

TOPIC 1: CARD CONTROL BASICS AND BENEFITS

Mobile Banking Card Controls is an easy to use feature that gives users control over the transactions that are processed on their card accounts. Users will be able to enable and disable these features at any time via the Card Controls feature of their FIS Mobile Banking application.

FIS Mobile Banking Card Controls include the following features:

- **Adding and Disabling Cards:** Users can enable or disable cards anywhere, at any time, via their mobile banking application.
- **Location Based Card Controls:** Users can limit the regions where cards can be used.
- **Transaction Type Controls:** Users can limit how the card is used by excluding certain transactions like Bill Pay, or ATM transactions.
- **Merchant Type Controls:** Users can limit what types of merchants can run their card based on the categorization of the merchant.
- **Threshold Amount Controls:** Users can set a dollar amount limit for card transactions.

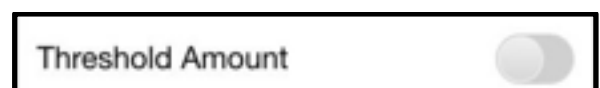
The benefit is that these controls can protect the cardholder from fraud in the event of card skimming, loss, and theft by limiting how a card's information can be used.

For example: *If a user is traveling they can enable their card within the region they are visiting, and then disable use within that region after they leave. If their card information had been stolen during their stay, the card could not be used there after being disabled by the user through the Card Controls feature within the FIS Mobile Banking application. This adds an extra layer of protection to user's funds.*

Toggle Switches:

The card controls feature will employ the use of a familiar and easy to recognize application element, the toggle switch. These switches will have two positions, enabled (green) and disabled (grey). When a switch is green this means the aspect of Card Controls is enabled and being used. Conversely when grey, the aspect is disabled and not being used.

For example: The following images show the difference between an enabled Threshold Amount and one that is disabled.



Custom Level Entitlements:

User access to Mobile Banking Card Controls can be customized by your institution administrators if Custom Level Entitlements is offered within your Mobile Banking Administration Tool. This will allow your administrators to either make the Card Controls feature available or remove it from the application on an individual user basis.

Walkthrough Screens:

After the implementation of Card Controls, walkthrough screens can be added. These are presented to users when they log into the mobile banking application.

The walkthrough screens will provide a basic, high level overview of the features provided within Card Controls.

