

A promotional banner for the CardNav app. On the left, the CardNav logo features a red location pin icon above the text 'CardNav by co-op'. To the right of the logo, the headline reads 'Manage your Debit Card by Remote Control.' Below this, a sub-headline says 'Instantly set the terms for when, where and how your card is used.' The background of the banner shows a woman in profile, looking at a smartphone. At the bottom right, there are two black buttons with white text: 'Available on iTunes' with the Apple logo and 'Available on the App Store' with the App Store logo. The word 'FAQs' is written in large white letters on the bottom left of the banner.

Manage your Debit Card by Remote Control.

Instantly set the terms for when, where and how your card is used.

FAQs

Available on iTunes Available on the App Store

What is the CO-OP CardNav app?

CO-OP CardNav gives you the power to add extra security layers to your Northland debit MasterCard using a free app on your smartphone or iPad. Control your card like never before with CardNav!

What are the benefits of CardNav?

CardNav offers peace of mind by placing security controls at your fingertips.

- Control where and when your card number is used - settings can be turned on/off in seconds!
- Lock the entire card when not in use, then turn it back on as needed
- Set specific controls and alerts
 - Set purchase limits by dollar amount, transaction type, merchant type or location
 - Turn internet purchases on or off
 - Allow purchases only when they occur within a certain radius of your smartphone
 - Parents - set limits and monitor purchases for your students



Make no mistake - CardNav is a very powerful tool. Here's what you need to know.

CardNav puts you, the NAFCU debit card holder, in the loop for your debit card transaction approvals. With it, you can control whether your debit card transactions are approved or denied based on dollar amount, merchant type or geographic regions. You can even choose to temporarily disable your debit card altogether. Additionally, some features can cause transaction denials if your smartphone is misplaced or when mobile data connectivity is lost or unavailable. For these reasons and more we advise using caution when implementing CardNav features, so that you are not inconvenienced by unexpected transaction denials. NAFCU support for CardNav is limited to our normal business hours.


What are the Membership requirements to use CardNav?

CardNav is a free app available to all Northland members. All Mobile banking smartphone users are encouraged to use this powerful security tool. The free download is available at the IOS App Store and Google Play store.

What are the Technical requirements to use CardNav?

- IOS 6.0 or higher; Android 4.0 or higher
- iPhone 4s and higher are supported


Can I prevent my card from being used when I'm not physically present?

Yes you can. Use the Location limits to track your smartphone by present location or regions. Attempted purchases from outside the area you select will be denied until you choose to allow them. See  above.

Can I help protect my card from unauthorized online purchases?

Absolutely. You can turn online purchases on or off as needed using the Transaction Type controls.

Is there a way to turn my card OFF until I need it?

Yes there is! The simplest and most secure way to use CardNav is to keep your card turned off until you're ready to use it. You can turn it on within seconds, make your purchase or ATM withdrawal, and turn it right back off again once your transaction is complete. **Simply login, choose your card, then toggle the ON/OFF switch to turn ALL new purchases on or off.** See  above.

Note: If the Auto Pay Transaction setting is turned on, automatic payments will process even with the card turned off. Deposits, Returns and Reversals will also credit to your account with the card turned off.

Using CardNav Controls

Set limits by Location

What it does

Do you keep your smartphone close by? Allow purchases based on the location of your device. Attempted purchases outside the radius you choose will be denied.

Settings

Choose between My Location (service denied when smartphone is not present), Regions (set an approved area for transactions, such as your town, county or state) and International (securely deny all international transactions unless you are making a purchase outside the U.S.)

Where to find it

Login > select card image > control preferences > locations

Why it's important to use responsibly – one example

Jason carries his smartphone everywhere. To help ensure his card number is only used when he's physically present, he sets CardNav's controls to limit purchases to My Location. If Jason forgets his smartphone at home, his card will only allow point of sale purchases within the vicinity of his house - even if he and his debit card travel out of town.

Set limits by Transaction Type

What it does

Choose to allow or deny transactions based on the transaction types you normally use with your debit card. For example, if you rarely purchase items through mail order catalogs, you could set your card to deny all mail order purchases until you decide to turn the setting back on.

Choices

Select on or off for transactions in stores, online, by mail/phone order, automatic payments, and ATMs.

Where to find it

Login > select card image > control preferences > transaction types

Why it's important to use responsibly – one example

Sue turns the auto-pay setting off, forgetting that her life insurance premium automatically debits from her account once each year. With the setting turned off, her payment will be denied.

Set limits by Merchant Type

What it does

You can allow or deny transactions based on the type of merchant that is processing the sale.

Settings

Select on or off for department stores, entertainment, gas stations, groceries, household, personal care, restaurants, travel and age-restricted purchases, etc.

Where to find it

Login > select card image > control preferences > merchant types

Why it's important to use responsibly – one example

Jon gives his daughter a debit card for college expenses. To help ensure she's using her college money wisely, Jon sets the Merchant controls to deny department stores, entertainment, age-restricted purchases and travel. When a family emergency arises, Jon's daughter needs to fly home immediately. She will not be able to purchase a plane ticket on the card until the CardNav settings are changed.



Set limits by Dollar Amount

What it does

Set a maximum purchase amount limit on your card number.

Settings

Prevent transactions over a specified dollar amount until you choose to enable them. When you're ready to make a larger purchase, simply adjust the setting or turn it off.

Where to find it

Select card image > control preferences > spend limits

Why it's important to use responsibly – one example

Knowing she can turn the feature on or off in seconds, Shelby sets the purchase threshold to \$50 on both her and her husband's debit cards. She feels secure knowing that no large purchases can be made fraudulently with their card numbers. Shelby forgets to tell her husband, who rarely uses his debit card. When her spouse tries to make a \$100 purchase, his transaction is declined.

Additional FAQs

How do I change the password within the app?

Login > Select device's Menu button > Settings > Password


Is there a faster way to login than typing my full username and password?

Yes. Initially you must set up a username/password combination, but if you prefer faster access, you can set a 4 to 10-digit passcode*. (Note – The passcode will expire after 48 hours of inactivity.)

Login > Select device's Menu button > Settings > Passcode

*Note: Users with iPhone 5s or higher can use Touch ID authentication in lieu of a passcode.

How do I set up CardNav for maximum security?

One of the most secure ways to use CardNav is also the simplest. Keep your card turned off until you're ready to use it. You can turn it on within seconds, make your purchase or ATM withdrawal, and turn it right back off again once your transaction is complete. **Simply login, choose your card, then toggle the ON/OFF switch to turn ALL new purchases on or off.** See  above.

Note: If your Auto Pay Transaction setting is turned on, automatic payments will still process even with the card turned off. Deposits, Returns and Reversals also credit to your account with the card turned off.

Can I use CardNav to control my Northland VISA?

No. The CardNav app is available only for Northland's debit MasterCard.

Can I use CardNav with my Northland business debit card?

Absolutely – we highly recommend this additional security feature.

My spouse and I have a joint account. Can CardNav control both debit cards?

Yes it can.

- **Recommended: Install CardNav on separate devices. Each of you register your own card on your own device.** Do not add your spouse's card to your device. This method gives both of you full access to all security controls available, with individual settings and alert preferences.
- **If you add both cards to a single device,** the Location settings will follow the primary device no matter which card is used.
- **If you add both cards to more than one device,** the Location control will be disabled. (More than one device = conflicting locations.) Any changes to a card's settings or alerts will update on both devices automatically.
- **If you add one card to more than one device, but not the other:**
 - The shared card: Location control disabled; settings/alerts – identical on both devices.
 - The non-shared card: Full access to all security controls; individual settings and alerts.

I have a tablet. Can I use CardNav?

You can if your device meets the technical requirements.

- IOS 6.0 or higher; Android 4.0 or higher
- CardNav app has been installed on device
- Mobile banking has been enabled through traditional Home banking

I don't have a smartphone. Can I use CardNav?

No. CardNav is available only as an Android or IOS app.

Can I control CardNav with a PC/MAC?

No. CardNav is a mobile app only.



Troubleshooting

How do I securely close the app?

Select the Menu icon > Logout

I don't see CardNav in my Mobile banking app. Why not?

CardNav is a separate app. Download free from the IOS App Store or Google Play.



The toggle switch won't move.

Instead of trying to slide the switch, just tap ON or OFF.

What if I lose my smartphone?

No account information is stored on your device by our Mobile banking or CardNav apps. However, if your smartphone auto-fills your username, password or 4 digit PIN, your login credentials could be compromised. For info, see [If your Mobile Device is Lost or Stolen](#) on the last page of our Mobile FAQ. You may also block your debit card number 24/7 by calling 888-241-2510.

I received a notice from CardNav because I haven't logged in lately. Why?

After 30 days or more of inactivity, you may receive a notice suggesting that you login if you want to continue using the application. This is a courtesy reminder. CardNav is automatically disabled after 150 consecutive days of inactivity.

Misc. Frustration Savers:

- When you turn ON the **Spend Limits** setting, the default amount is \$0.00. If you don't change the amount or turn OFF the setting, every transaction will be denied. (They're ALL over \$0!) 😊
To check the setting, select card image > control preferences > spend limits
- When **My Location** is enabled, you'll need to make sure your smartphone's settings allow apps to access to your location. If the GPS is disabled, your device is turned off, or you wander into a dead zone, CardNav will try to match your smartphone's last known location to the merchant's location. If they're not close, the transaction may be denied.
- **Others** is a catch-all category in both Transaction and Merchant Type controls. If your purchase is being denied and you can't figure out why, try enabling Others in both spots.
 - Select card image > control preferences > transaction type
 - Select card image > control preferences > merchant type



“With great power comes great responsibility.” -Voltaire

CardNav is a powerful tool. Use any tool carelessly and you could put yourself in a bad situation. CardNav gives users control AND responsibility. It’s important to understand how the features work so you can add security without accidentally putting yourself in a bind.

The #1 thing to remember: CardNav controls can be turned on or off in seconds when your smartphone is **ON, IN SERVICE and PRESENT**. If your device is turned off, out of service or not with you, you will not be able to change your CardNav settings. Depending on the control settings you’ve chosen, this could prevent you from making legitimate purchases. Before heading out for a shopping trip, consider changing restrictive settings just in case your smartphone battery dies or you hit a dead zone. If you find yourself in a jam, we can reset the app to its default, restriction-free settings during our Call Center’s business hours. Call 989-739-1401 for assistance Mon -Thurs 8am - 5pm or Friday 8am - 6pm.

I’ve read the FAQ and I’m still having trouble. Can you help?

CardNav is designed to be a do-it-yourself security enhancement. We’re confident you’re going to love it once you learn the ins and outs. If you’ve read through this FAQ and are still having trouble, we’re happy to help by resetting the app to its default, restriction-free settings. Call 989-739-1401 for assistance Mon - Thurs 8am - 5pm or Friday 8am - 6pm.

Safely manage your Debit Card by remote control.

Instantly set the terms for when, where and how your debit card is used.

