

How Does It Work?

What types of controls and alerts can you setup and receive with CardNav?

The following controls and alerts can be customized for each VISA Check Card:

Type	Control Preferences	Alert Preferences
<p>On/Off—enables and disables transactions</p>	<ul style="list-style-type: none"> • Card On—transactions are subject to CardNav alert and control preferences currently in effect • Card Off—most card transactions are denied, except for auto-pay transactions and credits (deposits, returns and reversals) 	<p>An alert message displays when:</p> <ul style="list-style-type: none"> • Cards are turned on and off • Transactions are attempted when card is off
<p>Location—based on where the transaction occurs (merchant location)</p>	<p>Users can set multiple location control policies for each card.</p> <ul style="list-style-type: none"> • My Location—denial is recommended when phone location is different from merchant location for in-store transactions • My Regions—denial is recommended when transaction occurs outside of an area(s) defined by the user (region on a map around a city or postal code) • Block International—denial is recommended when transaction occurs outside of the U.S. <p>Note: Block International must be disabled when either My Region or My Location is enabled. Similarly, My Region and My Location must be disabled when enabling Block International.</p>	<p>Users can set multiple location alert policies for each card.</p> <ul style="list-style-type: none"> • My Location—alert is sent when phone location is different from merchant location for in-store transactions • My Regions—alert is sent when transaction occurs outside of an area(s) defined by the user (region on a map around a city or postal code) • Block International—alert is sent when transaction occurs outside of the U.S. <p>Note: Block International must be disabled when either My Region or My Location is enabled. Similarly, My Region and My Location must be disabled when enabling Block International.</p>
<p>Transaction Type—based on type of transaction at point-of-sale</p>	<p>Any of the following types may be turned on to deny transactions of that type:</p> <ul style="list-style-type: none"> • In-store (card present) • Online (including bill pay) • Mail/phone order • Auto pay (recurring transactions) • ATM transactions • Others 	<p>Any of the following types may be turned on to send an alert when a transaction of that type occurs:</p> <ul style="list-style-type: none"> • In-store (card present) • Online (including bill pay) • Mail/phone order • Auto pay (recurring transactions) • ATM transactions • Others
<p>Merchant Type—based on merchant category code (MCC). These are ignored for ATM and Auto Pay transactions.</p>	<p>Any of the following types may be turned on to deny transactions of that type:</p> <ul style="list-style-type: none"> • Department stores • Entertainment • Gas station • Groceries • Household • Personal care • Restaurants • Travel • Age restricted • Others 	<p>Any of the following types may be turned on to initiate an alert when a transaction of that type occurs:</p> <ul style="list-style-type: none"> • Department stores • Entertainment • Gas station • Groceries • Household • Personal care • Restaurants • Travel • Age restricted • Others
<p>Thresholds—one threshold based on the transaction amount; another based on the available balance in the linked account</p>	<p>Only the following threshold preference may be used as a control:</p> <ul style="list-style-type: none"> • Card Threshold Amount—denial is recommended when transaction amount exceeds specified threshold amount 	<p>Any of the following alert threshold preferences may be set:</p> <ul style="list-style-type: none"> • Card Threshold Amount—alert is sent when transaction amount exceeds specified threshold amount • Account Low Balance Threshold—alert is sent when the balance received by CardNav (during login or refresh) is below the specified threshold amount