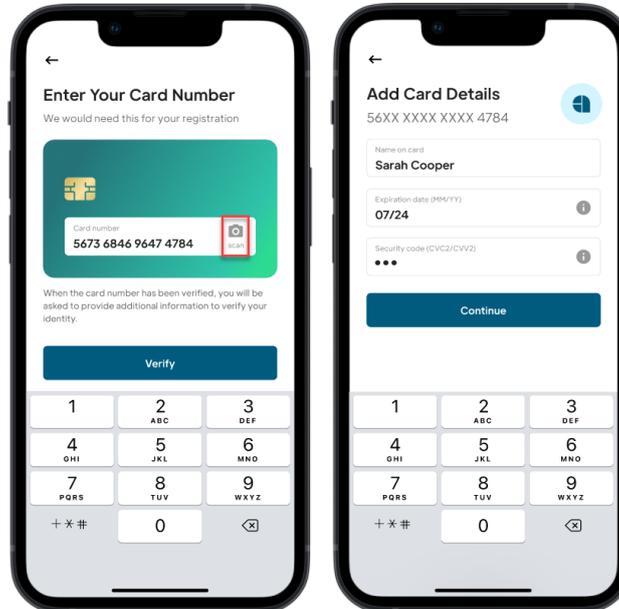
Note: Multiple users can register the same card. However, the first user to register a card is considered the owner. All users that register after the owner are added as a shared user. The owner is the only user that can set controls on the card. For more information see the Sharing a Card section.

To register a card once you have downloaded the app:

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

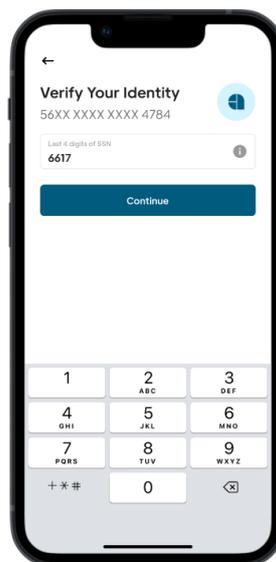


The **Enter Your Card Number** page will be displayed. Enter your card number manually or scan the front of the card using the **Scan Card** icon and then click **Verify**. After the card is verified, you will be taken to the **Add Card Details** page. Enter your full name as it appears on the card,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



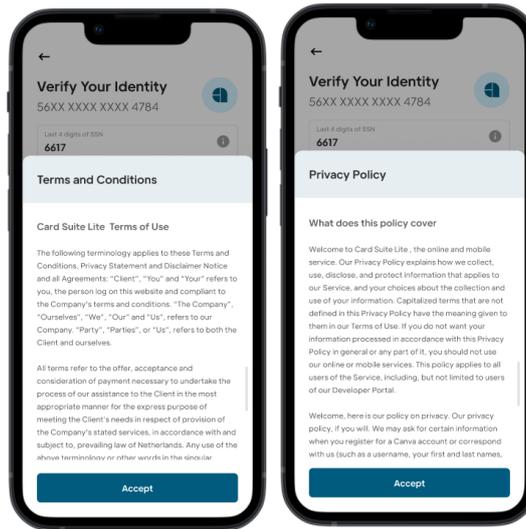
During the card verification process, you may be presented with a second factor authentication option to verify card ownership.

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

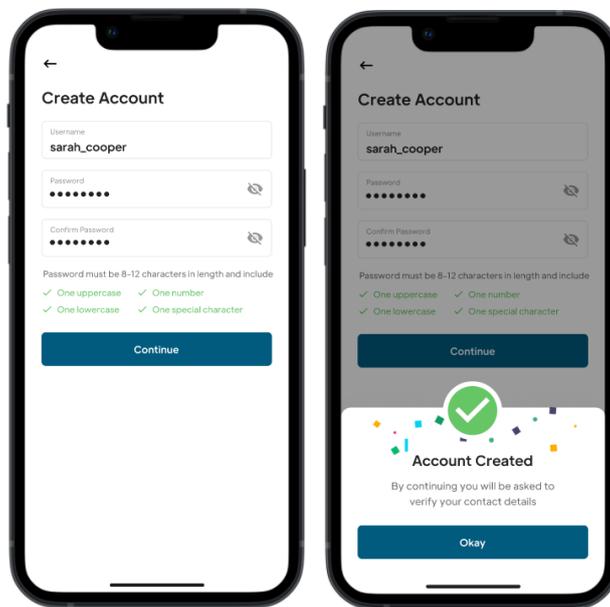


Note: If an error message is displayed during the registration process, see the **User Registration Errors** section for more details.

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



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



➤ **Username requirements:**

- Minimum of 6 characters, maximum of 50 characters
- Cannot start with any special characters or space.
- Cannot contain an email address, phone number or your name for security purposes.

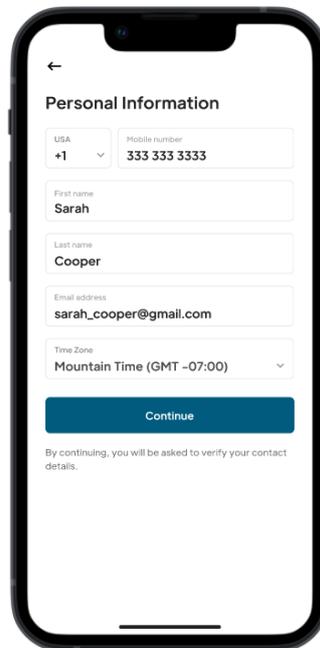
➤ **Password requirements:**

- Minimum of 8 characters, maximum of 12 characters
- Should contain at least - an upper-case letter, lower-case letter, special character, and a number (Special characters include: !@#\$%&*()+~)
- Cannot begin with an underscore

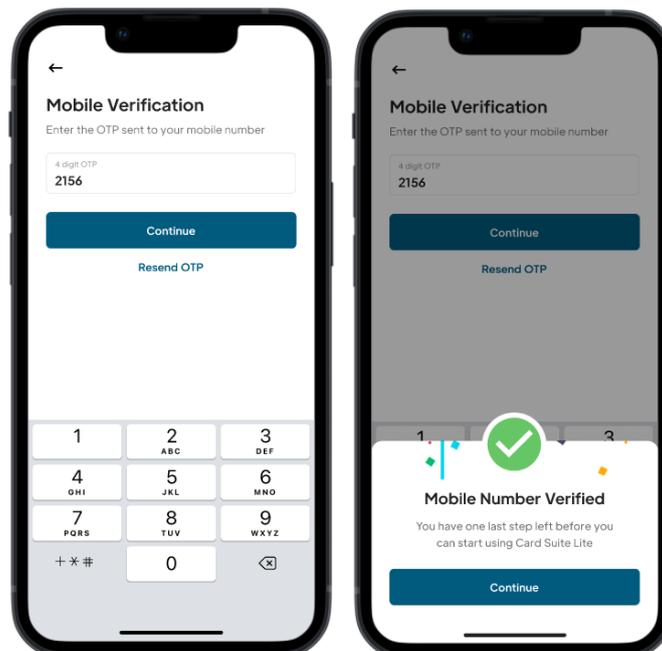
After account creation, you will be asked to enter the following personal details and click **Continue**.

- Mobile Number (mandatory)
- Full Name (mandatory)

- Email Address (optional)
- Time zone - It is auto populated to Mountain time, but you can choose another time zone by selecting it from the drop-down list.



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



User Registration Errors

Card Verification Error

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

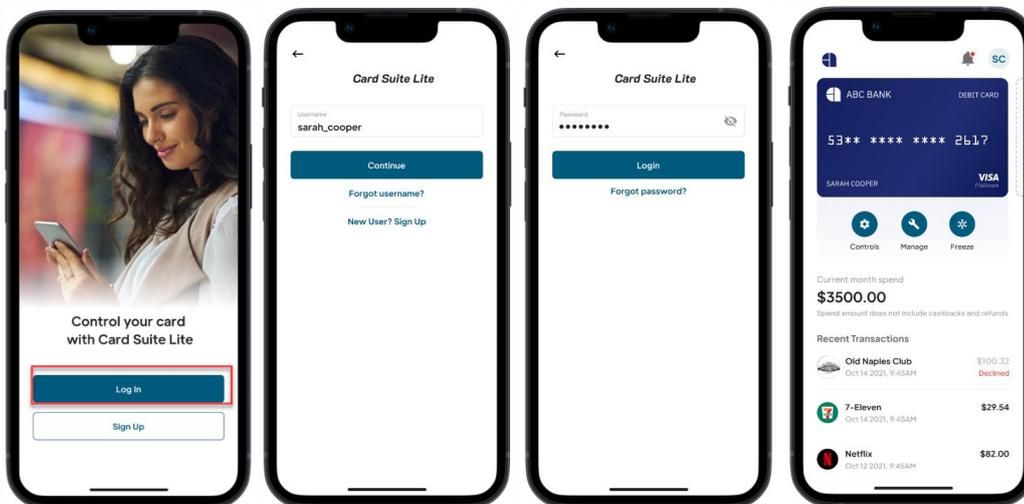
Personal Information Error

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

Logging Into the App

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

The **Password** page will be displayed. Enter your password and click **Log In**. The **Card Details** page will be displayed.



Note: After 5 minutes of inactivity, you will need to re-authenticate.

The first time you log into the app, you will be required to setup **Biometric ID / App Pin** to log in if your mobile device has the capability.

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

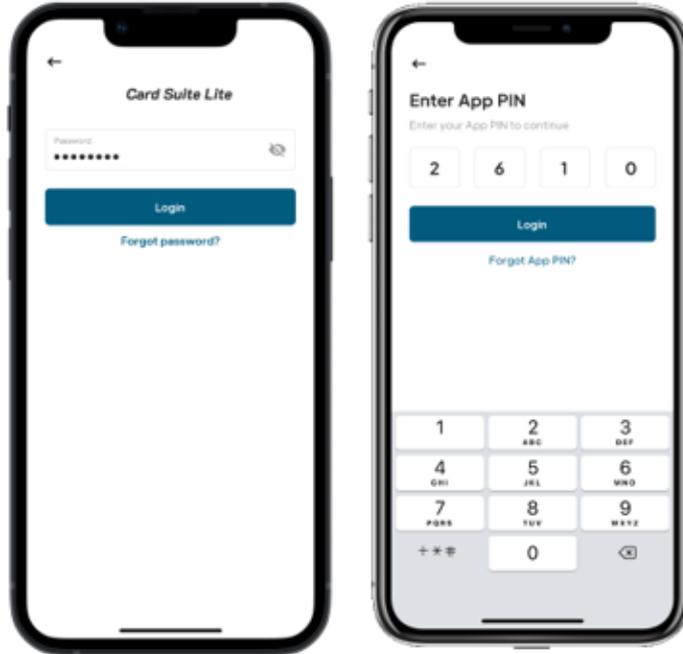
- Face ID
- Touch ID / Fingerprint
- App PIN (For devices that do not support biometric)

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

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

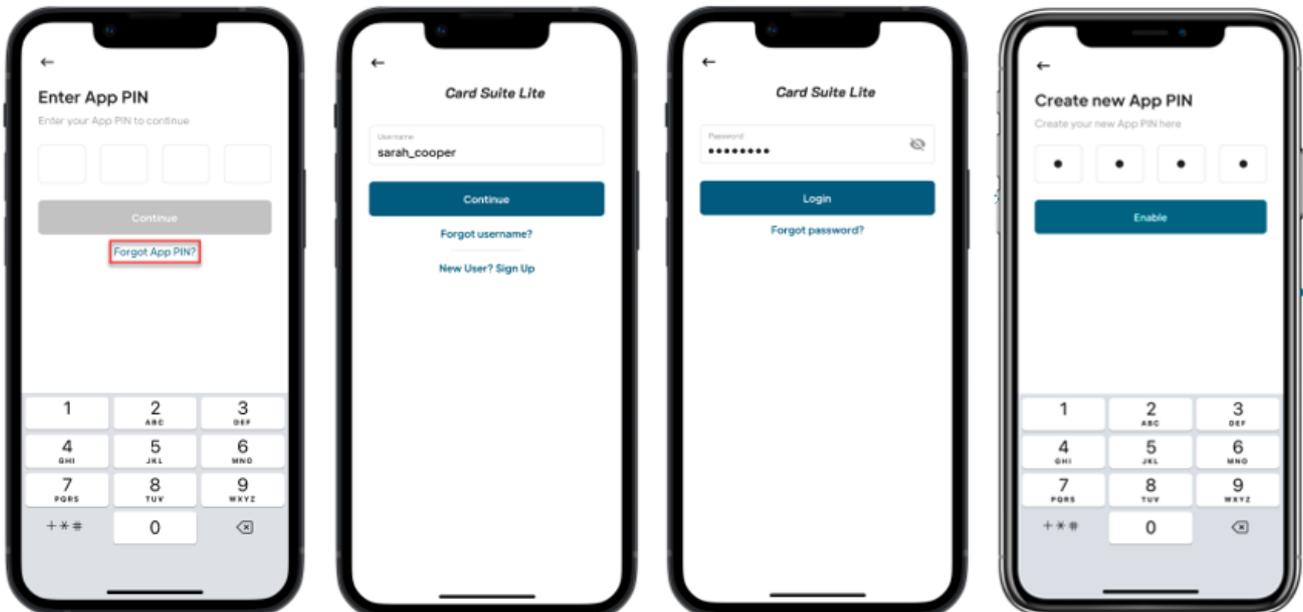
App PIN Log In

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



Forgot App PIN

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

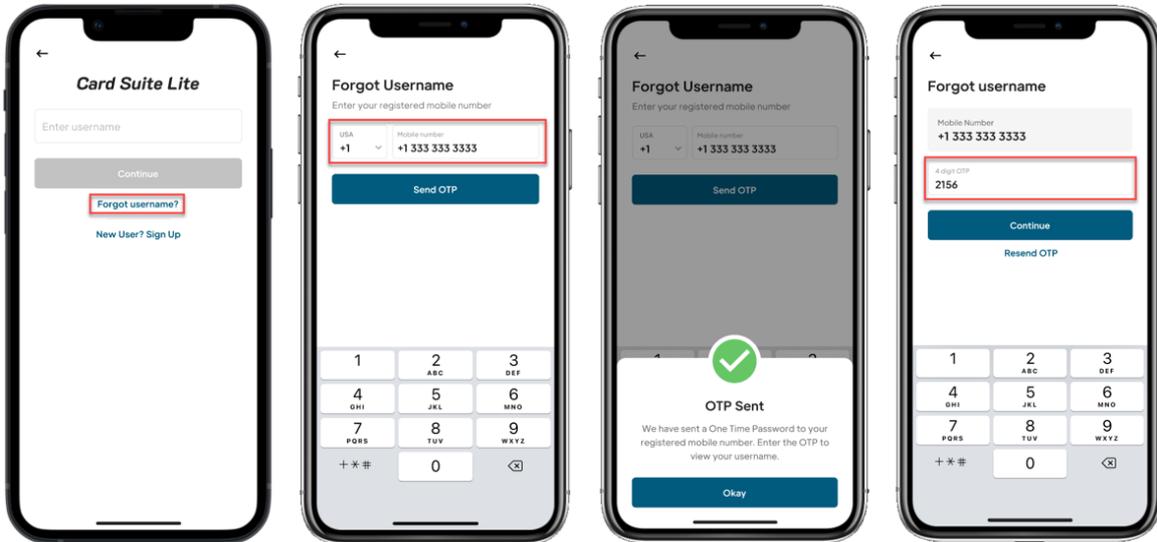


Forgot Username

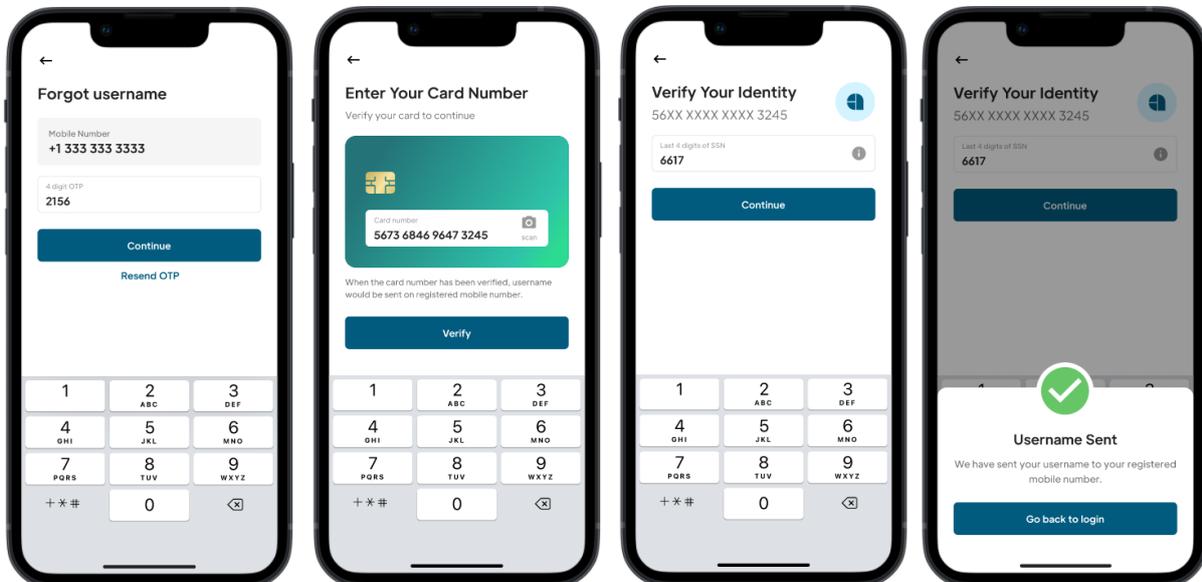
If you forget your username, you can have it sent to you through the “Forgot Username?” option.

From the **Username** page, click **Forgot Username?**. The **Forgot Username** page will be displayed.

Enter the mobile number that you used to register the account with and click **Send OTP**. An **OTP Sent** message will be displayed. Click **Okay**.



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

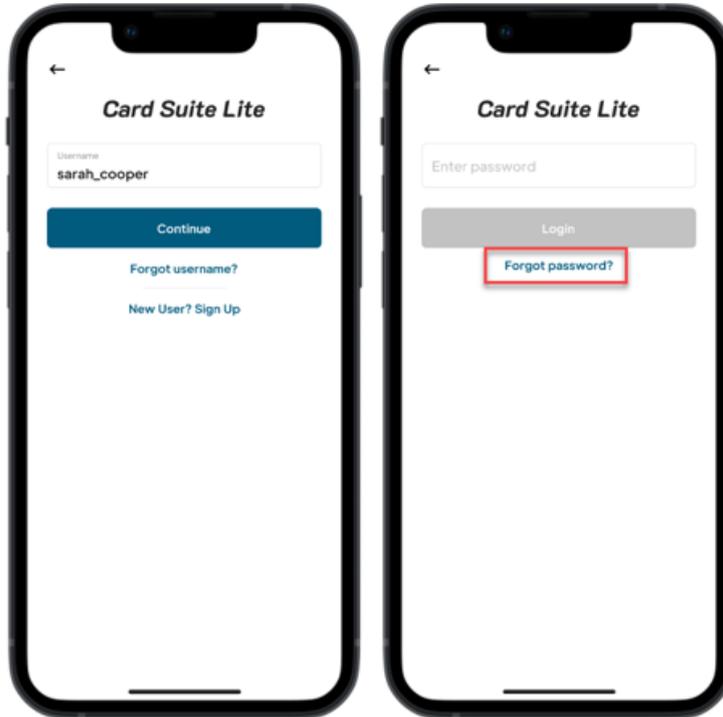


Click **Go back to login**. You will be taken back to the **Log In** page so that you can log into the **Card Suite Lite** app.

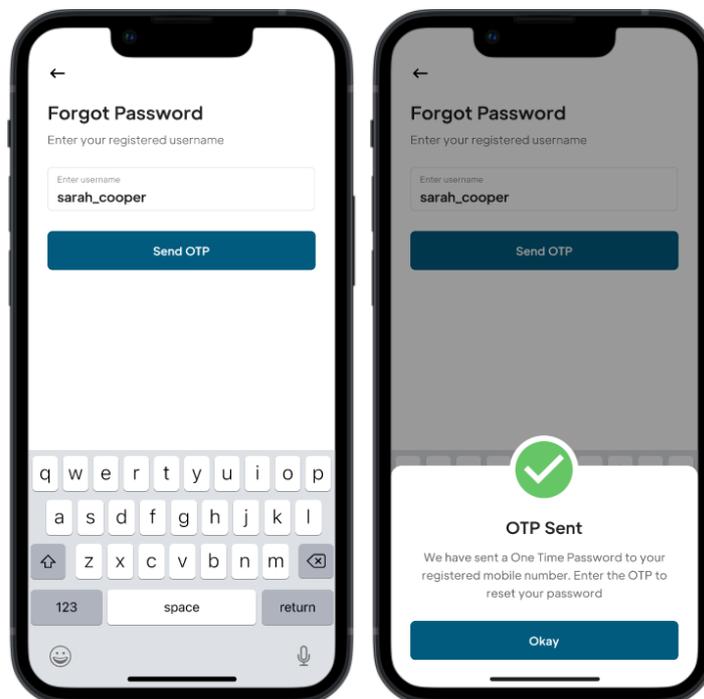
Forgot Password

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

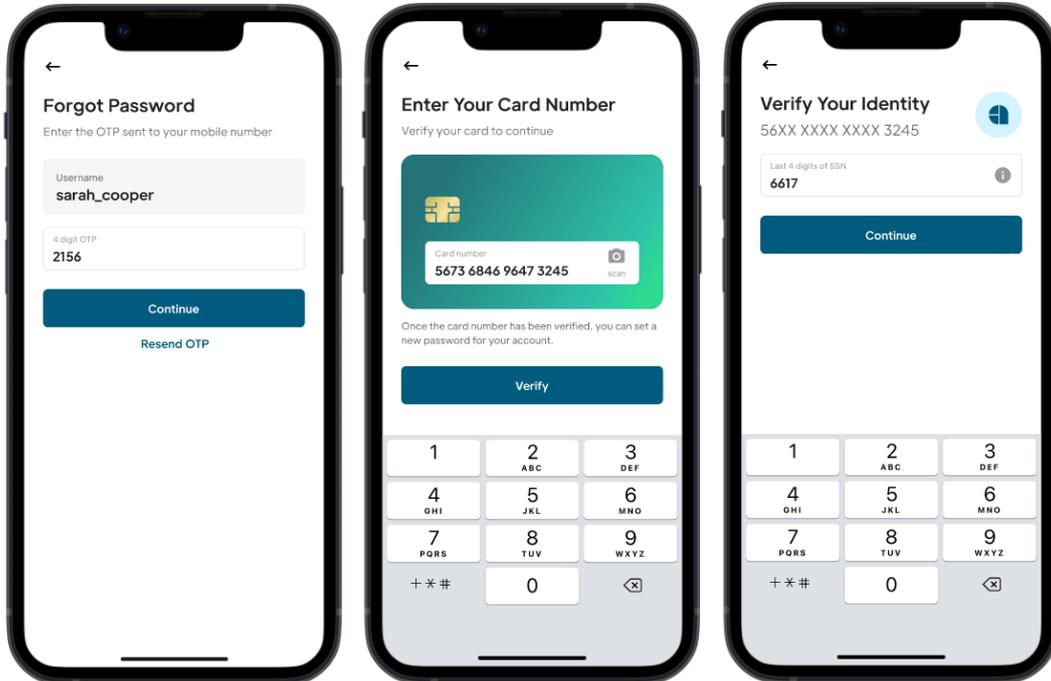
From the **Username** page, enter your username and click **Continue**. The **Password** page will be displayed. Click **Forgot password?**.



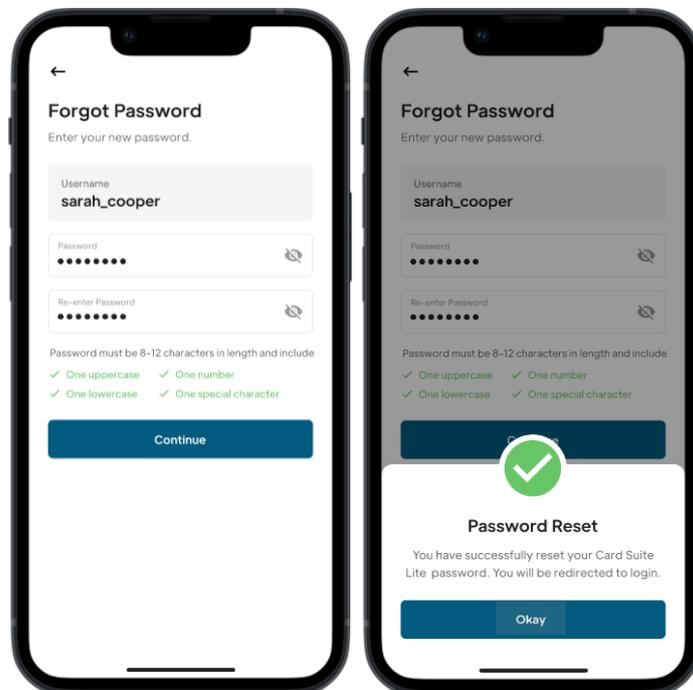
The **Forgot Password** page will be displayed. Enter your username and click **Send OTP**. The **OTP Sent** message will be displayed. Click **Okay**.



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



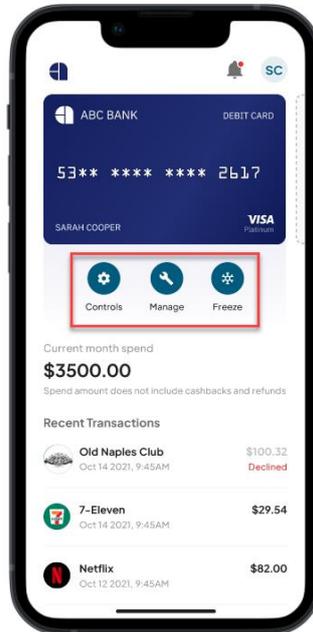
The **Forgot Password** page will be displayed. Enter your new password in the **Password** field and re-enter it in the **Re-enter Password** field. Click **Continue**. A **Password Reset** message will be display. Click **Okay** to be taken back to the **Card Suite Lite** log in page.



Card Details Page

The **Card Details** page allows you to:

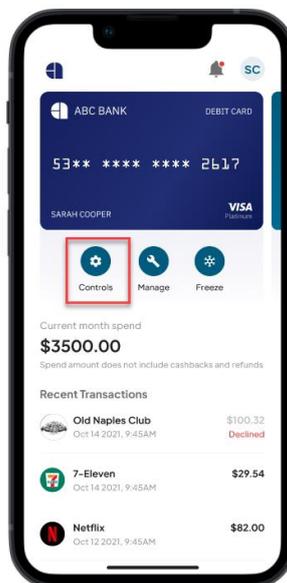
- Set card controls
- Manage your card
- Freeze/Unfreeze – turn the card on/off
- View Current month spend
- View transactions for the last 90 days



Controls

The Controls icon on the Card Details page allows you to set:

- Transaction Controls
- Location Controls
- Merchant Controls

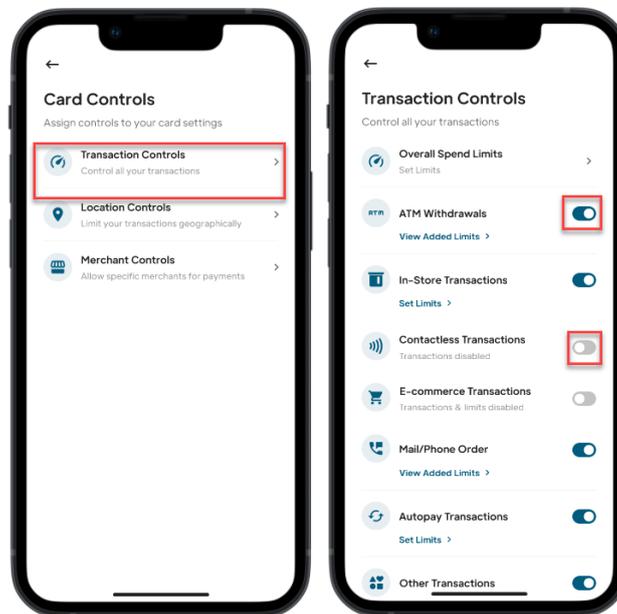


Transaction Controls

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

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

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



Setting Transaction Spend Limits

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

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

If you set overall spend limits and transaction type spend limits, the overall spend limits are the combine total for all transaction types. If you set a transaction type spend limit higher than the overall spend limit, the transaction will be decline for any amount over the overall spend limit amount.

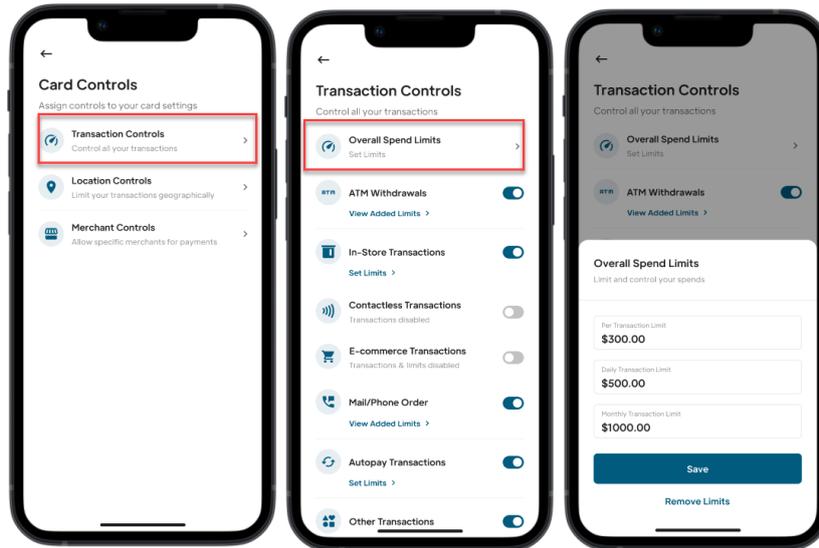
For example:

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

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

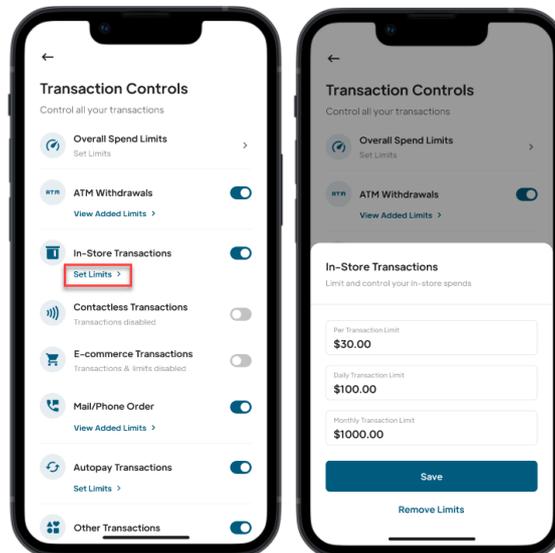
Setting Overall Spend Limits

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



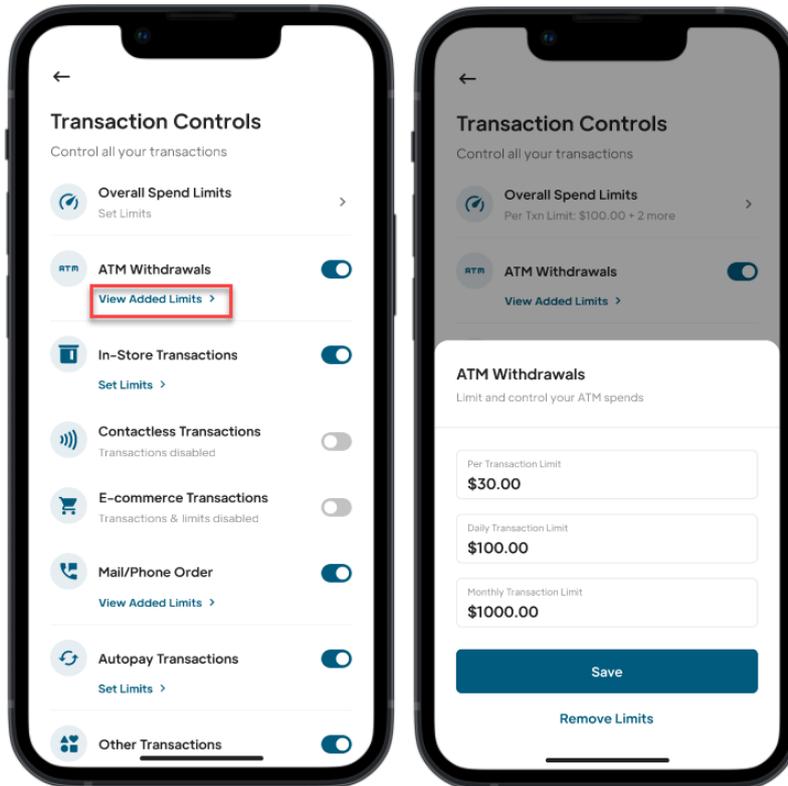
Setting Transaction Type Spend Limits

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

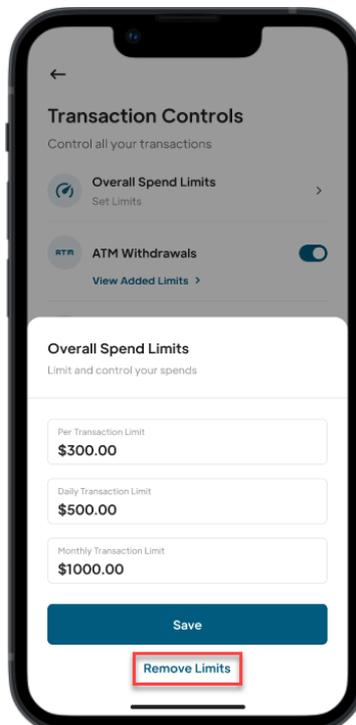


Viewing, Changing or Removing Transaction Spend Limits

To view, change or remove spend limits set for a certain transaction type, click **View Added Limits** under that transaction type. The **Spend Limits** page will be displayed. You can edit the per transaction, daily and/or monthly spend limits and click **Save**.



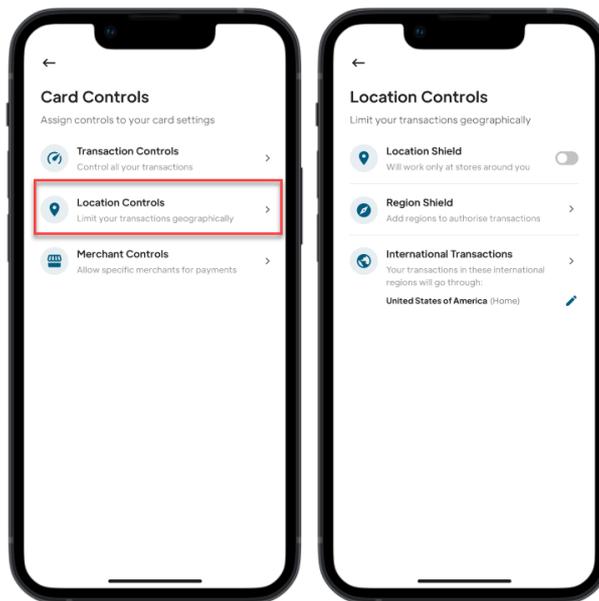
To remove spend limits, click the **Remove Limits** link under the **Save** button.



Location Controls

There are 3 types of location controls:

- **Location Shield:** When set, the app will compare the last known location of the mobile device and the merchant location to decide whether to approve or deny the transaction. This requires that the phone be in close proximity to the merchant.
- **Region Shield:** Allows you to select a zip code, city, or state within your home country where purchases can be made.
- **International Transactions:** Allows you to select countries where purchases can be made outside of your home country.



Important Information:

- **Location Shield:** If this enabled, the person making a transaction must have the Card Suite Lite app downloaded, the card registered in the app, and the mobile device with them or the transaction will be declined. The app will compare the last known location of the mobile device and the merchant location to decide whether to approve or deny the transaction.
- **Region Shield:** If enabled, purchases can only be made in the regions selected. If Region Shield is not enabled, purchases can be made anywhere in your home country.
- **International Transactions:** Defaults to the country that your financial institution set up your card in. If you live in a different country than your financial institution, you will need to update your home country destination as an allowed country.

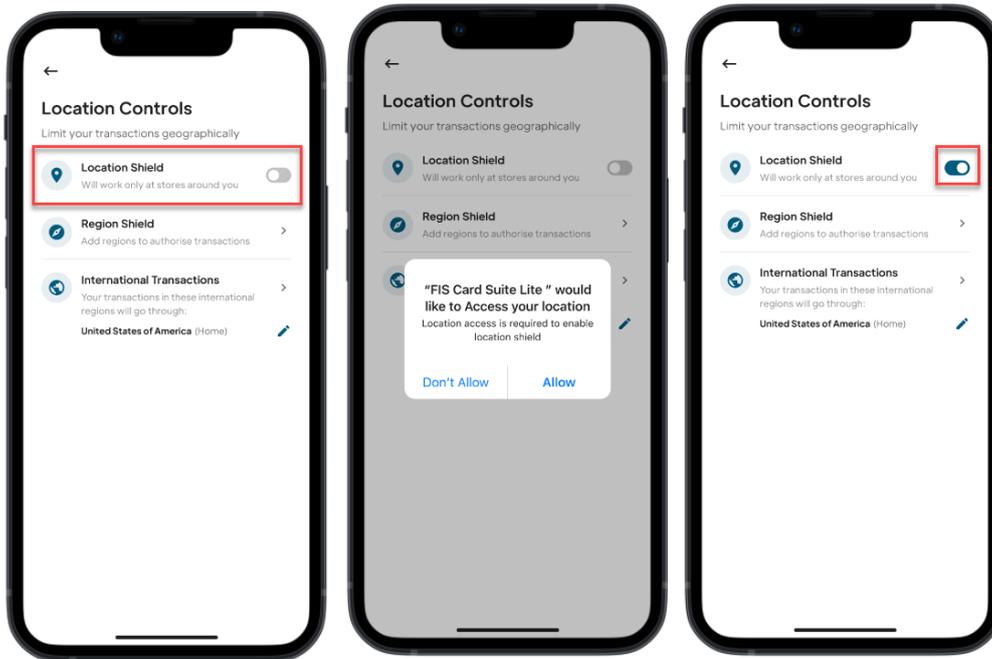
See the **Location Controls Appendix** for more information on how Location Shield, Region Shield and International Transactions work.

Location Shield

When **Location Shield** is turned on and an in-store or ATM transaction is attempted, the app will compare the last known location of the mobile device and the merchant's location to decide whether to approve or deny the transaction. Transactions made at merchant locations that differ significantly from the user's location will be denied.

If a card is shared with other users, the location of at least one enabled user must be in close proximity of the merchant for a transaction to be authorized.

To enable **Location Shield** from the **Location Controls** page, click on the toggle. For this feature to work, you must enable location tracking on your mobile phone. If location tracking is not turned on for **Card Suite Lite**, you will receive a pop up to allow it.



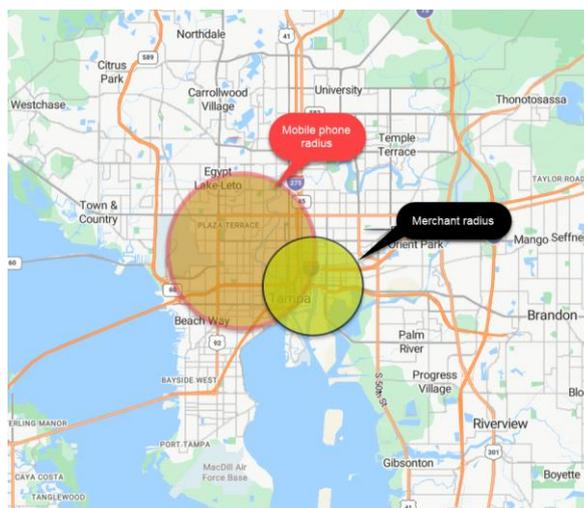
How the location is determined for Location Shield

Location Shield is dependent on the geofencing information that the device captures.

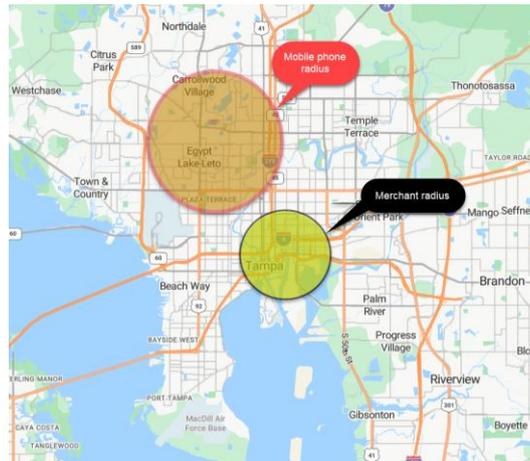
When an in-store transaction is made, **Location Shield** will leverage the transaction details sent by the merchant and uses United States Geographical Survey data to determine the merchant location. The radius size of the merchant location will vary dependent on this data. The mobile device radius is approximately 8 miles. If the 2 radii intersect, the transaction is expected to be approved. If they do not intersect, the transaction is expected to be declined.

Examples:

The merchant radius and the mobile phone radius intersect so the transaction would be approved.



The radius of the merchant and the radius of the mobile phone do not intersect so the transaction would be declined.



Note: There are some situations where the accuracy of the mobile phone may be impacted:

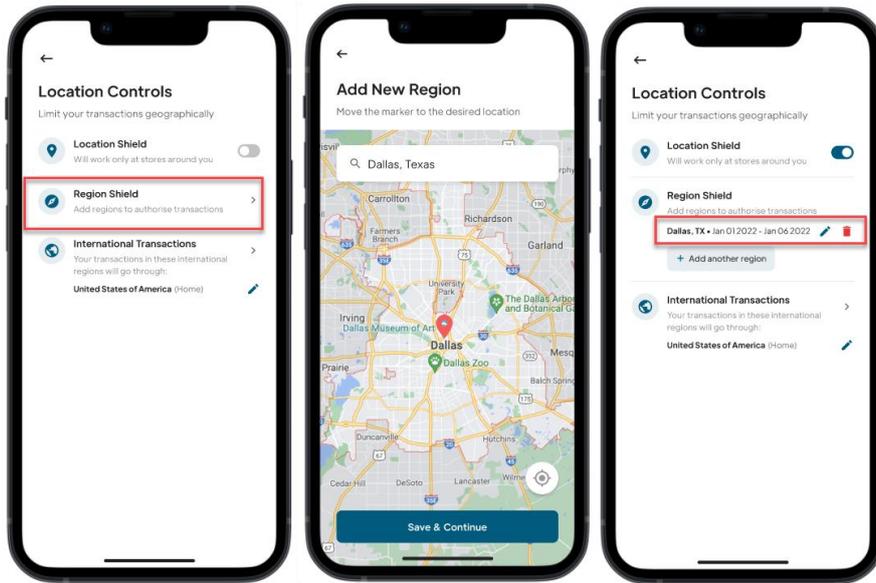
- Device settings and/or battery level like Low Power Mode.
- Cellular network coverage and connectivity.
- If the device was powered off while in transit, then turned on for a transaction because the app is using the last location captured by the device (the location in which the device was previously turned on).

Note: The above pictures are for illustrative purposes only, this is not displayed anywhere in the app.

Region Shield

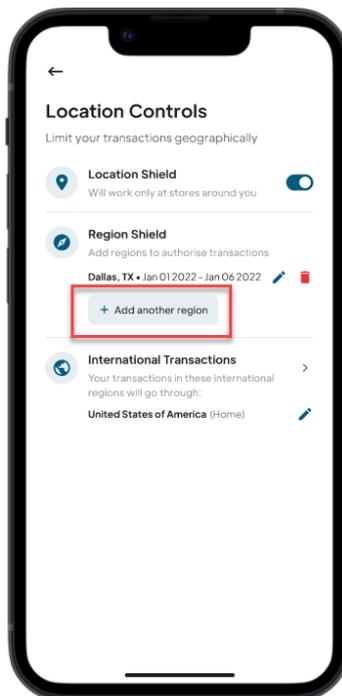
Region Shield allows you to select a zip code, city and/or state where purchases can be made. Up to 50 regions can be added.

To set a region where transactions can be made, click on **Region Shield** from the **Locations Controls** page, and then enter the zip code, city and/or state where you want to allow transaction within your home country. Once you have selected your region, click **Save & Continue**. The region that you added will appear under **Region Shield** on the **Locations Controls** page.



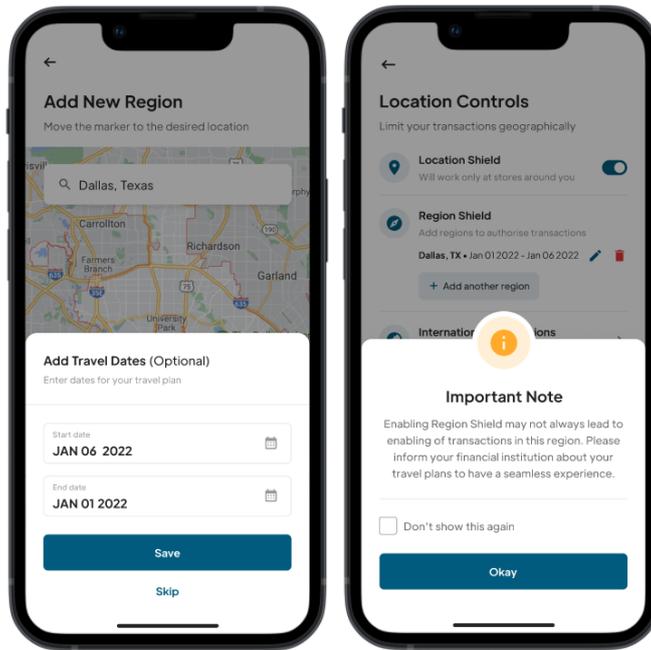
Note: If you enable **Region Shield**, purchases can only be made in the regions selected. If **Region Shield** is not enabled, purchases can be made anywhere in your home country.

To add another region, click the **+ Add another region** button.



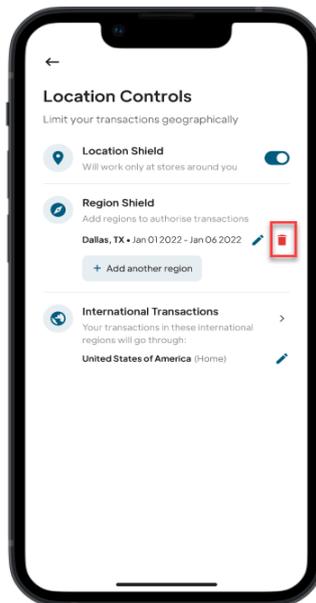
Important Information:

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



Deleting a Region

To delete a region from **Region Shield**, click the delete icon next to it on the **Location Controls** page.

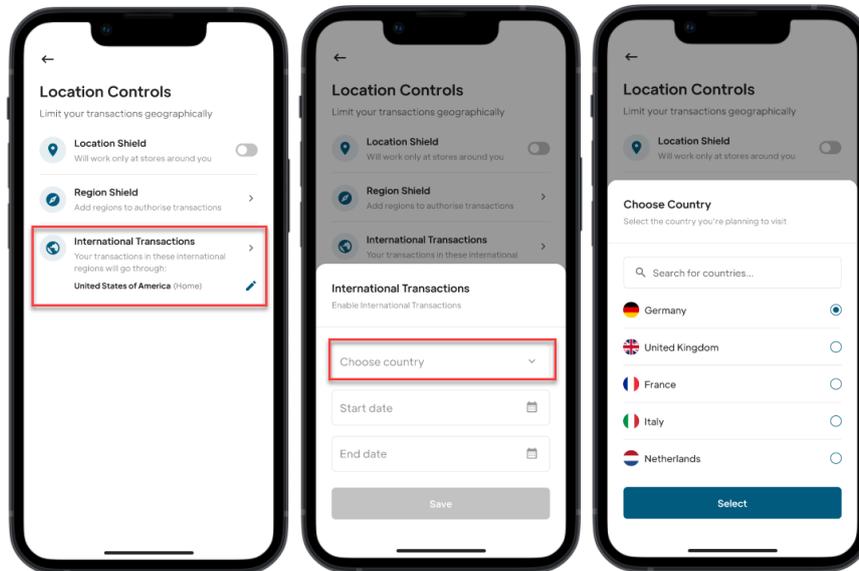


International Transactions

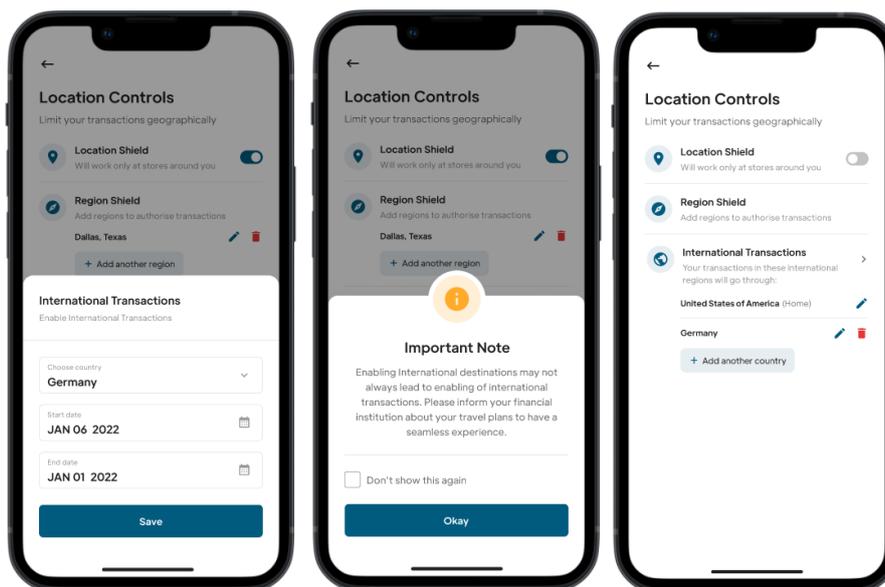
International Transactions defaults to the country that your financial institution set up your card in, otherwise knows as your home country.

Note: If you live in a different country than your financial institution, you will need to update your home country.

To add additional countries where purchases should be approved, click on **International Transactions** and the **International Transactions** page will be displayed. Click in the **Choose Country** box to display the country list.



Select the country from the list and then click **Select**. You can also add dates when the transactions are allowed but it's important to remember that you also need to contact your financial institution and notify them of any travel dates. The location that you added will appear under **International Transactions** on the **Location Controls** page.

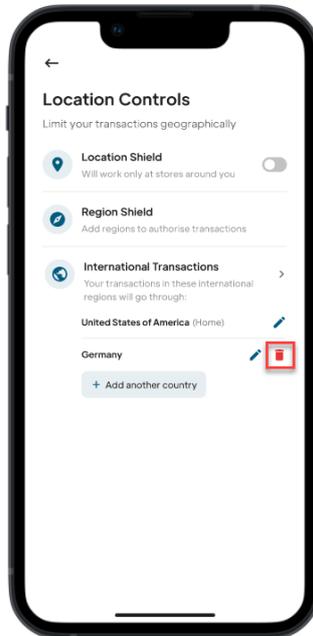


Important Information:

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

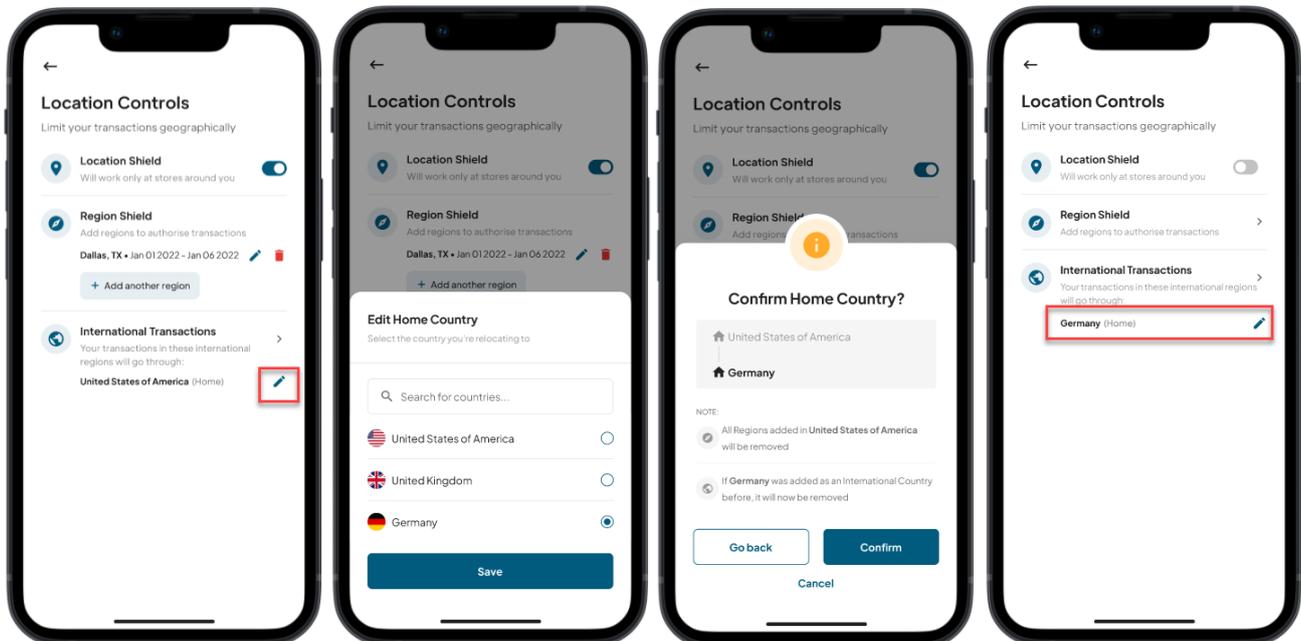
Deleting Countries

To delete a country from **International Transactions**, click the delete icon next to it on the **Location Controls** page.



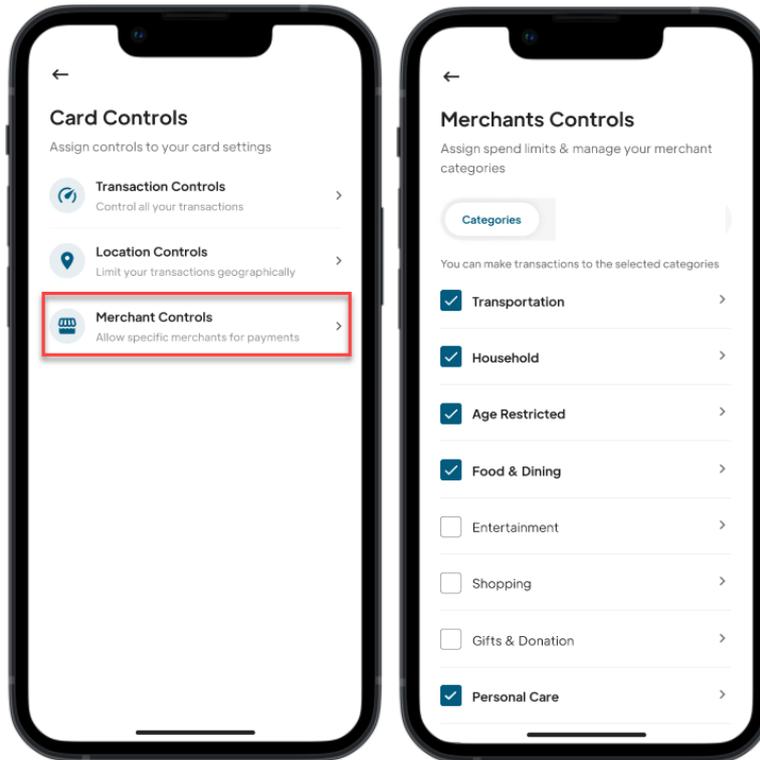
Editing Your Home Country

To change our home country, click the edit icon next to it on the **Locations Control** page and the **Edit Home Country** page will be displayed. Select the country and click **Save**. A message will appear asking you to confirm your home country. If correct, click **Confirm**. Your new home country will be displayed under **International Transactions**.



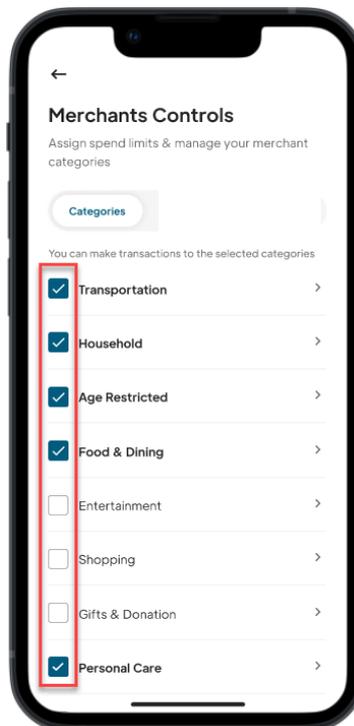
Merchant Controls

Merchant Controls allows you to restrict merchants by categories.

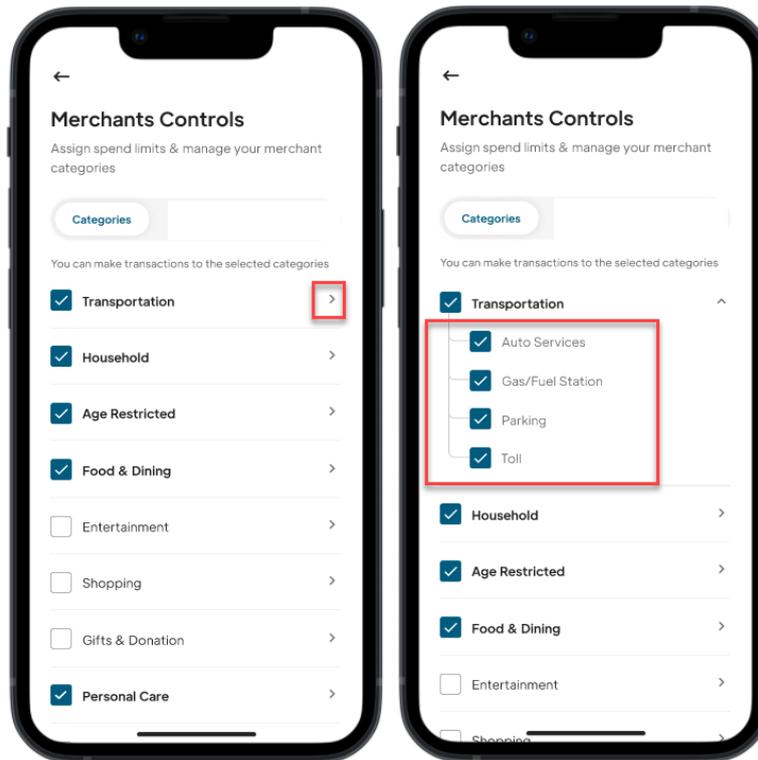


Setting Merchant Controls by Category and/or Sub-category

Merchant controls can be set at the category and sub-category level. To enable/disable transactions for certain merchant categories and/or sub-categories, click the box next to the category to enable/disable the merchant control.



To restrict transactions for sub-categories, click on the arrow next to the category and the list of sub-categories will be displayed.



Transactions will be declined for the merchant categories/sub-categories that are unchecked.

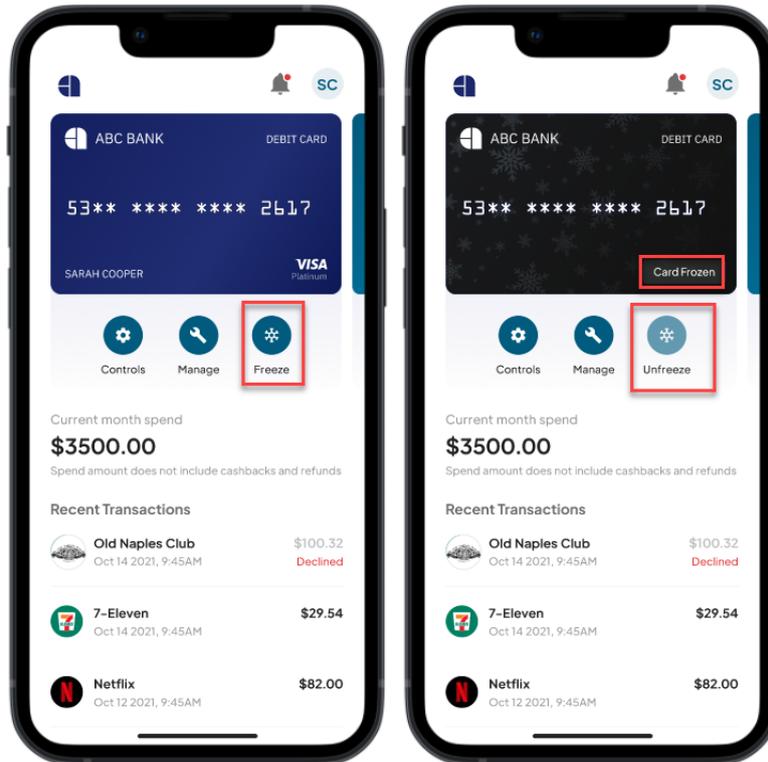
The below table lists the categories and sub-categories available in Card Suite Lite.

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

Freeze / Unfreeze a Card

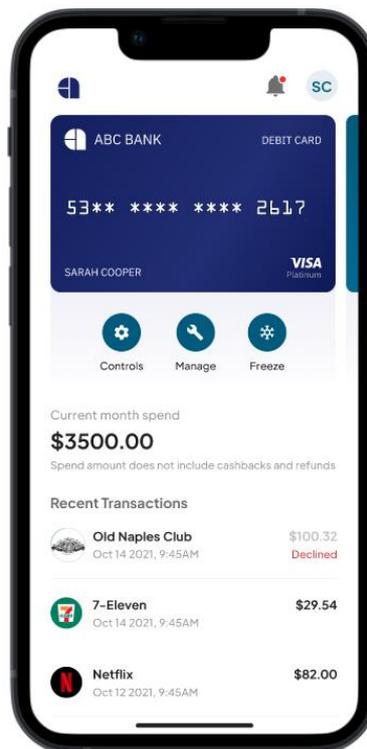
When you freeze a card, all transactions for that card will be blocked immediately except for recurring/auto payments.

To freeze your card, click the **Freeze** icon. The card that has been frozen will display **Card Frozen**. To turn your card back on, click the **Unfreeze** icon.

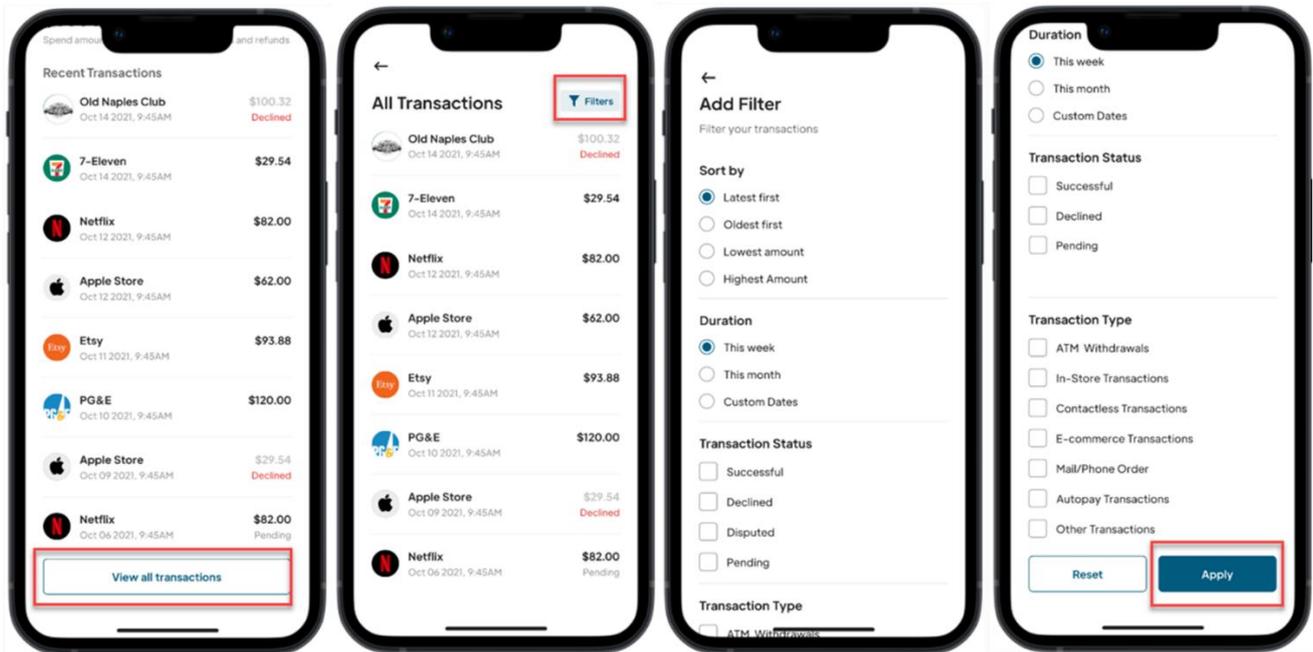


Transactions

The **Card Detail** page displays the transactions associated with the card for the last 12 months. However, you can use filters to control the list of transactions that are displayed. Transactions can be filtered by date range, transaction status, transaction type and merchant categories.

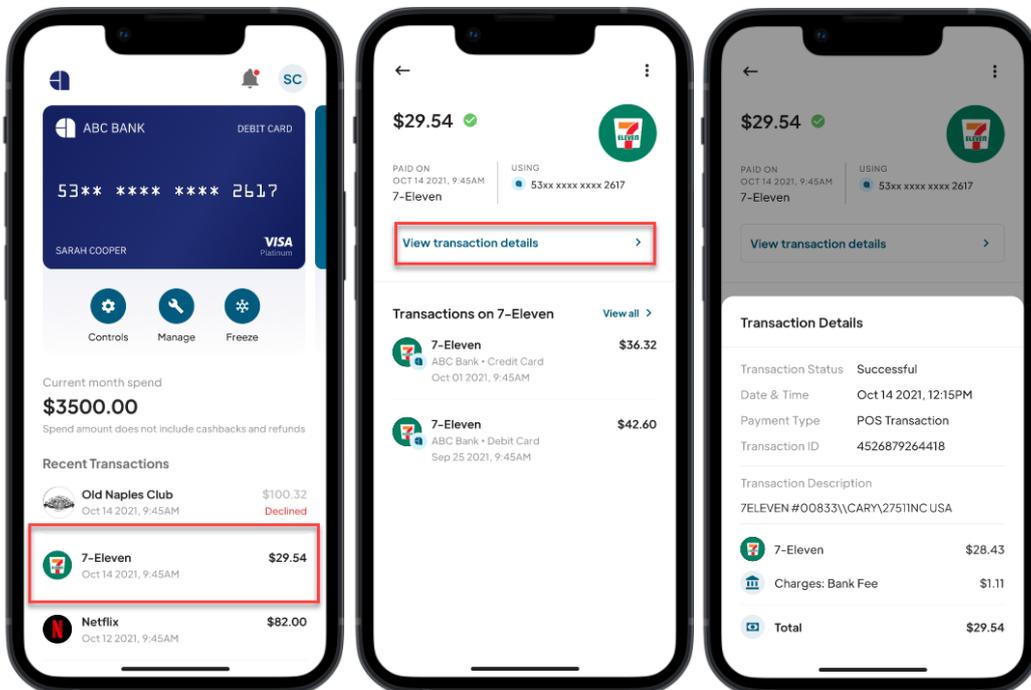


To use the filters, scroll down and click **View all transactions**. The **All Transactions** page will be displayed. Click **Filters** to go to the **Add Filter** page. Once you have selected your filters, click **Apply**.



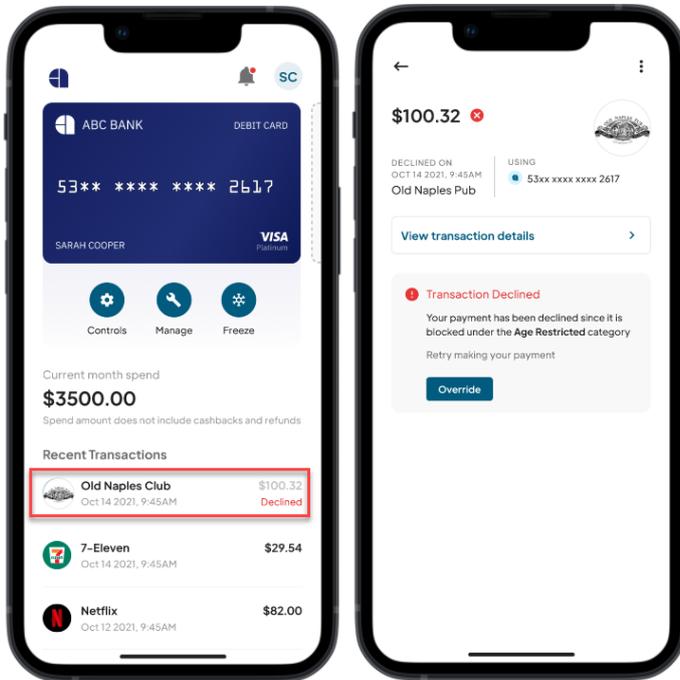
Viewing Transaction Details

To see the details for a transaction, click on the transaction. All transactions for that merchant within the last 12 months will be displayed. Click **View transaction details** to see additional information about the transaction.



Declined Transactions

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

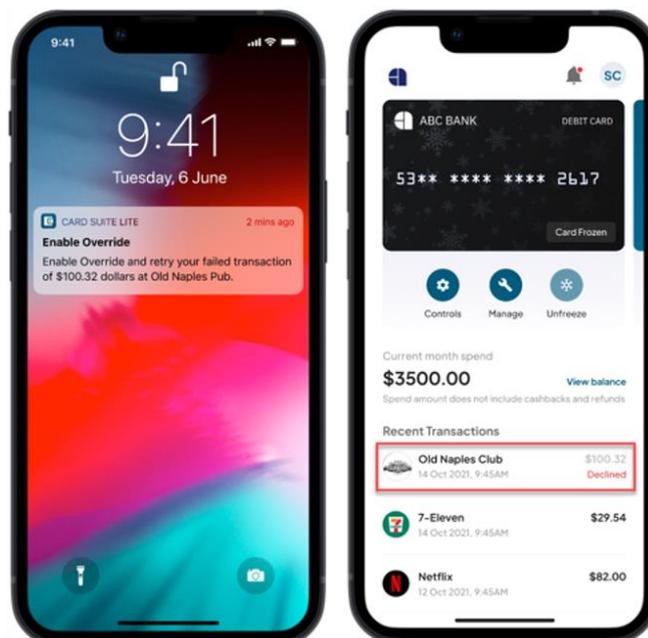


If the transaction was declined due to a card control setting the specific control will be indicated under “Transaction Declined.”

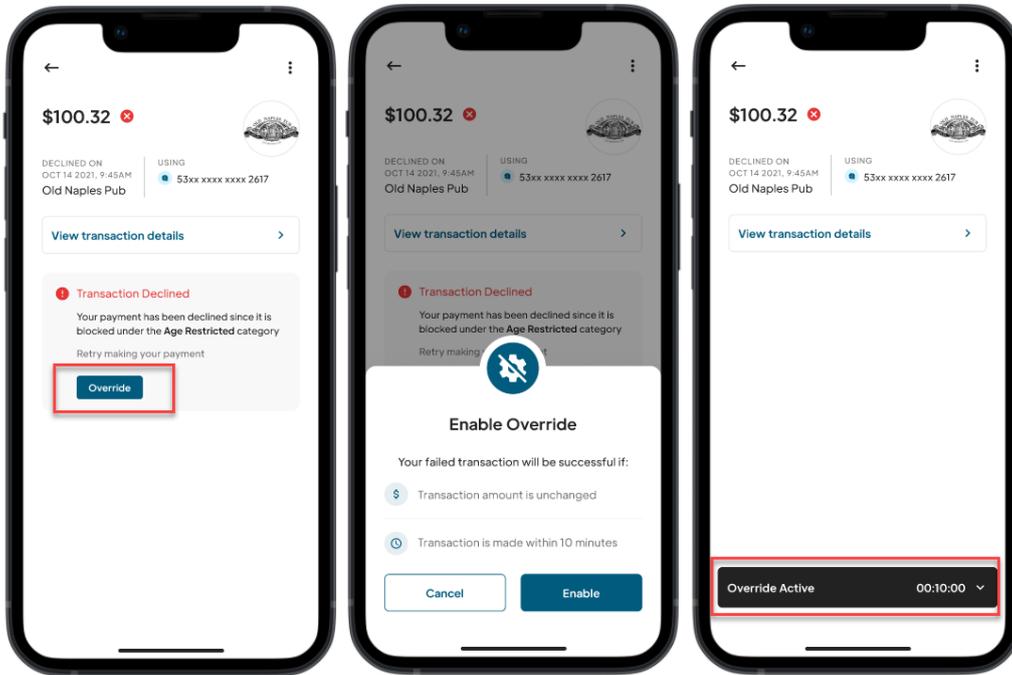
One-Time Override

As the owner, you can perform a one-time override within 10 minutes of a transaction being declined due to card controls for the exact same purchase.

Click on the notification and open the declined transaction in the Card Suite Lite app.

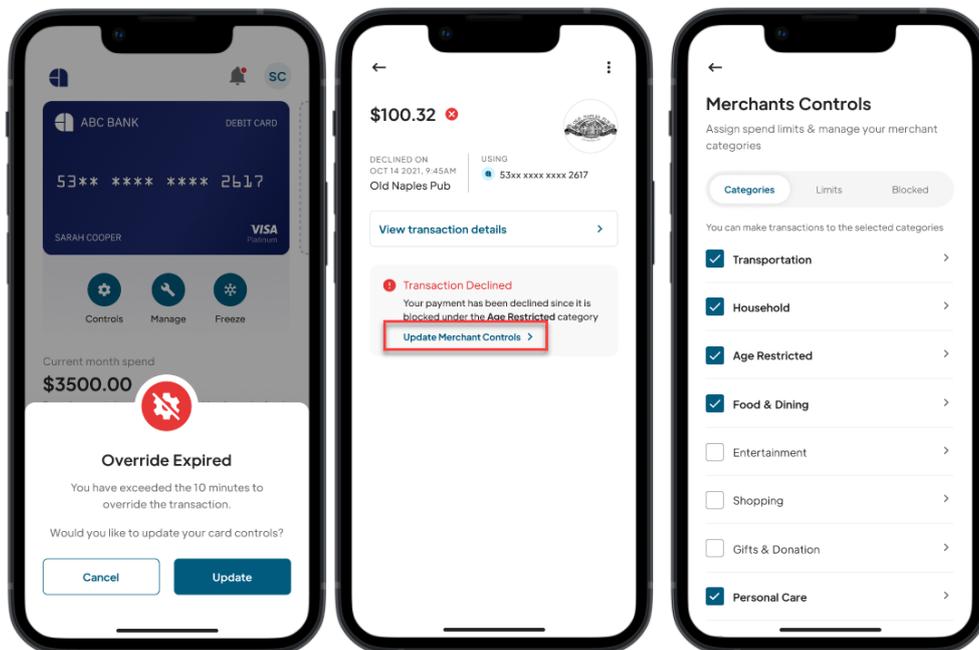


Click the **Override** button and the **Enable Override** message will appear. Click **Enable** and re-try the transaction.



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

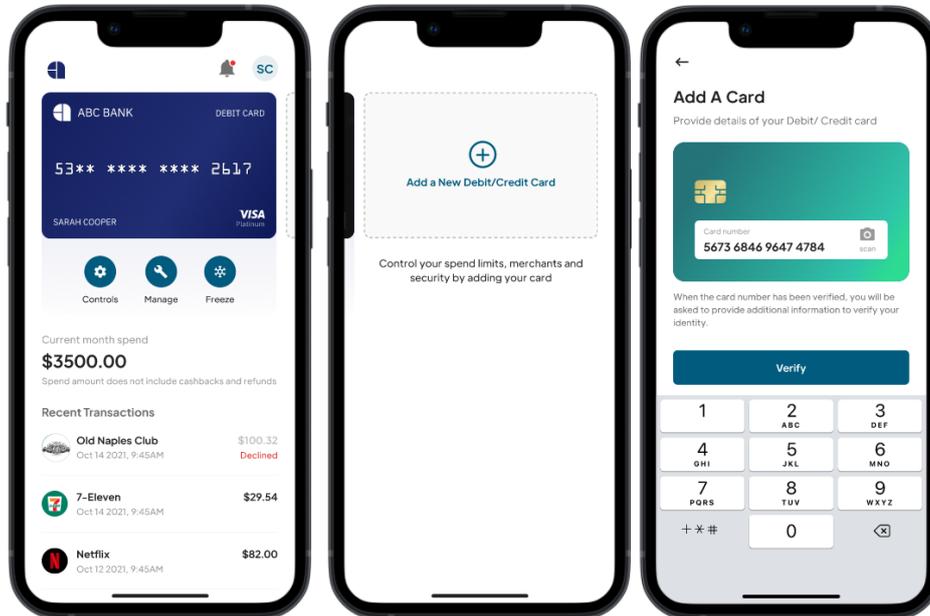
If the transaction is not performed again within 10 minutes the override will expire. You will receive a message asking if you want to update your card controls. If you select **Update**, you will be taken to the transaction detail page where you can click on update for the applicable controls.



Adding a Card

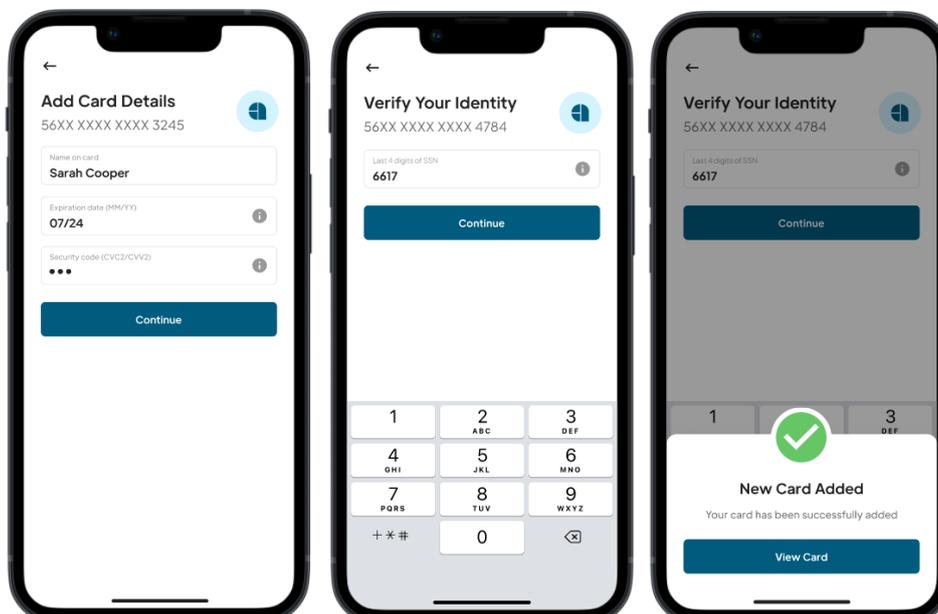
You can add multiple cards to the Card Suite Lite app if they are issued by the same financial institution.

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



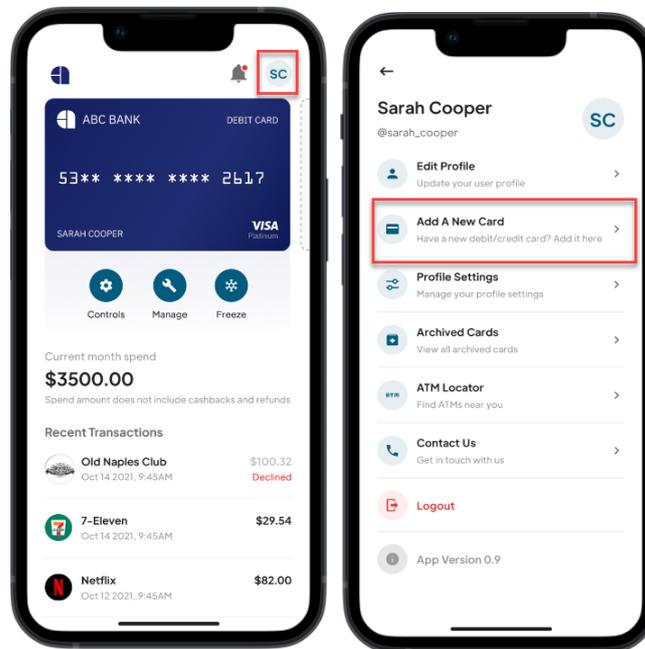
If the card number is valid, you will be taken to the **Add Card Details** page to enter your full name as it appears on the card, the expiration date and the CVC / CVV. Click **Continue**.

During the card verification process, you may be presented with a second authentication option to verify card ownership. Enter the information requested on the **Verify Your Identity** page and click **Continue**. Upon successful verification of the card details, a **New Card Added** message will be displayed.



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

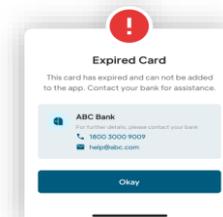
You can also add additional cards by going to **Profile** by clicking your initials at the top of the **Card Details** page and then select **Add a New Card**.



Adding a Card Error

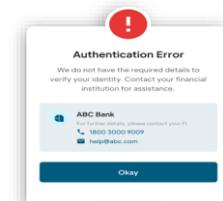
Expired Card Error

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



Authentication Error

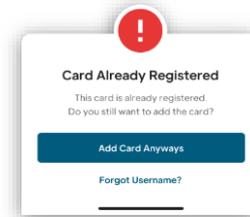
If the card you are trying to add has an authentication error, the card either does not have second factor authentication associated to it or the card has not been activated.



Card Already Registered Error

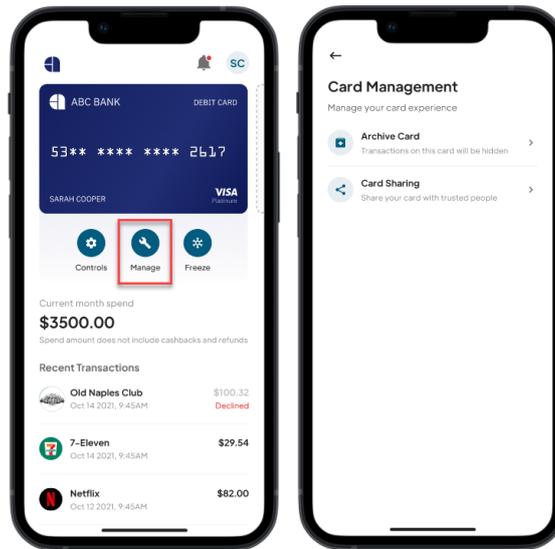
If the card you are trying to add has been already added, you will be provided with 2 options:

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



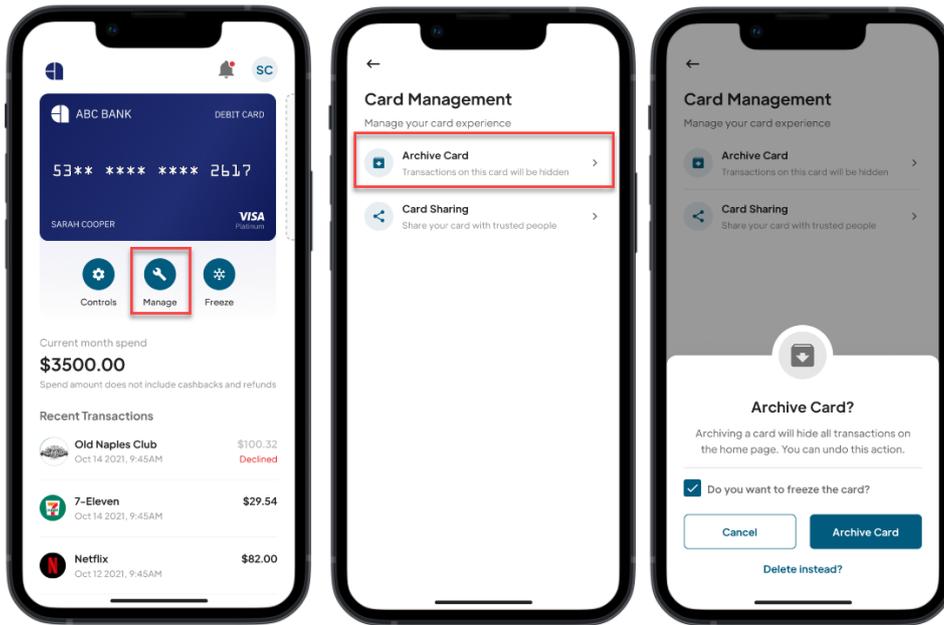
Manage

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



Archiving a Card

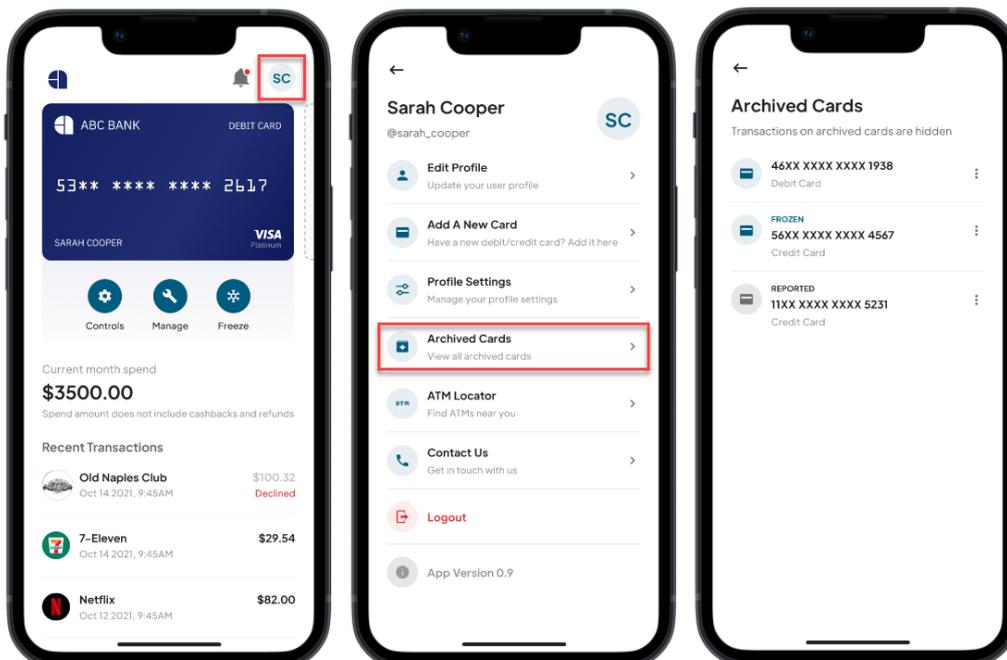
Archiving a card allows you to hide a card from the home view while keeping the card controls and the ability to freeze/unfreeze the card. Archiving a card only removes the card and transaction history from the home page view, all controls remain active. If you archive a card, you will no longer receive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



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

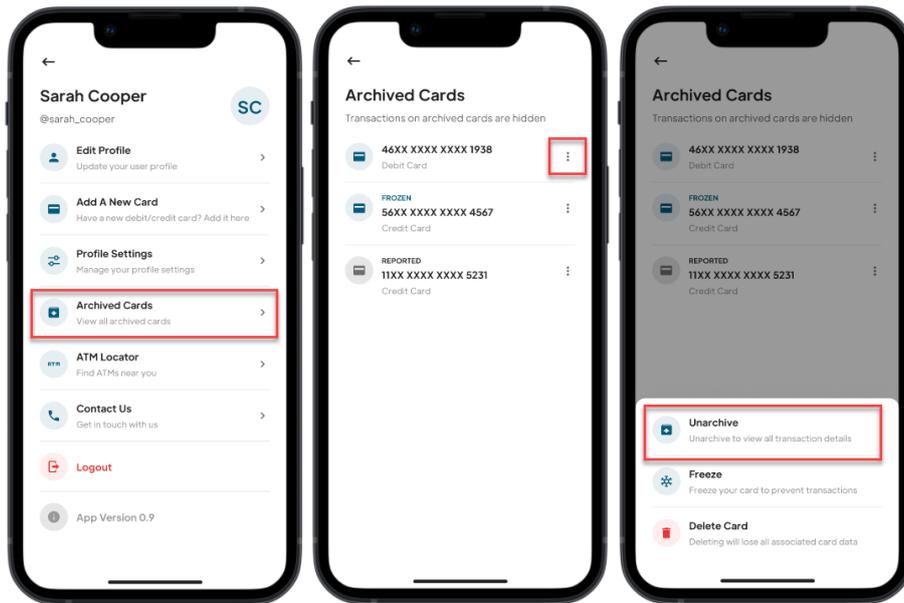
Viewing Archived Cards

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



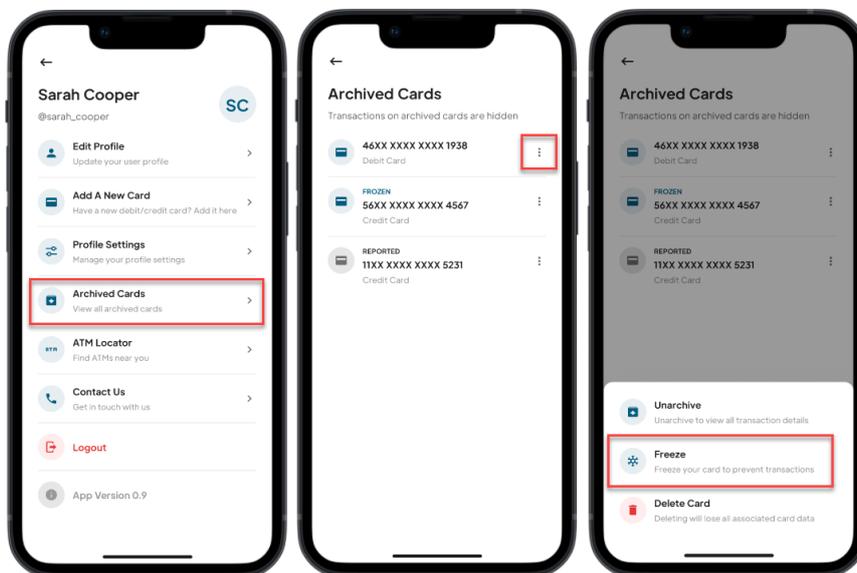
Unarchive a Card

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



Freeze/Unfreeze an Archived Card

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



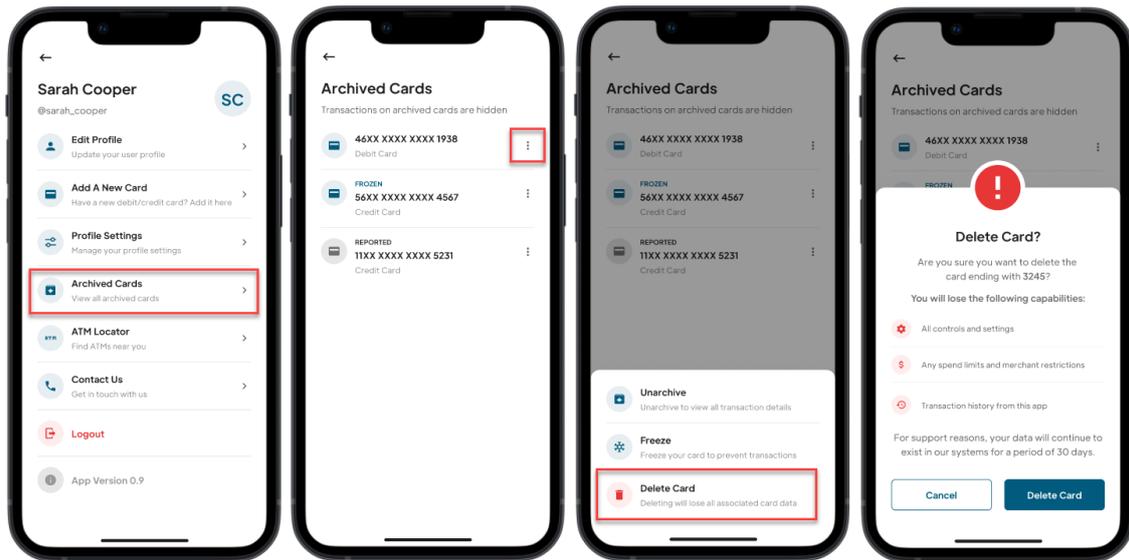
Deleting a Card

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

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

To delete an archived card, go to the **Archived Cards** page, click the 3 dots next to the card that you want to delete and then click **Delete Card**.

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



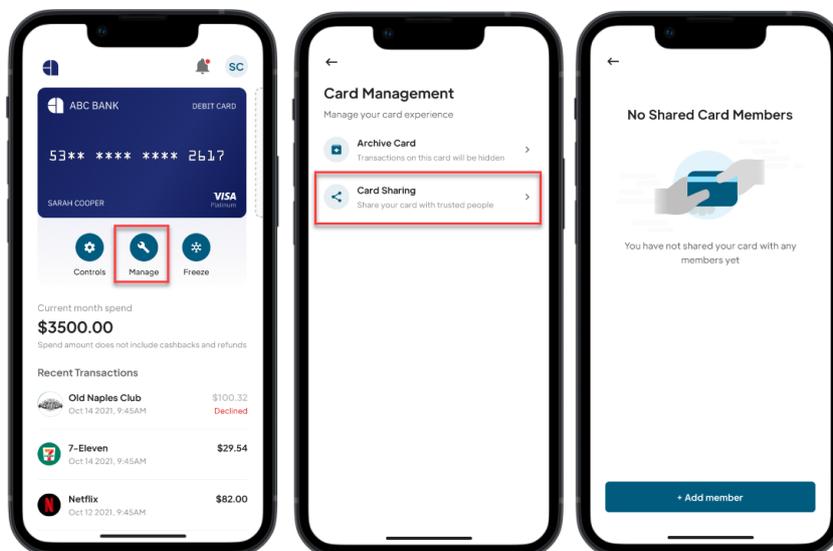
Sharing a Card

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

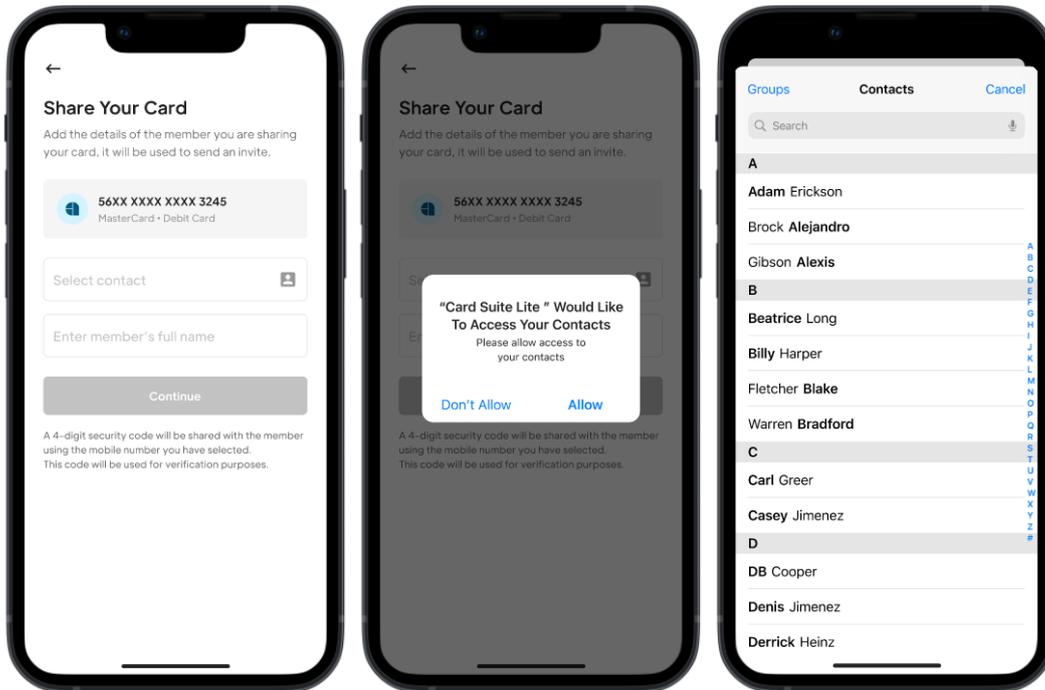
When a card is shared, the shared card user can:

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

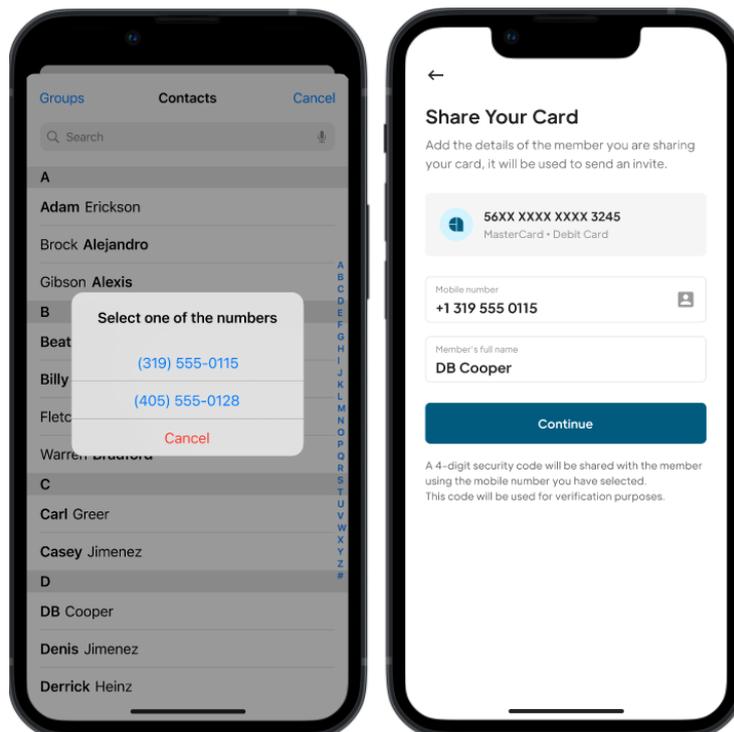
From the **Card Details** page, click **Manage**. The **Card Management** page will be displayed. Click **Card Sharing**. Click **+Add Member**. The **Share Your Card** page will be displayed.



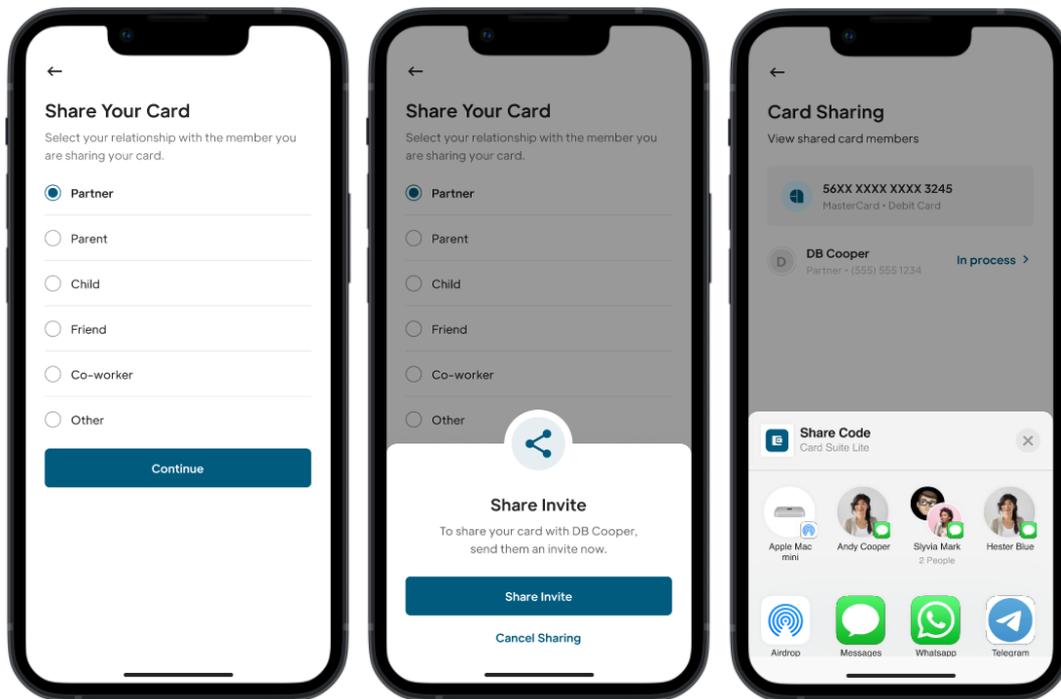
You will receive a message stating that Card Suite Lite would like access to your contacts. Click **Allow** and your contact list will be displayed. Select the contact that you would like to share the card with.



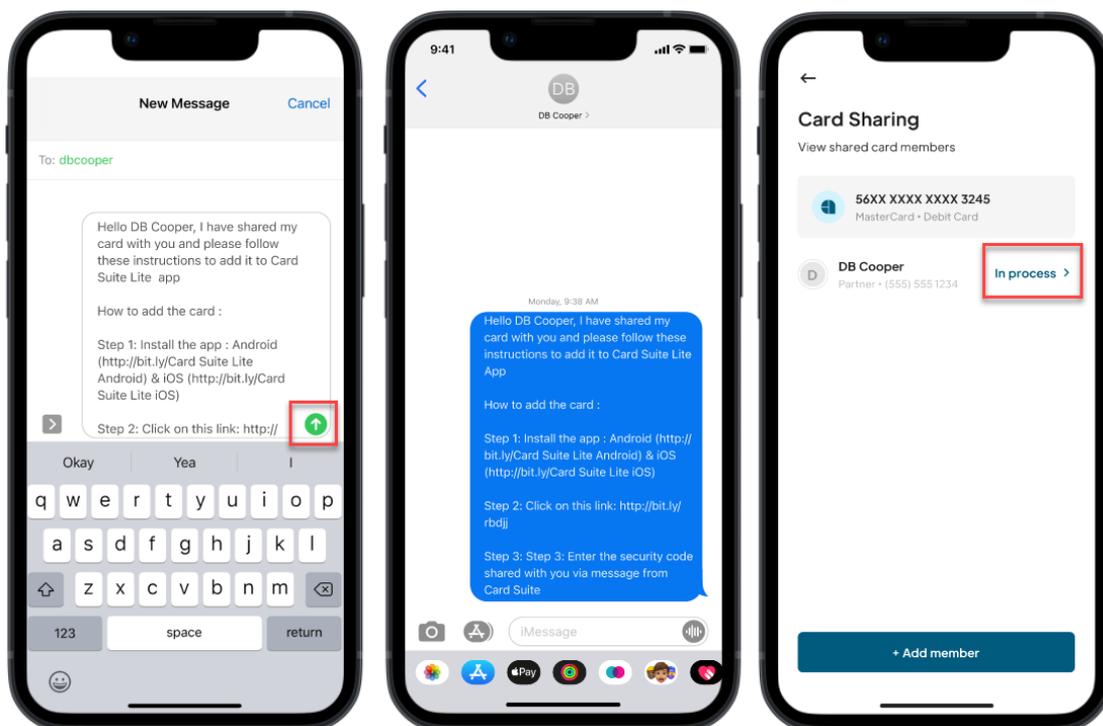
If you have more than one phone number for that contract, the app will ask you to confirm which phone number the invite should be sent to. The contact information will auto populate. Click **Continue**.



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



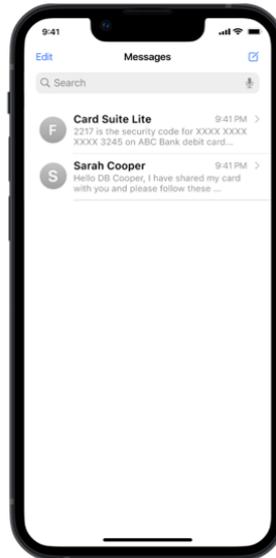
An auto populated text message will open. This is the message that will be sent to the shared user with instructions and a link to the Card Suite Lite app. Click the send button to send the text message. The **Card Sharing** page will show the status of the card sharing invite.



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

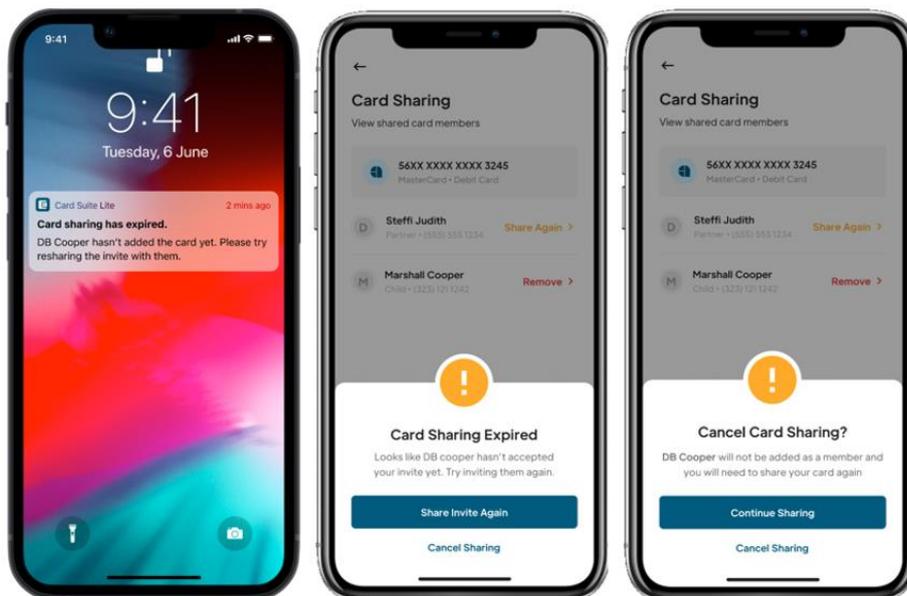
- One containing the one-time security code that is sent via SMS text to the shared user's mobile phone number that was entered.

- Another one with a message on how the shared user can add the card to the Card Suite Lite app.



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

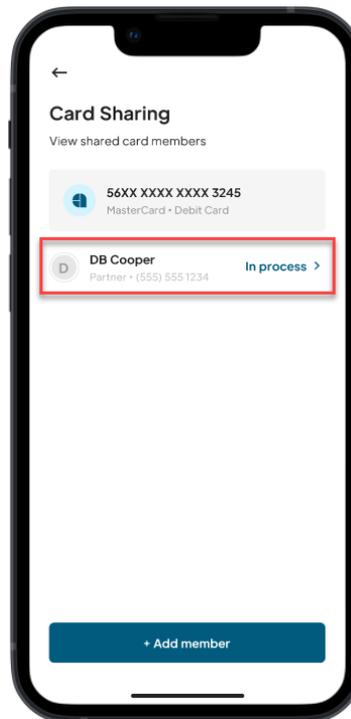
You will receive a notification telling you that the shared user has not set up their account. Click on the notification to open the Card Suite Lite app. A **Card Sharing Expired** message will be displayed. Click **Share Invite Again** or **Cancel Sharing**. If you select **Cancel Sharing** you will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



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

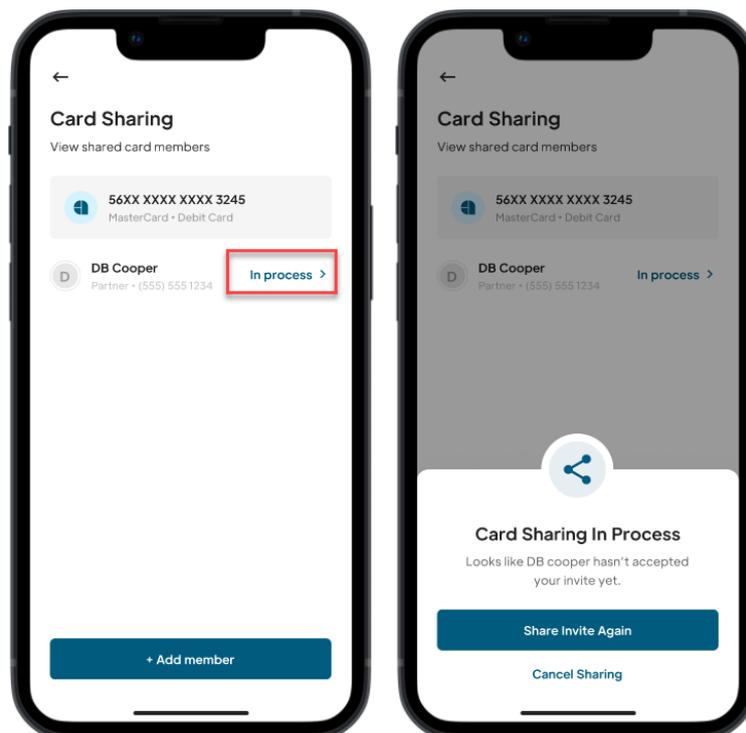
Viewing the Status of a Shared Card Invite

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



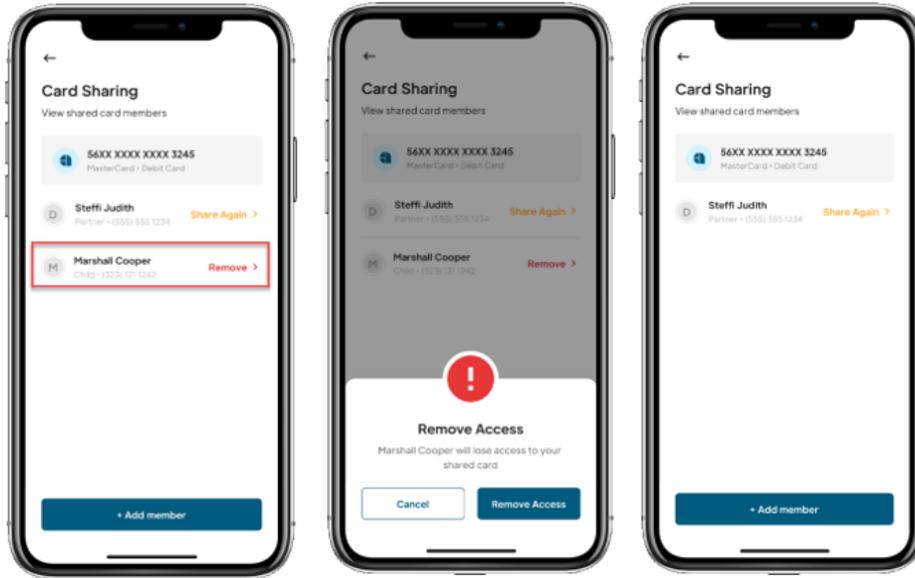
Canceling or Resending a Shared Card Invite

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



Removing Shared Card Access

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



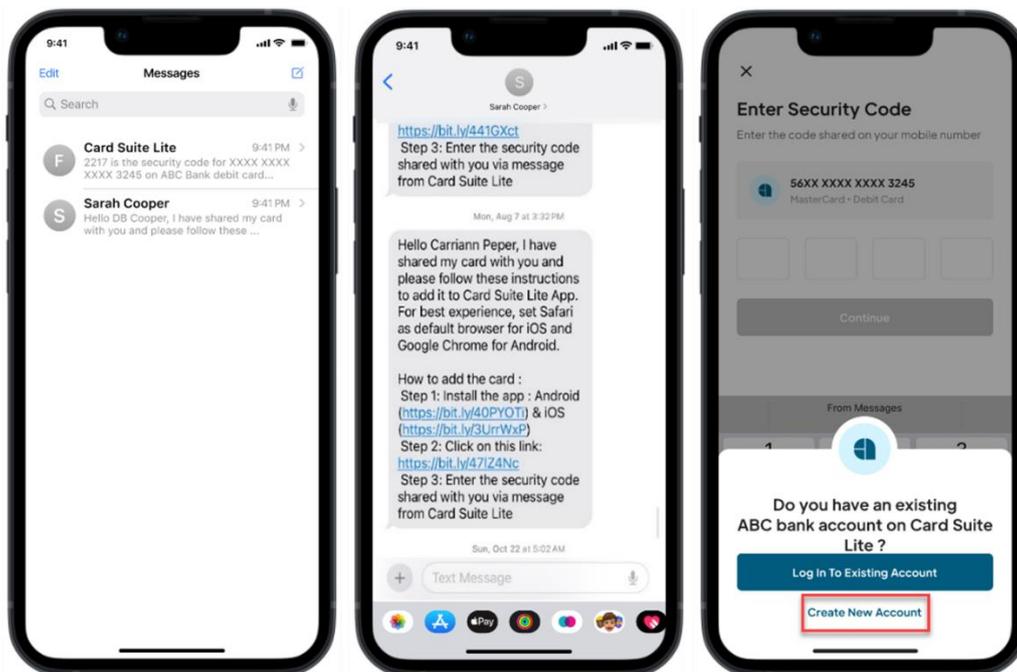
Shared User Experience

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

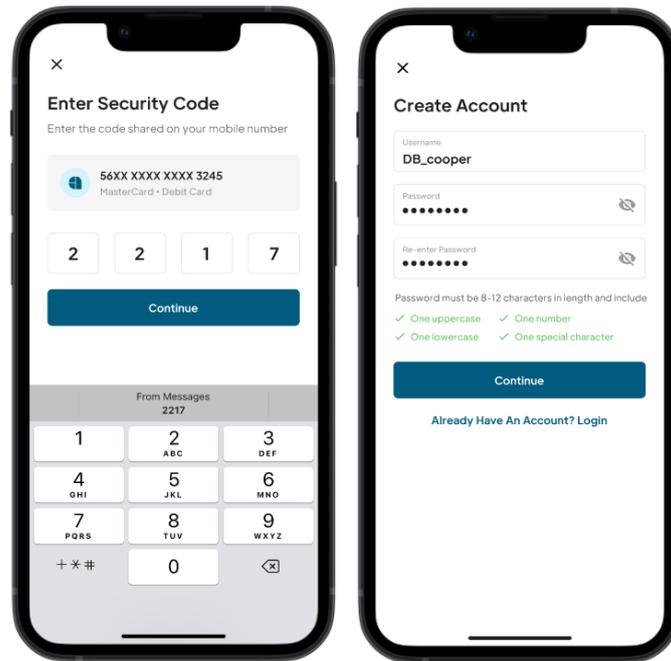
New User to Card Suite Lite

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

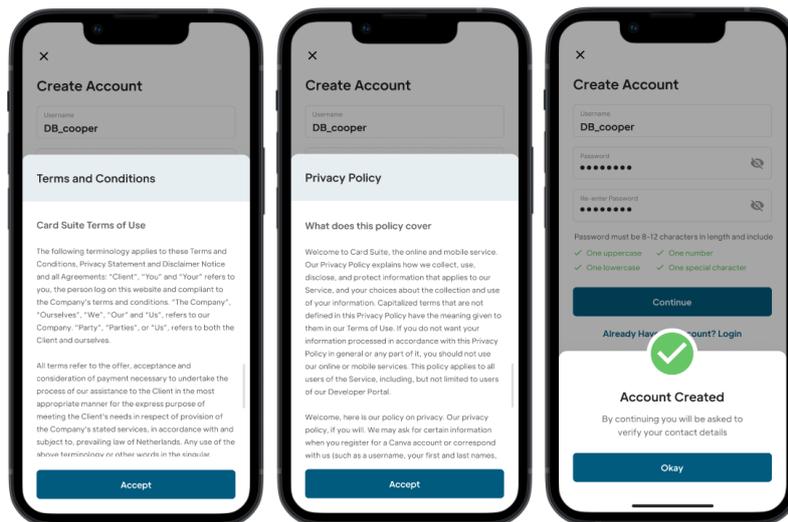
Once downloaded, click the second link in the text message to begin the account creation process. A message will be displayed asking if the user has an existing account. Click **Create New Account**.



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



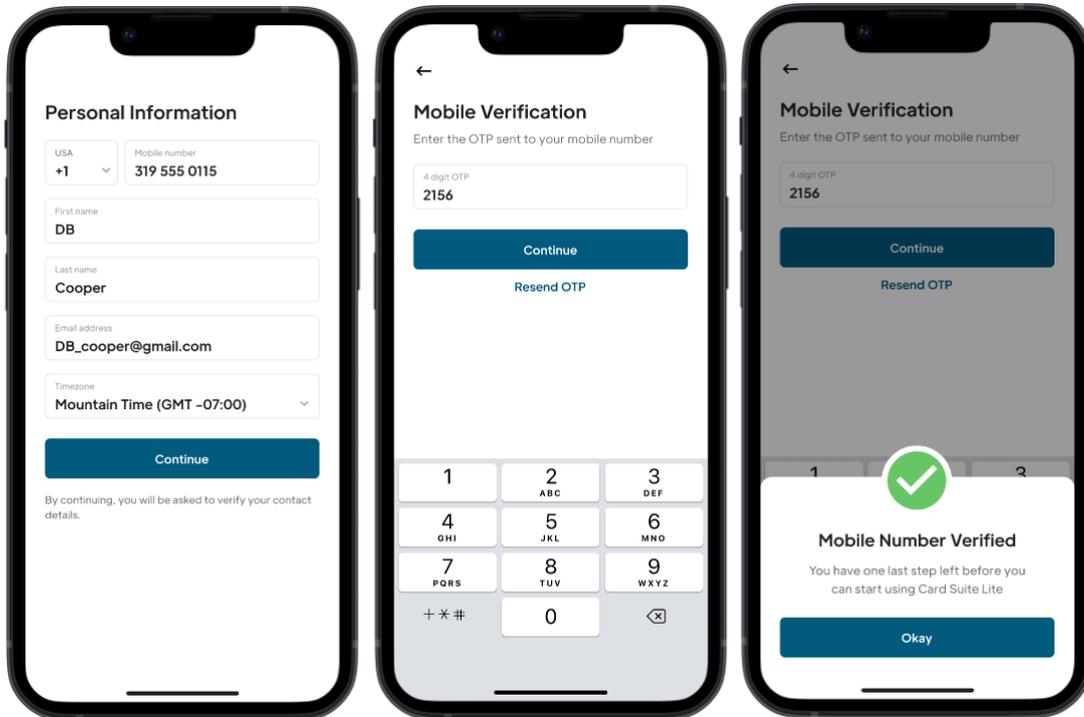
The **Terms and Conditions** and **Privacy Policy** will be presented. After accepting both, an **Account Created** message will be displayed. Click **Okay**.



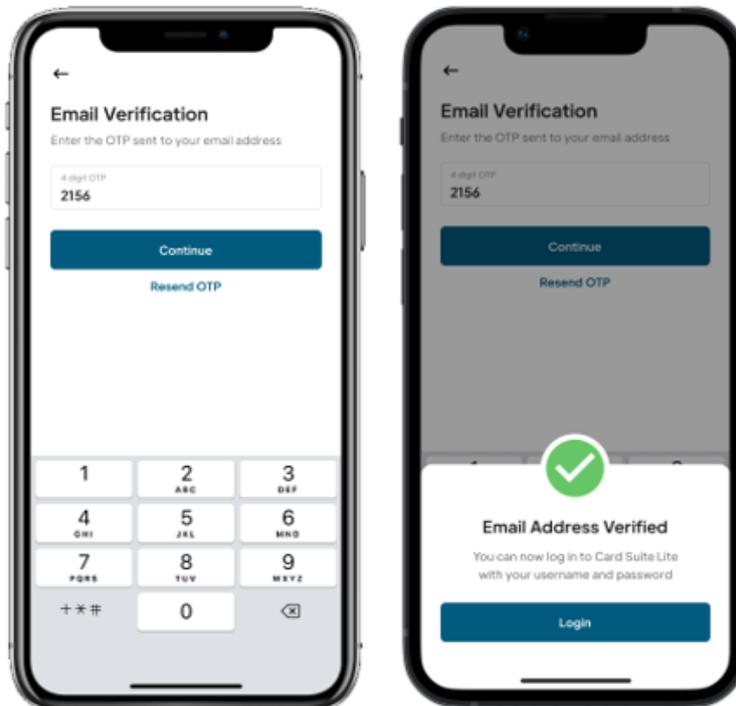
After account creation, you will be asked to enter the following personal details and click **Continue**:

- Mobile Number (mandatory)
- Full Name (mandatory)
- Email Address (optional)
- Time zone - It is auto populated but you can choose another time zone by selecting it from the drop-down list. The time zone selected will be used for time of transaction in the transaction list.

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



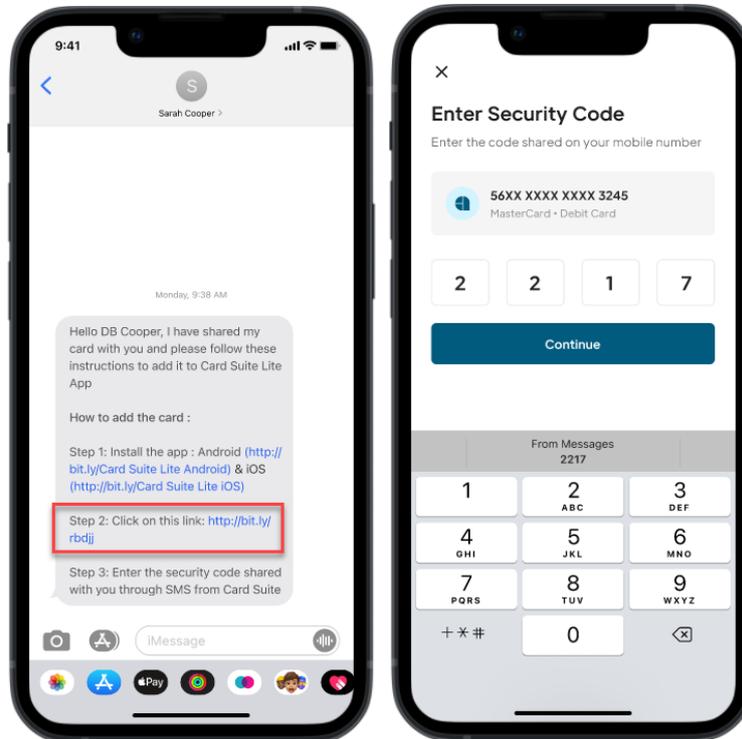
If an email address was entered on the **Personal Information** page, a one-time passcode will be sent to that email address. Enter the OTP on the **Email Verification** page and click **Continue**. After the mobile phone and email address verification, you will be prompted to sign into the app.



Existing Card Suite Lite User

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

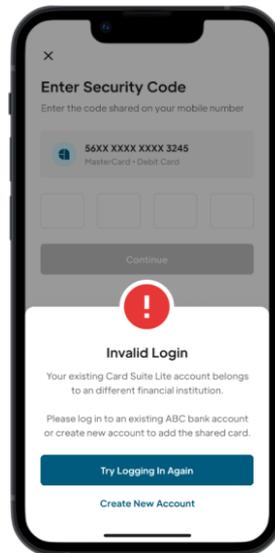
Click the second link in the text message to add the shared card to your existing Card Suite Lite app. The **Enter Security Code** page will be displayed. Enter the security code that was received in the second text message and click **Continue**.



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

Note: If the shared card recipient is not logged into Card Suite Lite, after clicking on Step 2 s/he is presented with 2 options, “No, Create a New Account or Have an “Yes, Login To An Existing Account”. If “Existing Account” is chosen user will be prompted to login. Once logged in the user will need to navigate back to the invite and click on Step 2 to add the card.

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



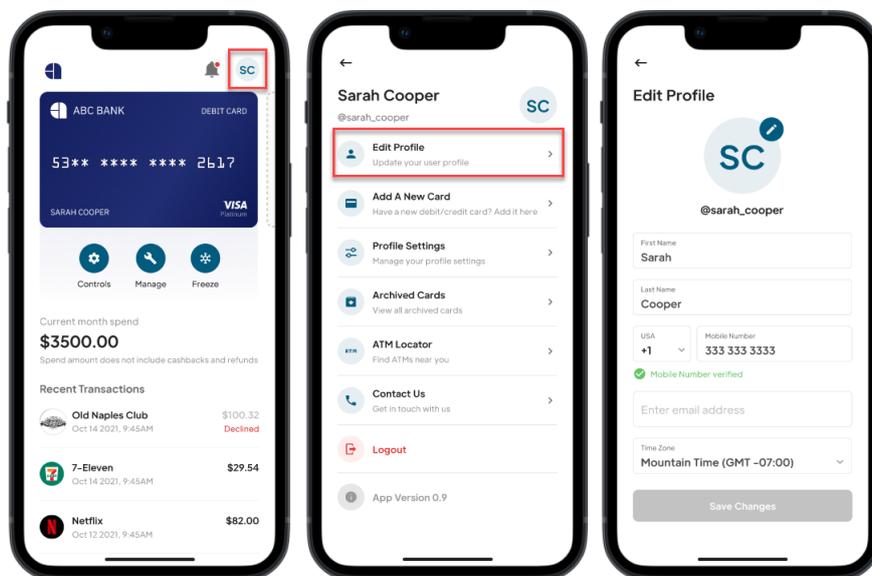
Account Management

User Profile

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

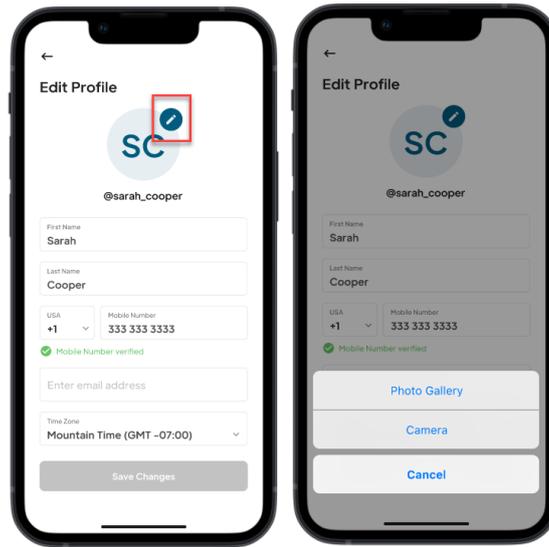
- A picture
- First and last name
- Mobile number – this is used for forget username/password process.
- Email address – Delete or update email address.
- Time zone – used to display transaction times. All notifications show in central time.

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

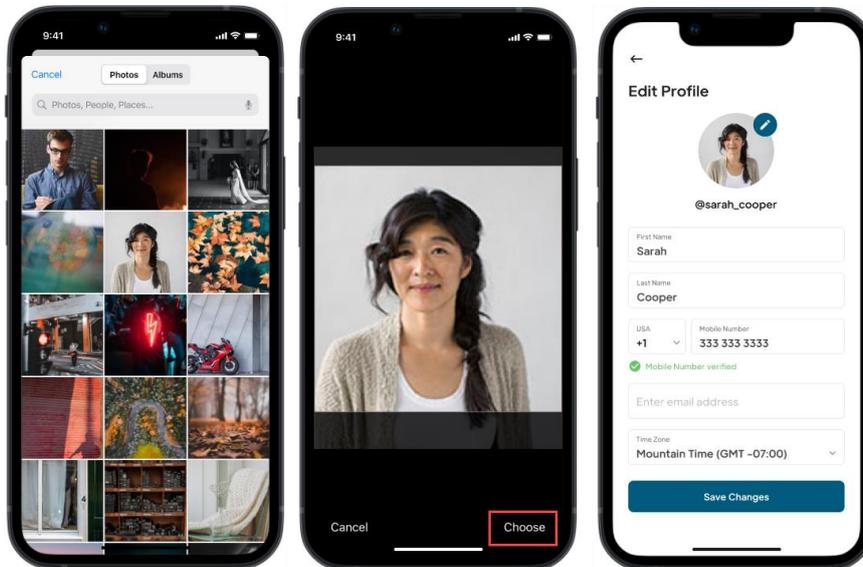


Adding/Editing Your Picture

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



Once you have selected your photo, click **Choose** and then click **Save Changes**.

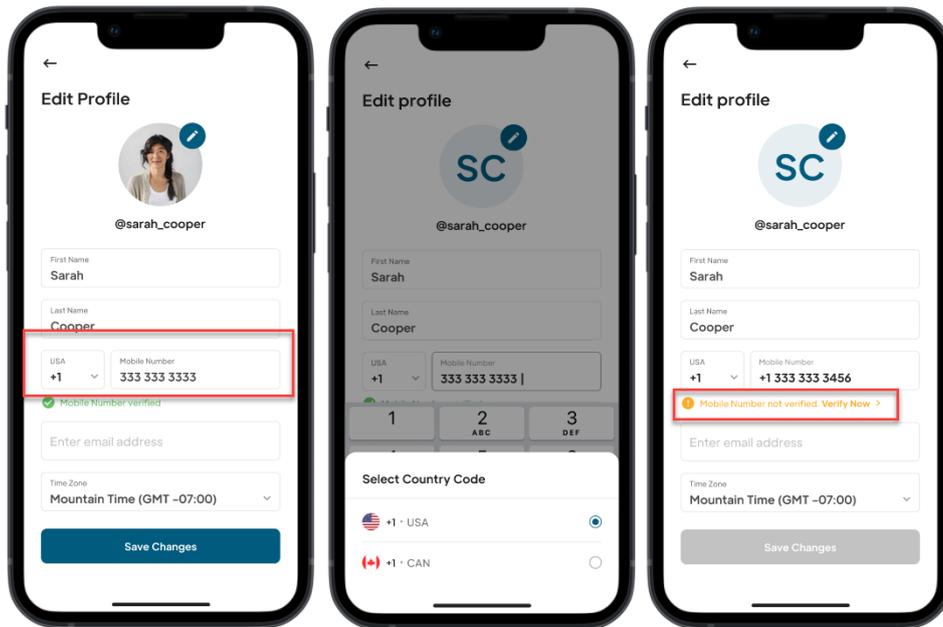


If you want to edit or delete your profile picture, click the edit icon on the **Edit Profile** page and the **Update Profile Picture** page will be displayed. You can set a new profile picture or remove profile picture.

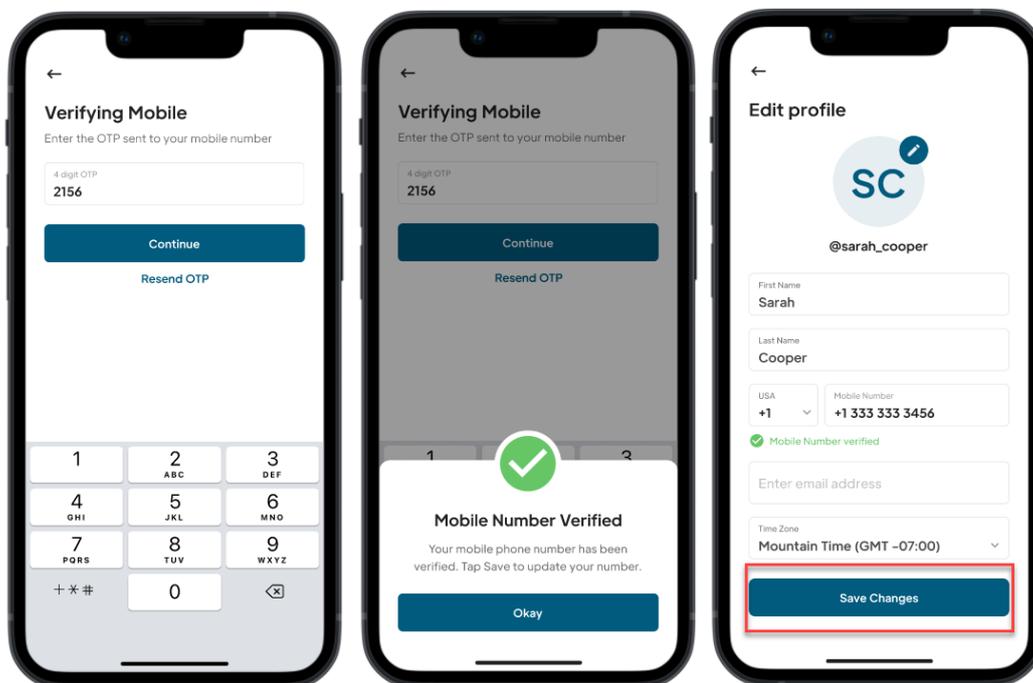
Updating Your Mobile Number

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

From the **Edit Profile** page, click in the **Mobile Number** field and enter the new number. A message will appear stating **Mobile Number not verified. Verify Now**. You will be required to click that field to have a one-time passcode sent to that number to verify the phone number.



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

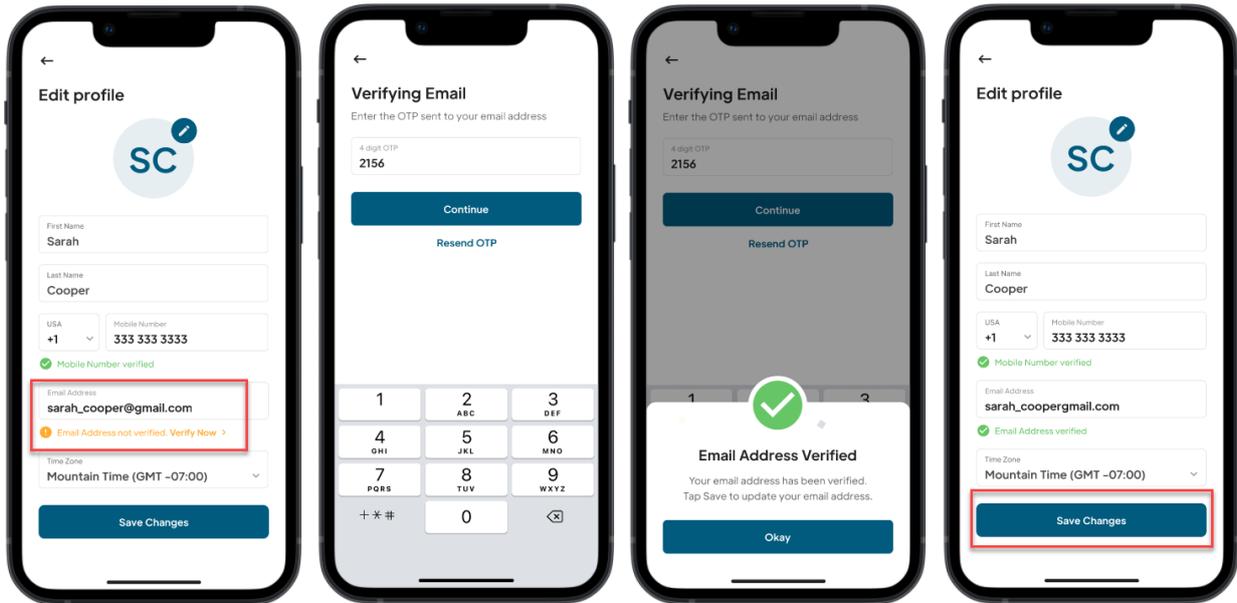


Updating Your Email Address

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

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

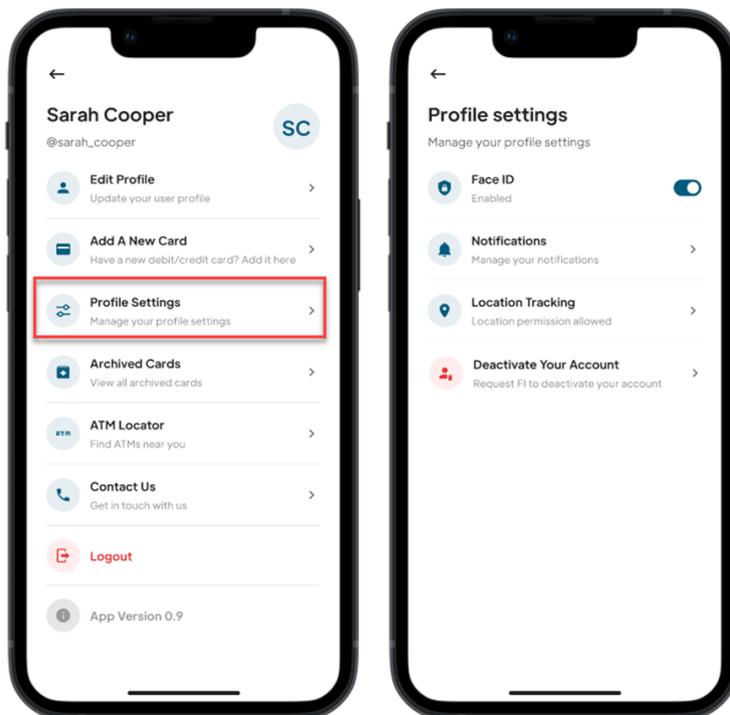
Once the passcode is received, enter it into the 4-digit OTP field and click **Continue**. An **Email Address Verified** message will appear. Click **Okay**. Proceed to **Save Changes** when all of your information is correct.



Profile Settings

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

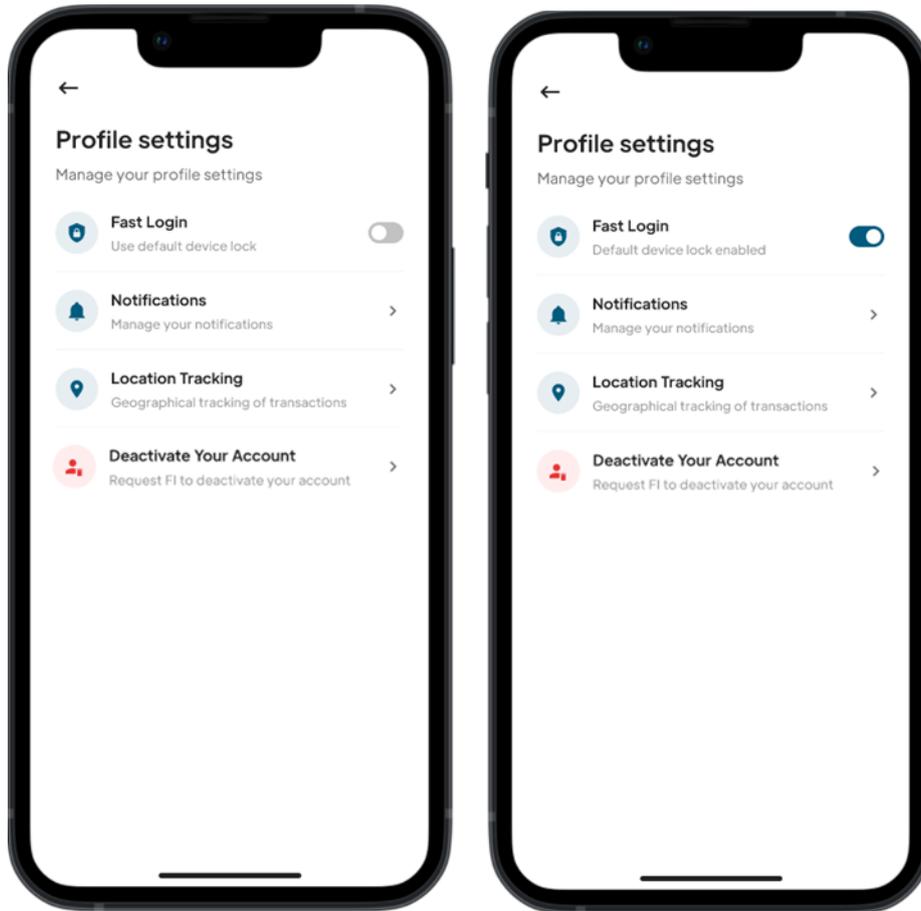
- Fast Login
- Notifications
- Location Tracking
- Deactivate your account



Fast Login

You are defaulted for Fast Login to Device Lock or App Pin depending upon which one your device supports:

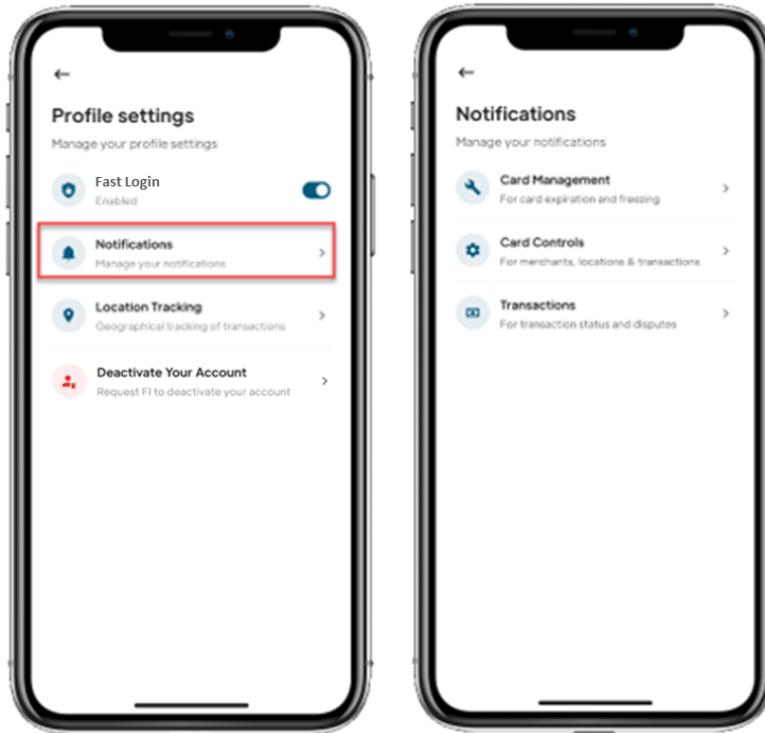
- **Device Lock:** Biometric ID (face or fingerprint)
- **App Pin:** User created PIN



If your device defaults to Device Lock – you can disable Fast Login and use an App PIN. This will reset to default if user logs out of account.

Enabling/Disabling Biometric Log In

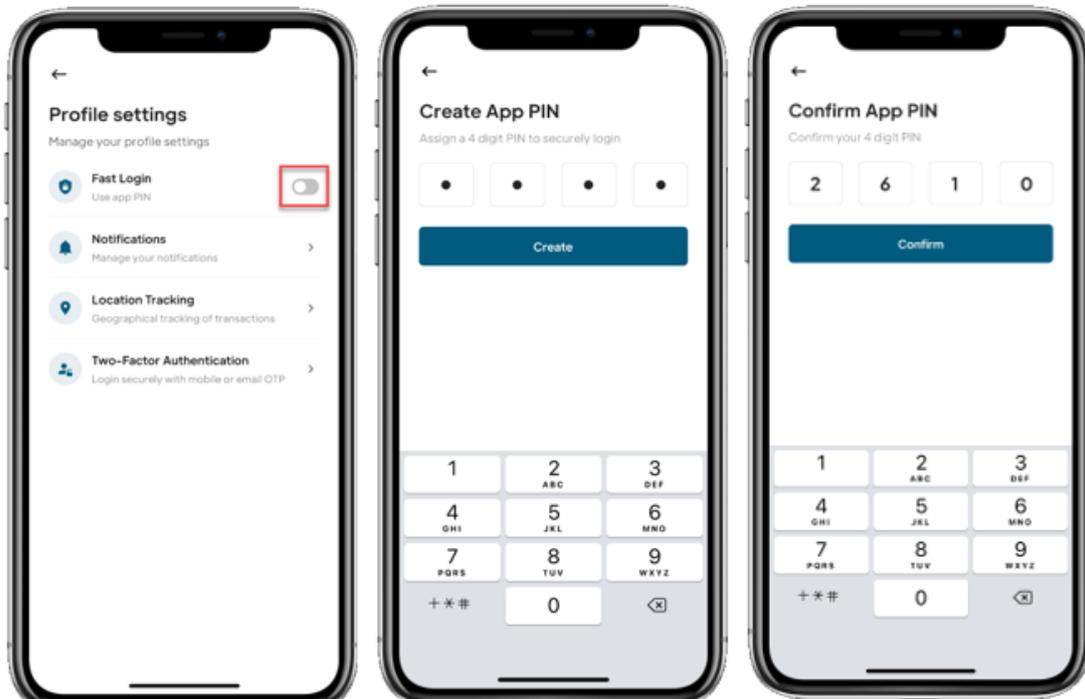
From the **Profile Settings** page, click the toggle next to **Fast Login**.



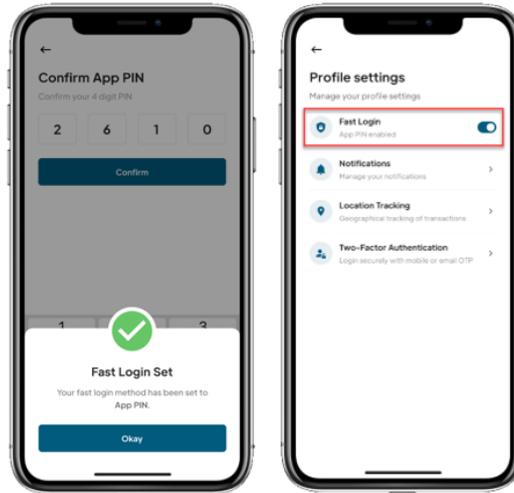
To disable biometric log in, click the toggle. If the toggle is gray, Face ID/Fingerprint is turned off and APP PIN will need to be created and used going forward. Toggle will reset to default if user logs out of account.

Enabling / Disabling App PIN

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



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



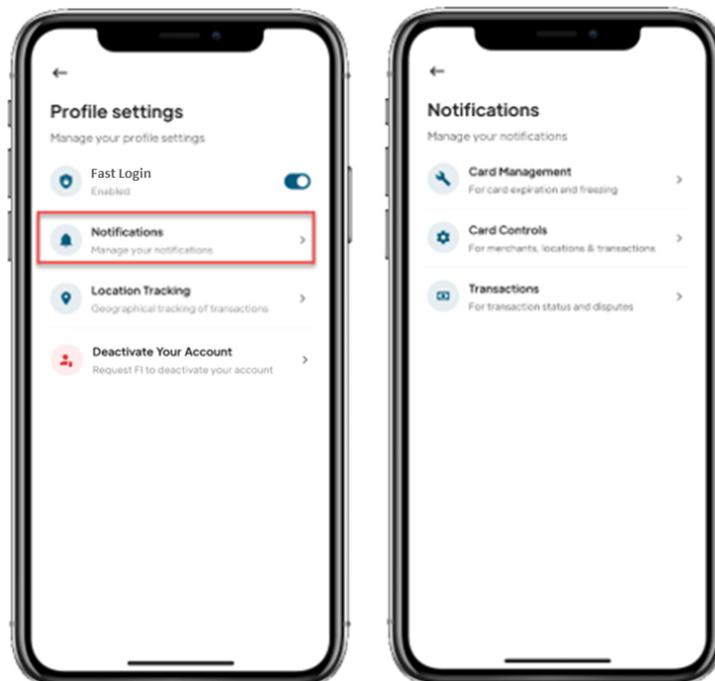
To disable the **App PIN** log in option, click the slider next to **App PIN**, enter your 4-digit PIN and click **Continue**. If the toggle is gray, **App PIN** is turned off.

Notifications

- By default notification are all on upon registration. You can manage the app notifications on the Notifications page. .

Note: All push and inbox notifications will be in central time.

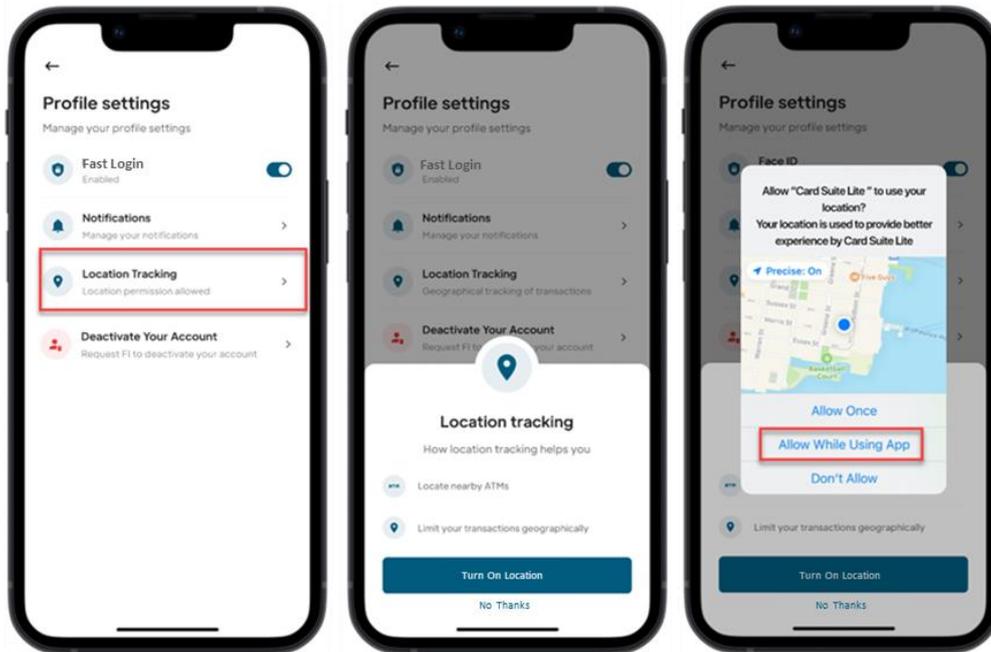
To enable or disable notification, click on **Notifications** from the **Profile settings** page. The **Notifications** page will be displayed. Click on the category that you want to turn on notifications for. If the toggle is grayed out, the notifications for that category are turned off. Click the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



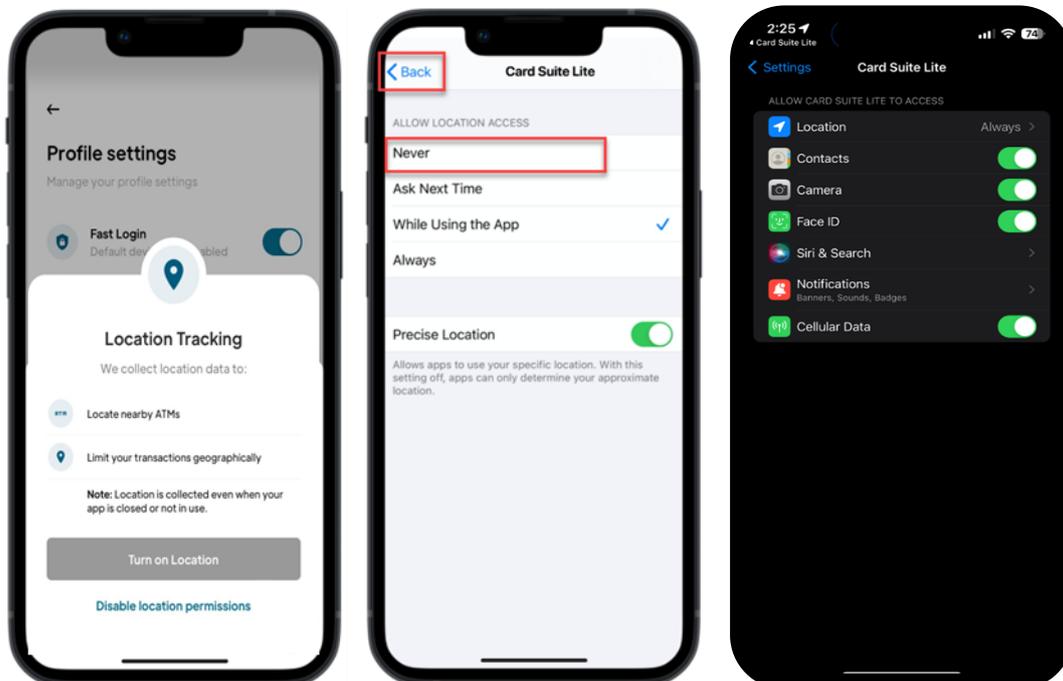
Location Tracking

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

To turn on **Location Tracking**, from the **Profile Settings** page, click on **Location Tracking**. When the **Location Tracking** message appears, click **Turn on Location**.



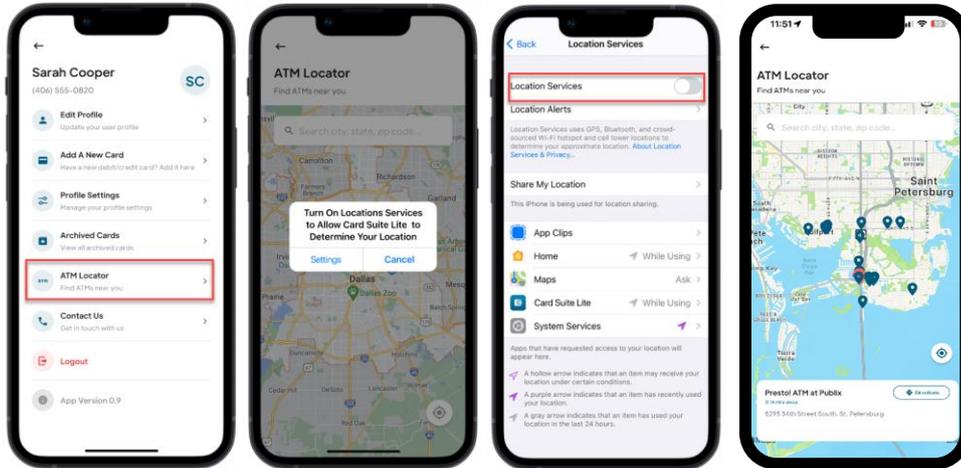
To turn off location tracking, click **Location Tracking** from the **Profile Settings** page. When the **Location Tracking** message appears, click **Disable Location Permissions**. This will take you to your Device Settings menu for Card Suite Lite. Select Location, then Select **Never** and then click **Back**.



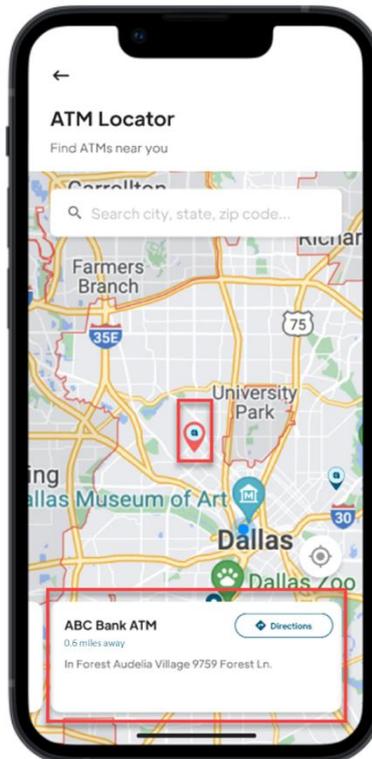
ATM Locator

ATM Locator displays all the ATMs that are near your current location. You can also search for ATMs near a different location. Clicking on the location will provide information about the ATM and its location.

From the **Account Management** page, click **ATM Locator**. Location services must be enabled on your phone for this feature to work. If it is not enabled, the app will direct you to **Settings** to turn it on. When the Location Services page opens, click the toggle to turn it on.



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



Contact Us

The **Contact Us** page provides your financial institutions information and may include the address, website, email address, contact number, social media links and the Operating Hours. The map icon next to the FI address will allow you to do directions to this address. The Operating Hours are visible by clicking on the drop down arrow.

