



CardValet® FAQs:

TRANSACTIONS

Does the app show recent transaction history?

Yes. The app shows last 50 card-based transactions pending or posted within last 30 days.

Why could I be declined at some gas stations?

Your Spend Limits may need to be adjusted. Some merchants preauthorize dollar amounts that are larger than the actual transaction amount. Your Spend Limits must be equal to or greater than the preauthorization amount.

Example: If you have Spend Limits set to \$100 and the gas station preauthorizes \$126, then your transaction will be denied.

Example: If you have Spend Limits set to \$100 and the gas station preauthorizes \$1, then your transaction will be approved.

What type of transactions display in CardValet?

CardValet only shows the transactions performed with the registered card. It does not show checks, ACH, teller transactions, or activity on cards that are not registered. Log in to Bank of Zumbrota's mobile banking app to review the full history of all transaction types.

When does the 30 days of transaction history start?

The 30 days of transactions begin when you register your card for CardValet.

What is included in Spent On Cards This Month?

Spent On Card This Month displays the total amount that is calculated from the cumulative spending on all managed cards in the month to date. At the end of every month, the system automatically resets the monthly spending amount to zero (0). Deposits and refunds are deducted from the total.

To check the amount spent on each card individually, tap the photo of the card. It will show you the "back" of the card with the amount spent listed.