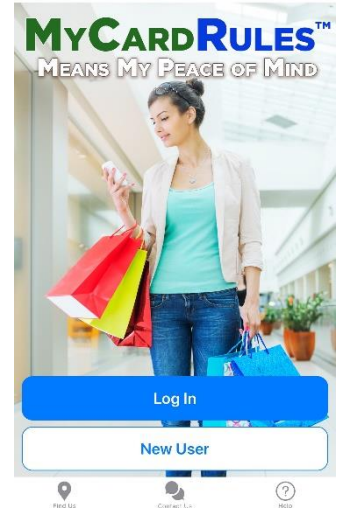# MyCardRules App Guide

Install App on Your Mobile Device

Go to the iTunes App store or Google Play and search for MyCardRules. You will not find the app if you search for Pendleton Community Bank. To the right is an image of the app icon and login screen

Below are abbreviated instructions on how to use the app. Detailed instructions can be found within the app by tapping *Help* in the app menu or tapping *Tell Me More* at the bottom of each setting screen.

Account Setup

The first time you open the app tap New User to start the registration process. Follow the prompts to enter your PCB debit card number, CVC2 number, zip code and card expiration date. Accept the terms and conditions and privacy policy. Follow the prompts to create your account by entering your email address (or username), password and full name. You will receive confirmation that you have successfully created your account.

Passcode - This step is optional but setting a passcode permits a longer period of inactivity before you are timed out and must log back in the app.

Touch ID – is available if your phone has this function. Touch ID allows you to use your fingerprint to access MyCardRules rather than having to enter your passcode. Tap the menu then go to Settings/Touch ID to toggle the feature on and off. Touch ID only works when logged in the app. If you log out of the app, you will have to type your password the first time you log back in.

The app landing page is an image of a PCB debit card.

Navigating MyCardRules

A menu is available to navigate throughout the app.
From the *Card Details* screen, you can perform the following tasks:

- Tap a card image to access transaction details.
- Swipe card to left and tap the plus sign to add another card.
- Tap **Refresh** to update cardholder data (upper left of screen)
- Tap **Menu** to open the main menu (upper right corner of screen)
- Tap any of the menu options to go to that section of the app.
- Tap **Home** or swipe left to go back to *Card Details.*
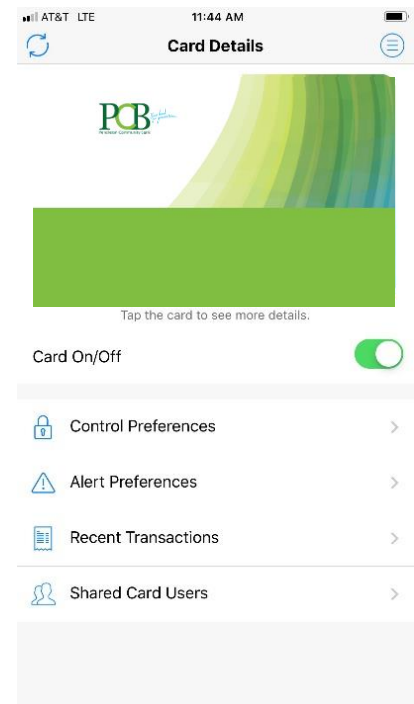
Turning the Card Off and On

MyCardRules allows you to turn a card on or off. When a card is turned off, most transactions made on the card are denied. Balance inquiries at ATMs are not allowed. Recurring payments continue, and credits and deposits are allowed.

- Tap the **Card On/Off** slider to turn off the card.
- Confirm in the *Alert* dialog window that you want to turn off the card.

When the card is off, the status indicator on the card front image changes from green (On) to red (Off) and the **Card On/Off** control changes to white.

Setting Control Preferences

On the *Card Details* screen, tap **Control Preferences** to set Card Control preferences. The following Card Control options appear:

- Locations
- Merchant Types
- Transaction Types
- Spend Limits

Tap **Tell Me More** (bottom of control preference screen) for more information on how control preferences work.

Setting Alert (Notification) Preferences

MyCardRules will send a notification alert (not a text alert) to your mobile device based on how you set your alert preferences.

On the *Card Details* screen, tap **Alert Preferences**. The *Alert Preferences* screen opens displaying these alert options:

- Locations
- Merchant Types
- Transaction Types
- Spend Limits

Tap the **Tell Me More** at the bottom of each screen for more information on how each alert preferences work.

In the **Send Alerts For** field, choose the type of transactions for which you want to receive alerts:

- All Transactions (when 'all transactions' is selected, the 4 alert preferences are not available because you are getting transaction alerts for all activity)
- Preferred Transactions (with this option, the 4 alert preferences are available for you to customize)
- None (no transaction alerts will be sent)

Note: While Alert and Control preferences are similar, they are independent of each other. When a card transaction violates a Control Preference you set, the transaction is denied and an alert is sent to your phone. If the transaction does not violate a Control Preference but matches an Alert Preference you set, the transaction can be approved and an alert is sent to your phone.

Enabling the Primary Device

To receive alerts, you must set the mobile device on which you want to receive alerts as the *Primary Device*. When you register your first card, that device defaults as the *Primary Device*.

- Tap the **Main Menu** icon in the upper-right or upper-left corner of any MyCardRules screen.
- On the main menu, tap **Settings**.
- On the *Settings* screen, tap **Primary Device**.
- On the *Device Settings* screen, tap **Primary Device** to enable it.

Access the Transactions Screen

You can access recent transactions from two locations in MyCardRules:

- Tap **Recent Transactions** on the *Card Details* screen to view transactions for a specific card.
- Tap the main menu icon in the upper-right or upper-left corner of any screen and tap **Transactions** in the menu options to view transactions for all cards.
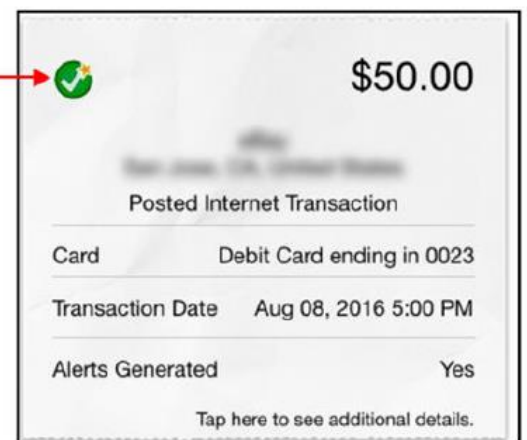
Interpret the Transaction Icons

Each transaction icon reflects a specific transaction status.
A star in the upper-right corner of an icon indicates that an alert was generated for that transaction:

Icon	Meaning
✓ (green check)	Transaction is posted and alert was not generated.
✓★ (green check with star)	Transaction is posted and alert was generated.
! (gray)	Transaction is denied and alert was not generated.
!★ (gray with star)	Transaction is pending and alert was generated.
✗ (red X)	Transaction is denied and alert was not generated.
✗★ (red X with star)	Transaction is denied and alert was generated.
○ (yellow)	Transaction is cancelled or reversed and alert was not generated.
○★ (yellow with star)	Transaction is cancelled or reversed and alert was generated.

Transaction is posted and an alert was generated →

$50.00

Posted Internet Transaction

Card	Debit Card ending in 0023
Transaction Date	Aug 08, 2016 5:00 PM
Alerts Generated	Yes

Tap here to see additional details.

Shared Cards

There are three types of users in MyCardRules.

- **Primary Cardholder** - Adds a card by registering it as their first card or by adding it in the **Manage Card** function, undergoes the full authentication process, and allows full Control and Alert capabilities for the card. More than one user can register a card as a primary cardholder. Primary cardholder user types can invite others to register the card.
- **Dependent Cardholder with Full Access** - Invited by a primary cardholder to register or add a card, undergoes an abbreviated authentication process, and allows full Control and Alert capabilities for the card. Dependent cardholder users cannot invite others to register the card.
- **Dependent Cardholder with Restricted Access** - Invited by a primary cardholder to register or add a card, undergoes an abbreviated authentication process, allows full alert capabilities, and has access to a subset of the Control capabilities for the card:
    - Can turn a card on or off and set the **My Location** control.
    - Cannot invite other cardholders to register with the MyCardRules app.

NOTE: The designation as primary or dependent cardholder applies on a per-card basis. A cardholder can be primary on one card and dependent on another card.

Manage Controls and Alerts for Shared Cards

A card can be registered in MyCardRules by multiple users.

- Two or more users may register the same card if they have the entire card number and verification information.
- Each user who registers a card has full access to controls and is a primary cardholder.
- There is only one set of controls per card, which are shared by those who register the card.
- When one user sets or changes a control, the change affects all other users of the card, with one exception.
  - All users share the same My Regions, International, Transaction Types, Merchant Types, and Spend Limit controls. For example, when a user sets the Spend Limit Per Transaction control, the amount becomes the limit for all other users. If another user changes the amount, this new amount applies to all users.
  - The My Location control can be set and used by the Primary Cardholder. However, if other users set My Location on their primary devices, their locations do not affect the Primary Cardholder.
  - If one user turns the card off, the card is off for all users. If it is turned on, the card is on for all users.
- It is recommended to coordinate the controls among the users.
- Alert settings are not shared. Each user may set the alert preferences they want without affecting the other users' alert settings.
- A primary cardholder may share a card with another user by sending an invitation. The person invited to share the card is the dependent cardholder.
  - When the primary cardholder shares the card, they designate whether the dependent cardholder has full or restricted access to controls.
    - When full access is given, both primary and dependent cardholders have equal access to controls for the card.
    - When restricted access is given, the primary user has access to all controls. The dependent user has access to limited controls.
  - Changes to controls affect all cardholders.
  - Alerts are not shared. Each cardholder selects their own alert settings.
- An alert is sent to the primary cardholder whenever the card is registered by a user.

To summarize, on shared cards, one set of controls affects the card for all shared users, except My Location. A change in card control settings generates an alert to shared users. Alerts are not shared. They are personalized to each user. If one cardholder turns off the shared card, all other cardholders receive an alert and see the card status as *Off* in MyCardRules.

Sharing a Card

If you are the primary cardholder, you can share your card with a dependent cardholder, who can then register your card with the level of access you allow them for controls and alerts.

- On the *Card Details* screen, tap **Shared Card Users**.
  *NOTE: The **Shared Card Users** option appears on your Card Details screen only if you are the* primary cardholder user. The *Shared Card Users* screen displays the existing shared cardholders and allows you to add shared cardholders.
- Tap **Add Shared Card User**. When you tap **Add Shared Card User**, the *Add Shared Card User* screen opens.
- Enter the required information for the new shared user:
  1. **Email Address** - Enter the email address of the shared user.

2. **Access Level** - Select *Full Access* or *Restricted Access* based on the degree of access you want to permit the shared card user.
- Tap **Send Invite**.

An email is sent to the shared card user with complete instructions and a security token. The token is good for approximately two hours, then it expires. The shared user needs to complete the registration process for the delegated card using the full PAN and the security token.

Main Menu

- Tap **Menu** to open the main menu (upper right corner of screen)
- **Home**: Lists all managed cards.
- **Transactions**: Provides access to transactions for all managed cards.
- **Messages**: Displays all alert messages.
- **Find Us**: Locates all ATMs near your current location.
- **Contact Us**: Provides the financial institution's contact information.
- **Legal & Help**: Provides the financial institution's *Terms and Conditions* and *Privacy Policy* and shows **Help** information for MyCardRules top-level screens.
- **Manage Portfolio**: Allows you to manage your registered cards, including unsubscribing from MyCardRules
- **Settings**: Allows you to modify your general and security settings.
- **Log Out**: Logs you out of this session with MyCardRules.