

Card Management now in HarborLight Virtual mobile banking

Current CardValet users:

What do you need to do before the update?

To ensure a seamless transition, you will not be able to access the CardValet app after this evening, (October 17th).

If you haven't already, please download our HarborLight Virtual mobile banking app, set up an account and enable push notifications to get ready for the new features.

What do you need to do after the update?

Open your HarborLight Virtual mobile banking app, the app may need a few minutes to update. (see below 1,2,3 for update options)

1. If you have your phone set to auto update apps: The mobile banking upgrade will be downloaded automatically once available in the app stores
2. If you do NOT have auto update set: Upon logging into the Mobiliti mobile banking app, you will receive a message prompt that an upgrade is available. In order for the "My Card" link to appear, you will need to upgrade to the latest version.
3. If the upgrade is ignored, neither link (current "Manage My Cards" and the "My Card" links) will be available.

Next, simply tap My Cards within the mobile banking app to see all the new features, enable alerts and manage the existing controls carried over from our CardValet app. **Your transaction history will not move over.** To view this history please check your account transaction history in HarborLight Virtual mobile banking app.

After you can access My Cards in the HarborLight Virtual mobile banking app, you should delete the CardValet app as it will no longer be used.

Non CardValet users:

What do you need to do to manage your debit/credit card?

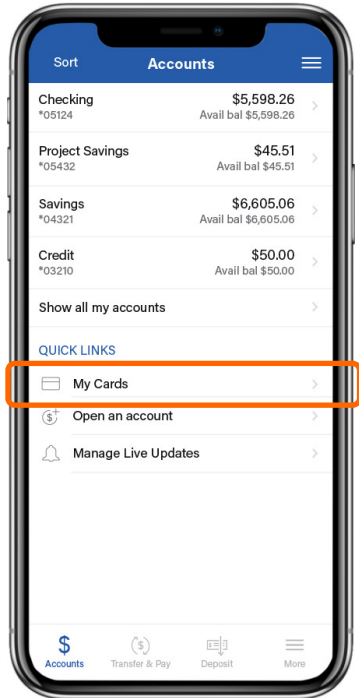
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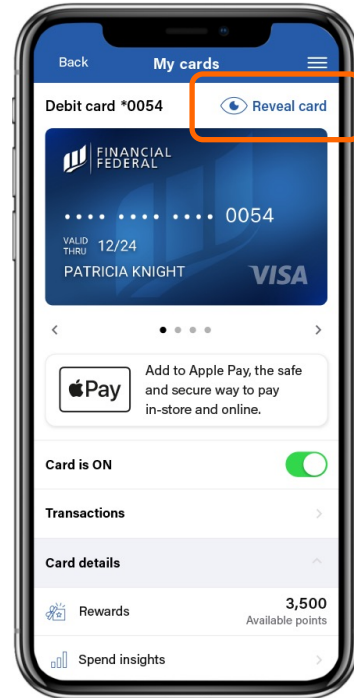
Choose My Cards and follow the setup prompts. You will need the cards available that you would like to add.

Getting started with card management:

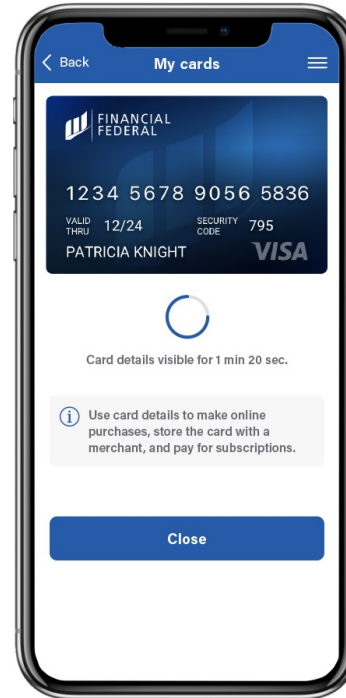
My Cards provides easy access to manage your debit and credit card. Powerful tools now accessible anytime, anywhere!



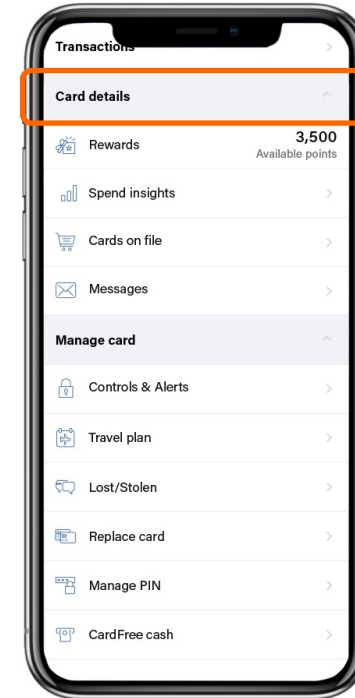
After logging in to your mobile banking app, you will be taken to the Accounts screen. Tap “My cards” to get started.



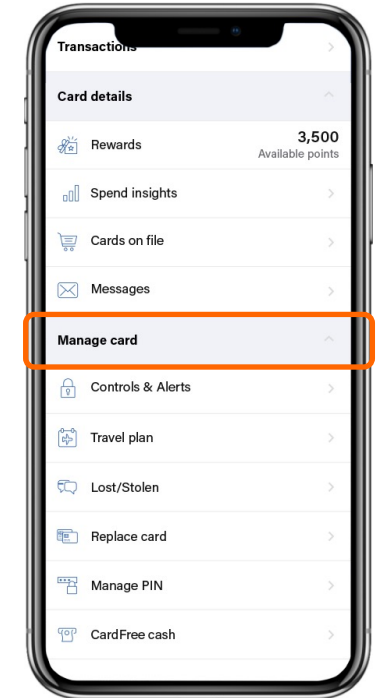
You will be brought to your card controls dashboard. Here you can view your cards, turn your cards on or off, add your card to your digital wallet, view transactions, access card controls, and view your card information. Tap “Reveal card” to see your card information.



Your card information will display onscreen for 1 minute and 20 seconds. Tap “Close” to go back to the card controls dashboard.

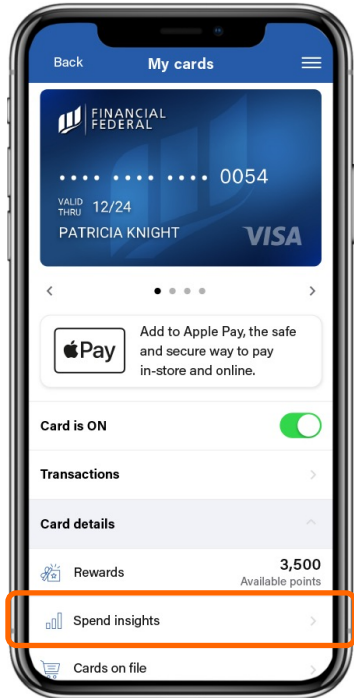


From the dashboard, scroll to the Card Details menu to see your rewards balance, view spending insights, view where cards are stored on file, and access messages.

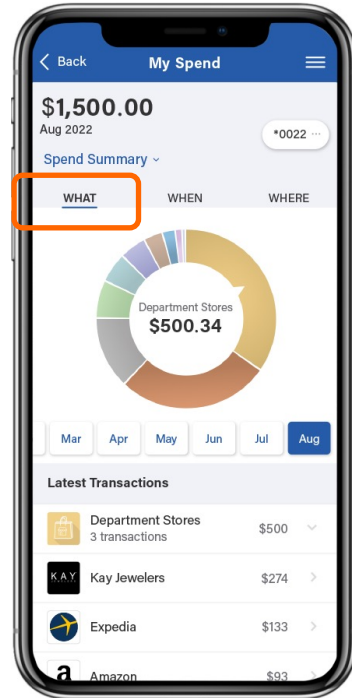


Continue scrolling to the Manage Card menu to access card controls and alerts, set a travel plan, report a card as lost or stolen, replace a card, manage your PIN, and get CardFree cash.

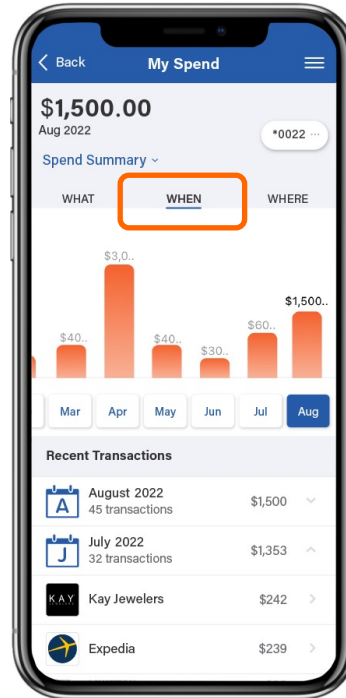
Viewing spend insights:



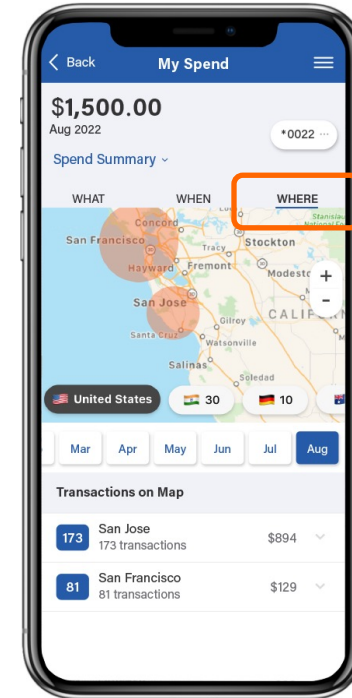
From the card controls dashboard, you can gain insights into your spending habits on your cards. Scroll down and tap “Spend Insights” under the Card Details menu.



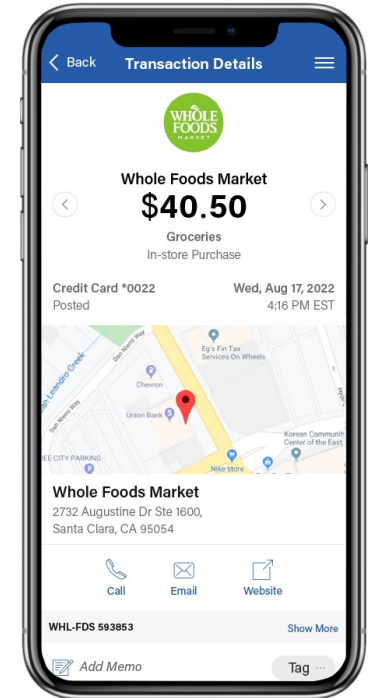
You will be taken to a screen that shows a breakdown of your spending by category under the “What” section.



By tapping “When”, you can also view your spending by day(s) and month(s) to see trends in your spending habits.

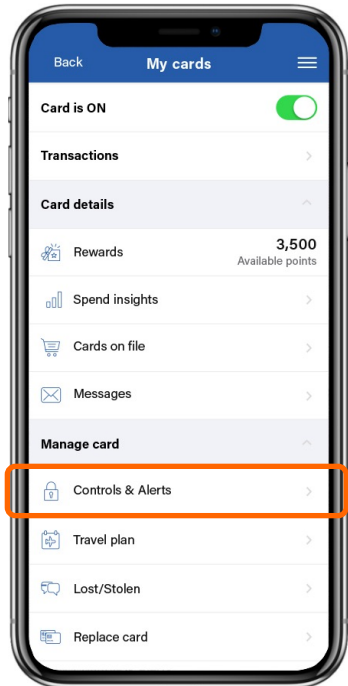


By tapping “Where”, you can view the location of your transactions on a map.

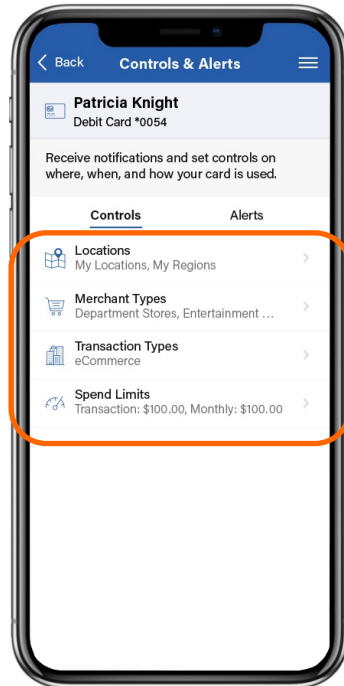


When you tap on a transaction, you can view the merchant’s name, logo, address, phone number, and exact location! If you don’t recognize the purchase, you can touch base with the merchant using the information provided.

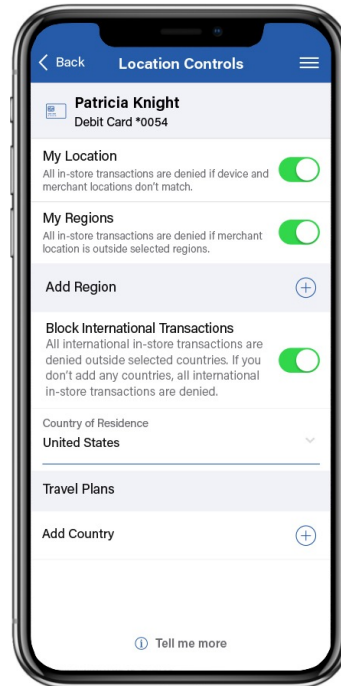
Setting up card controls:



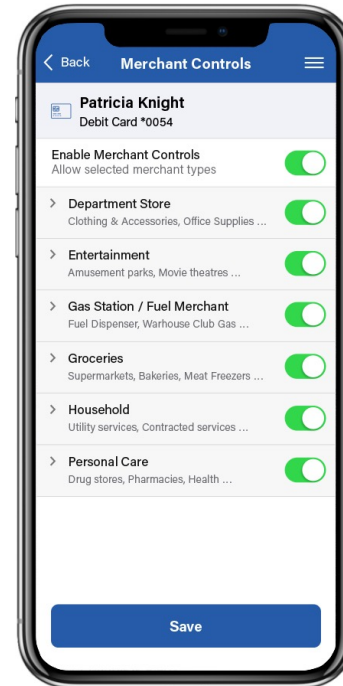
From the card controls dashboard, scroll down and tap “**Controls and Alerts**” under the Manage Card menu to access card controls and alerts.



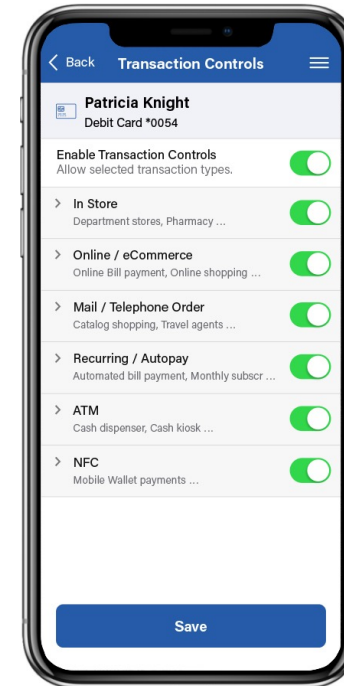
Under “Controls”, depending on the card control feature you’d like to enable, tap on either “**Locations**”, “**Merchant Types**”, “**Transaction Types**”, or “**Spend Limits**”.



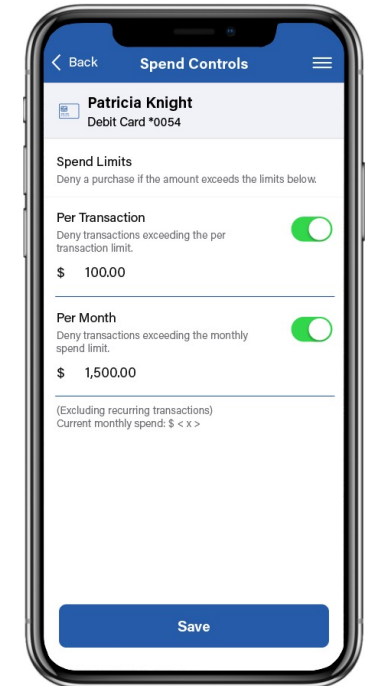
Under Location Controls, you can enable “**My Location**” which will check if you are in the vicinity of the merchant where the card is being used, and “**My Region**” for geographic boundaries. If the in-person transaction meets all your control preferences, it will go through!



Under Merchant Controls, you can select which **merchant types** are allowed for transactions on your card. To enable or disable a merchant type, toggle the green switch to the right of the merchant type and tap “**Save**”.

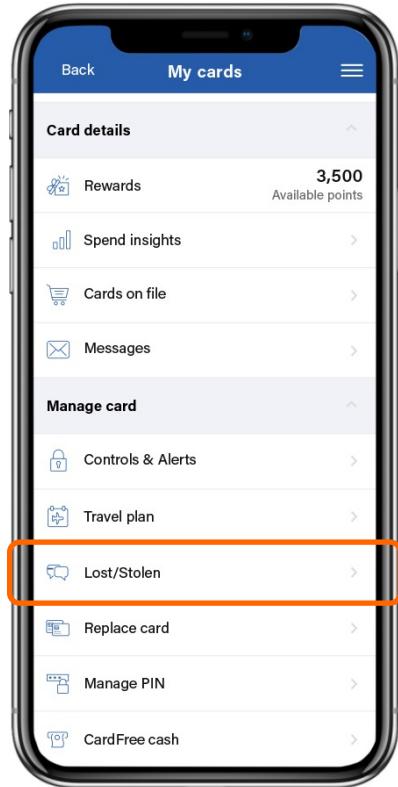


Under Transaction Controls, you can select which **transaction types** are approved for your card (e.g., in store, online, and autopay). To enable or disable a transaction type, toggle the green switch to the right of the transaction type and tap “**Save**”.

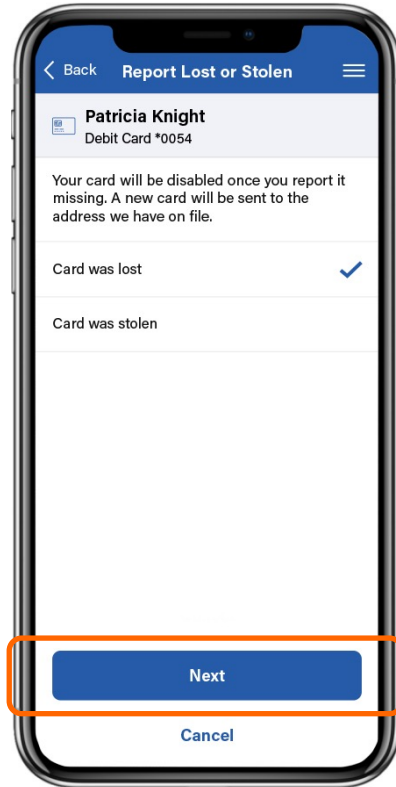


Under Spend Controls, you can cap your spending to stay on budget by setting your transaction and **spending limits**. Simply toggle the green switch next to the control, enter the amount, and tap “**Save**”!

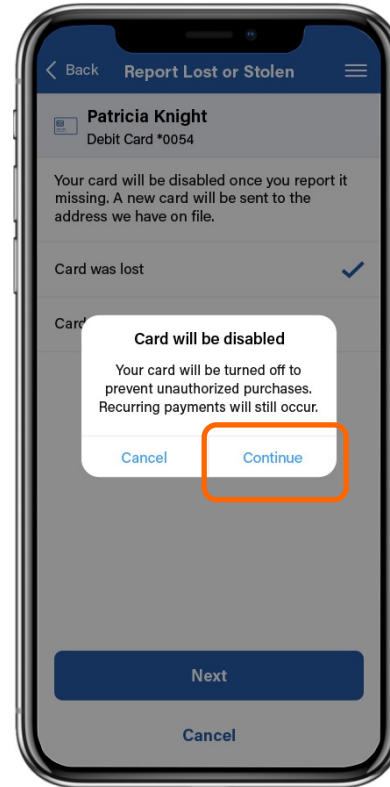
Reporting a lost or stolen card:



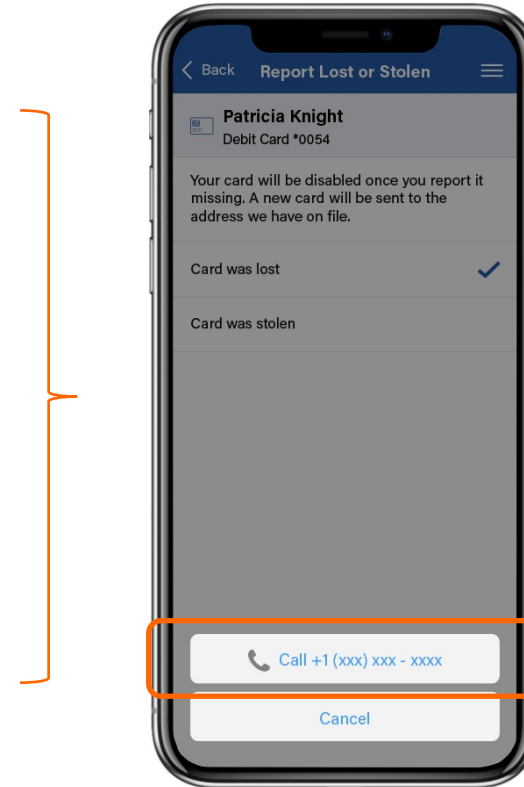
If your card goes missing, there is no need to panic! From the card controls dashboard, simply scroll down and tap “Lost/Stolen” under the Manage Card menu



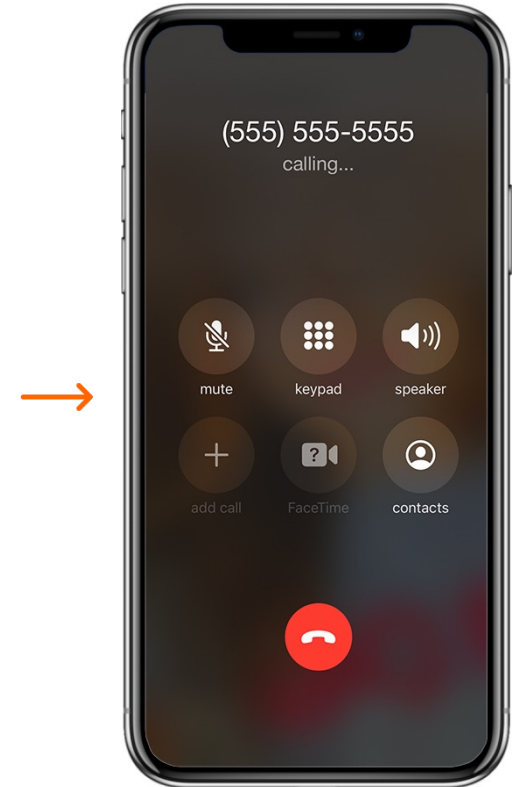
Select whether the card was lost or stolen. Tap “Next”.



Tap “Continue” to disable your card and have a replacement card sent your way.

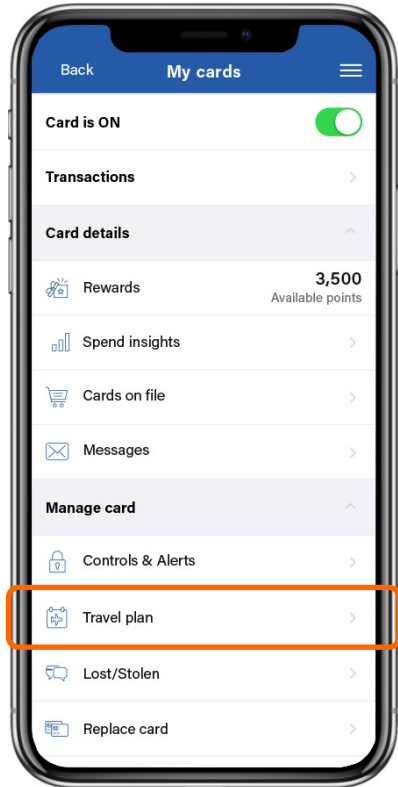


After tapping “Continue”, you will be prompted to call our customer service line for assistance. Simply tap our phone number to get everything squared away!

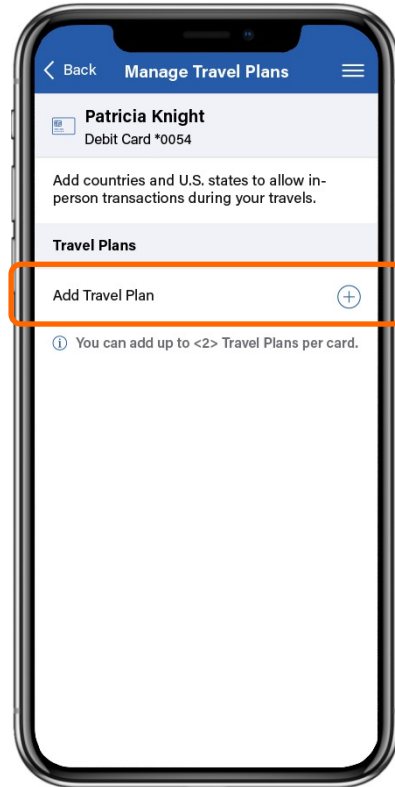


By calling us straight from your mobile app, this ensures a smooth and seamless user experience. Losing a card can be stressful, but with card management – you can stay in control!

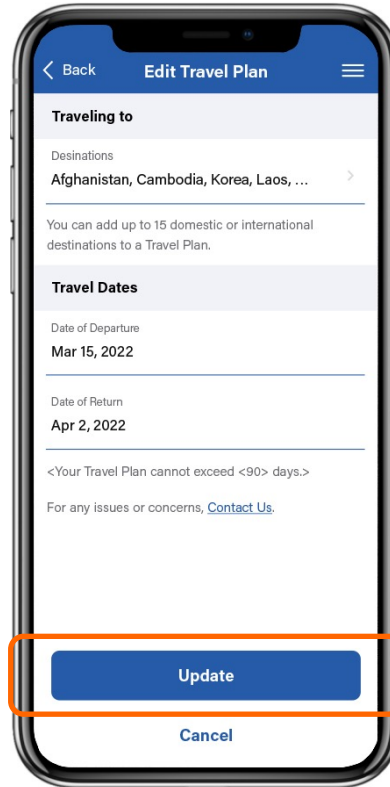
Adding travel plans:



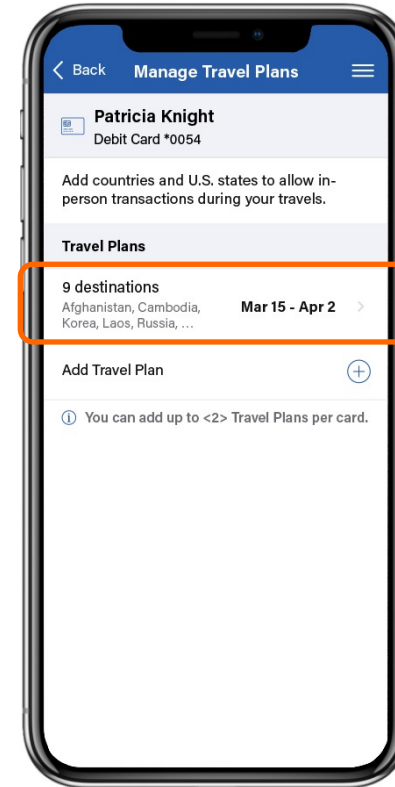
From the manage card dashboard, tap **“Travel Plan”** under the Manage Card menu to add upcoming travel plans.



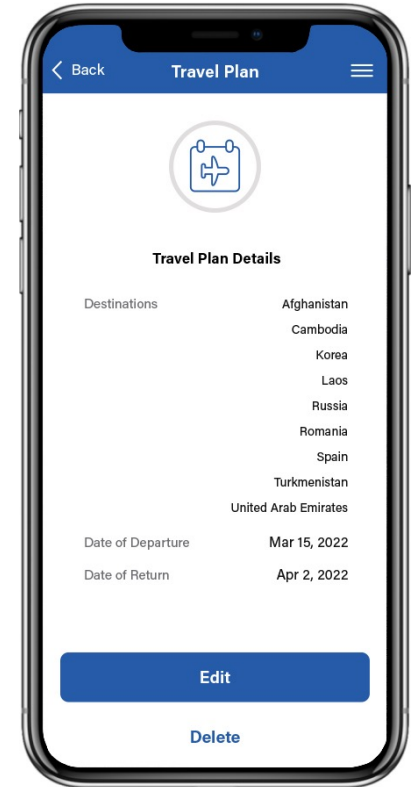
Tap **“Add Travel Plan”** to add countries and U.S. states you may visit to ensure you can use your card without interruption while traveling.



Enter your destination(s), date of departure, and date of return, and tap **“Update”**.

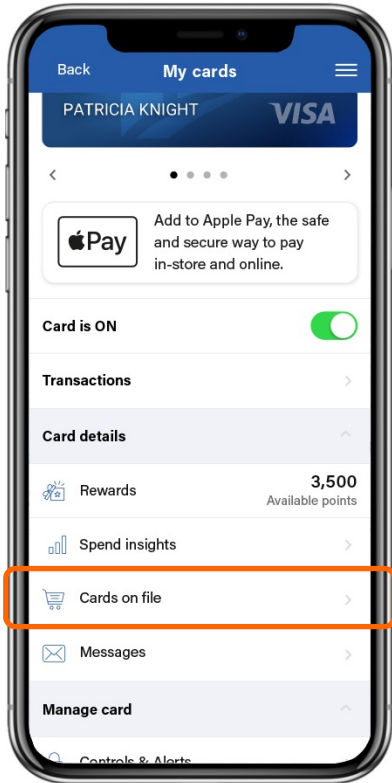


Once you've updated your travel plan, it will display on the **“Manage Travel Plans”** screen. **Tap an existing travel plan** to view, edit, or delete.

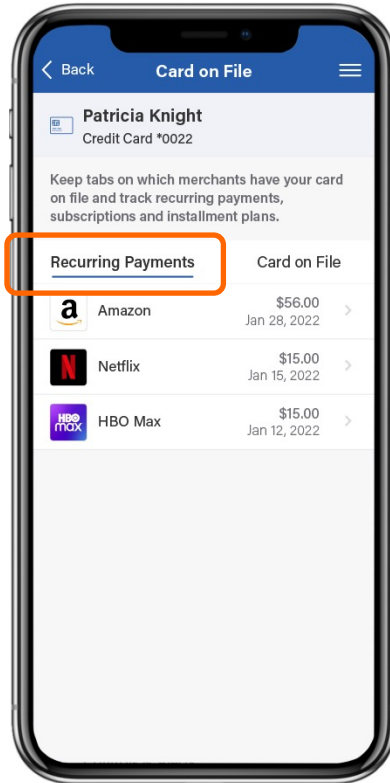


See your travel plan details and edit if needed. You're all set and ready to travel without a worry!

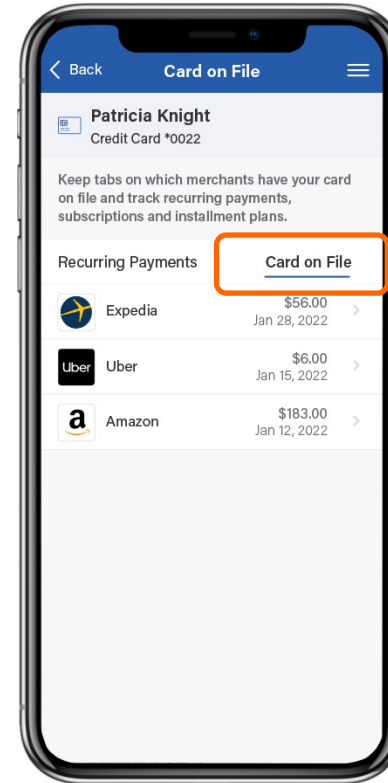
Viewing merchants, recurring payments, and your card(s) on file:



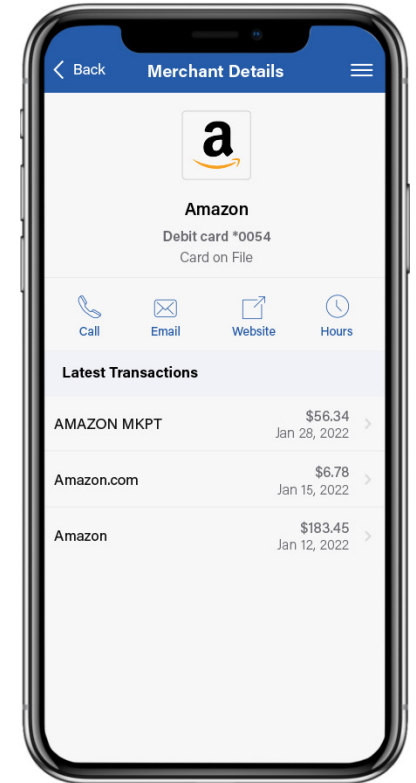
To see which merchants have stored your card(s), tap “Cards on File” under the Card Details menu.



Under “Recurring Payments”, you can view all the merchants that have your card stored for a subscription service (e.g., video streaming and electrical services).

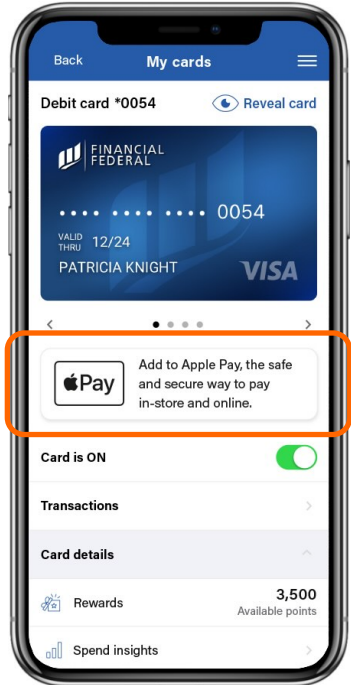


The “Card on File” tab showcases every merchant that has stored your card for future use (e.g., online shopping and ride share services). This ensures that only trusted merchants have your data!

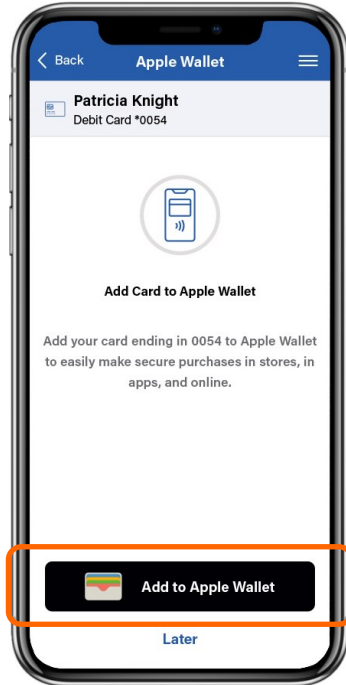


You can tap on a merchant to view “Merchant Details” including your latest transactions with the merchant and their contact information so you can quickly get in touch.

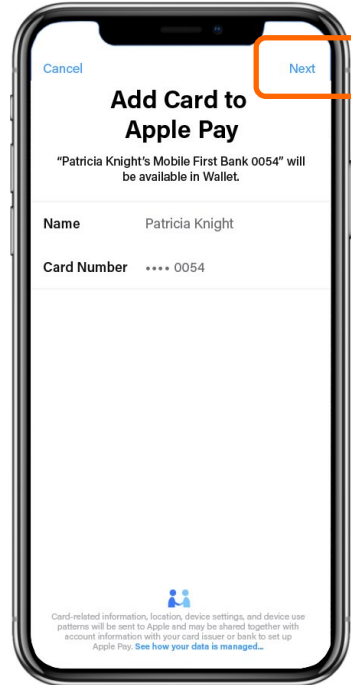
Adding cards to your digital wallet for iOS users:



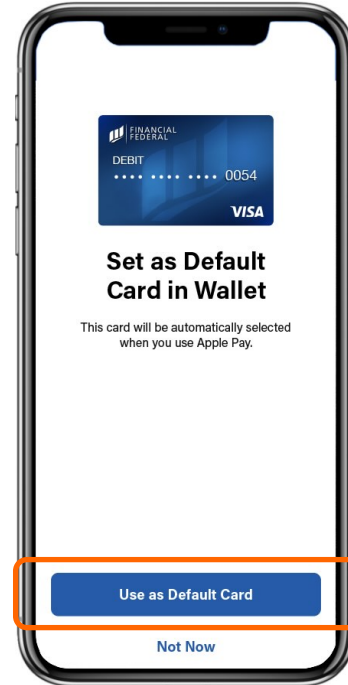
To add a card to your digital wallet, tap the **“Add to Apple Pay”** shortcut on the card controls dashboard.



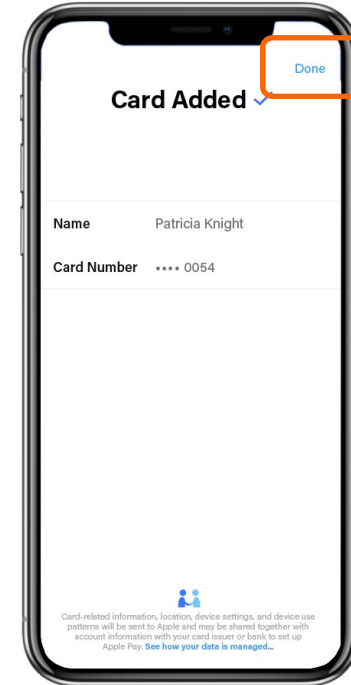
For iOS users, tap **“Add to Apple Wallet”**.



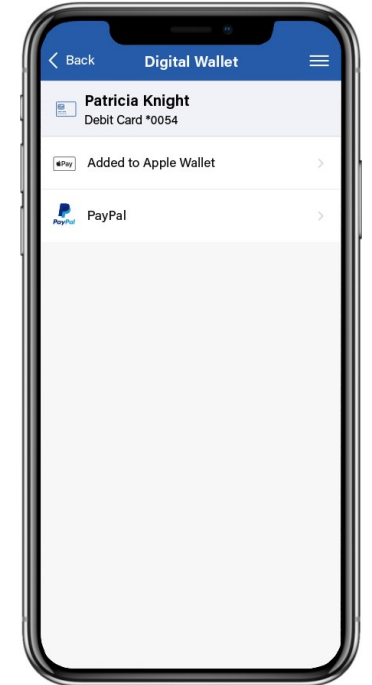
You will be brought outside of your mobile app to your operating system’s interface where your card information is pre-filled. All you have to do is tap **“Next”** to add it to your digital wallet!



To set this as your default card for digital purchases, simply tap **“Use as Default Card”**.



Once the card has been added, you’ll see a confirmation screen similar to the one above. Tap **“Done”** to return to your mobile app.



Once you’ve added the card to your digital wallet, you’ll see **“Added to Apple Wallet”** under the card you’ve added. You’re all set and ready to use the card in your digital wallet!