

Frequently Asked Questions

Q. Why aren't my "on/off" buttons working?

A. If you are using an iPhone, simply tap the button – do not "swipe" it.

Q. Why am I having trouble registering my card?

A. Troubleshooting questions/tips:
- Be sure to use your mailing address, not street address.
- The personal information (SSN, date of birth, Mother's maiden name) must be for the primary cardholder.
- Make sure it is a Telco Plus **DEBIT** card.

Q. Can this app be used with a Telco Plus credit card?

A. No, at this time it is only available on our debit card.

Q. If I set up a location control, does that mean I do no longer need to notify you when I'm travelling?

A. No, you still need to let us know anytime you are traveling so that we can note your account. If travelling outside of the US, your card will work if your phone works.

Q. Can I set my controls using a computer?

A. No, this is a mobile app and is controlled by a smartphone.

Q. Does the app time out (log off) after a period of time?

A. Yes. We recommend that you set up a passcode (under settings) which requires entry of a 4-digit code every time the app is launched.

Q. How does the threshold control work?

A. If you turn on the threshold policy, it will automatically set to zero – meaning that all transactions above \$0 will be denied. If you turn this threshold on, be sure to enter your desired amount.

Q. Does the location functionality depend on phone signal?

A. The mobile device must have location services (GPS) enabled with permission to use the current location. If your phone is turned off, without cellular service, or does not provide GPS location coordinates it will use the last saved location. If this situation occurs for more than 8 hours, the My Location policies will be temporarily ignored, however an alert would be generated informing you that a transaction was conducted.

Q. How long can I leave a card "off"?

A. You can turn your card off, leave them off as long as you want to, and only turn them back on when you want to perform transactions.

Q. How many cards can each user set up?

A. There is no limit to the number of debit cards that you can set up. Only Telco Plus debit cards can be set up.

Q. How do I add another Telco Plus debit card?

A. If you have already registered for CardNav and want to add another card, go to SETTINGS on the lower navigation bar. On an iPhone, this appears as 3 stacked lines. On a Galaxy Note, hold down the physical button on the left side on the phone (the button you push to make all your active windows come up), and the menu will pop up.

Q. What if I have my card turned off and a recurring/automatic payment tries to go through? Will it be declined?

A. No, auto-pay transactions and credits are exempt from this control and will still successfully post to your account.

Q. How Do I Get Started? How do I sign up?

A. You simply download the CardNav application onto your smartphone from the Apple iTunes App Store or Google Play store by searching for "CardNav." You will then enroll into the system by presenting card credentials and going through additional user-verification checks. Once enrolled, you can specify preferences for alerts and controls for each registered card within the intuitive mobile application.

