

Card Lock Account Set Up

Card Lock is a smartphone application for iPhone and Android that allows cardholders to control their credit card accounts. The guide below can be used to assist cardholders with downloading and setting up the Card Lock app.

How to Download Card Lock

iPhone

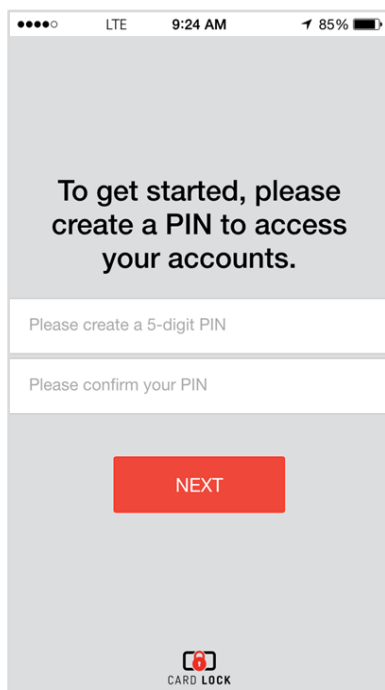
1. Tap the **App Store** icon on your iPhone.
2. Tap the **Search** button and enter **Card Lock**.
3. Tap **Card Lock** and then **Install**. When the installation is complete, Card Lock is ready for use.

Android

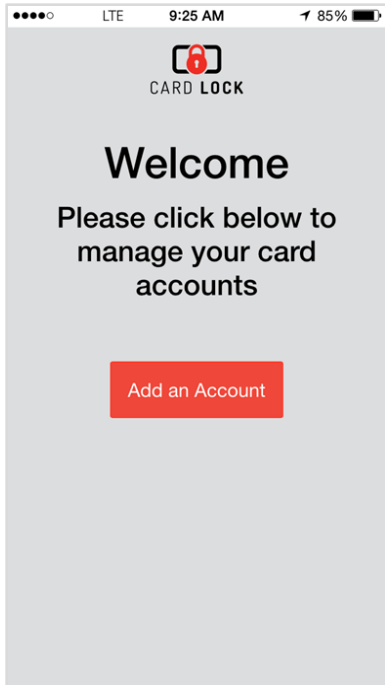
1. Tap **Play Store** icon on your Android phone.
2. Tap **Google Play Search** bar located at the top of the screen and search for **Card Lock**.
3. Tap **Card Lock** and **Install**. Tap **Accept** if prompted. When installation is complete, Card Lock is ready for use.

App Setup & Add a Card

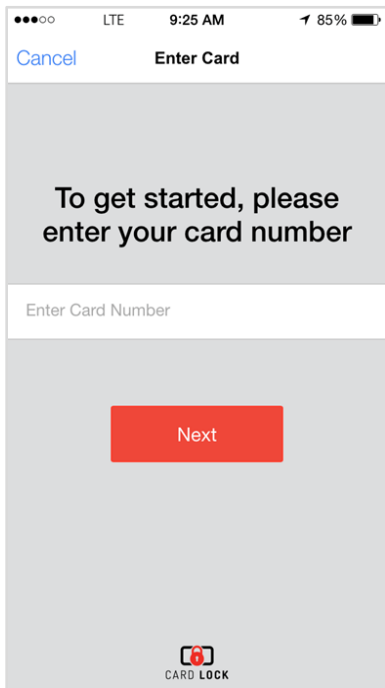
1. Card Lock user authentication is based on a five-digit numeric PIN. Card Lock prompts first time users to create a PIN, re-enter it, and then log-in with it before they can access the app.



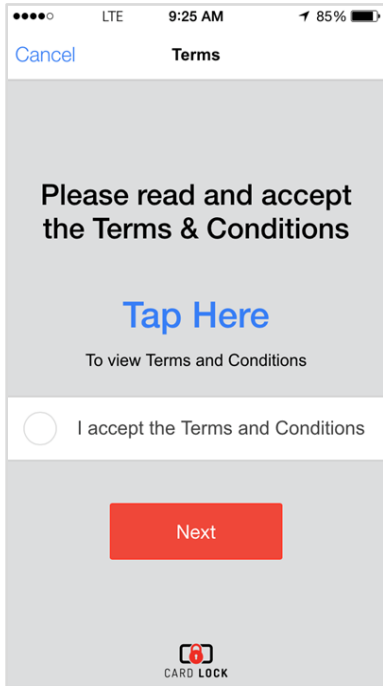
2. Tap **Add an Account** to add an eligible credit card account.



3. Card Lock prompts the cardholder to add their 16-digit credit card number and then tap **Next**.



- The cardholder taps **Tap Here** to read the terms and conditions, selects the radio button to accept the terms and conditions, and then taps **Next**.

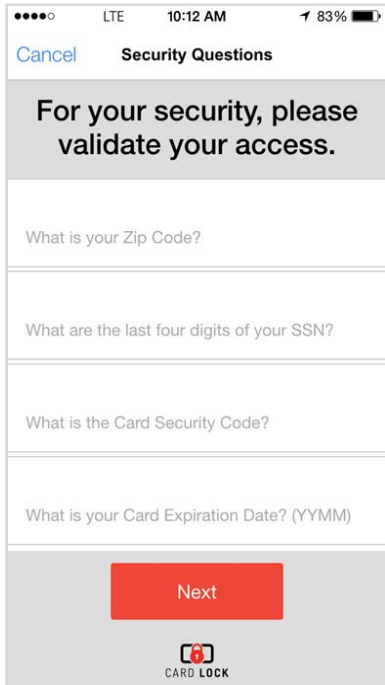


Each financial institution is able to customize the terms and conditions for the program.



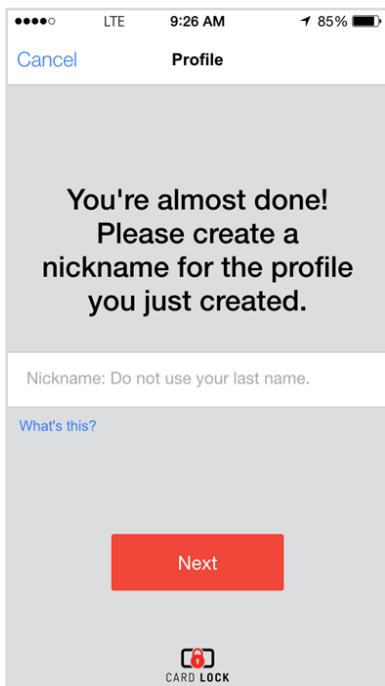
The cardholder must read the terms and conditions and accept them to complete authentication. If the cardholder cancels out of the Terms and Conditions screens, it will end the adding an account function, and the cardholder will need to start over from the beginning.

- 5. The cardholder completes the security validation fields and taps **Next**.

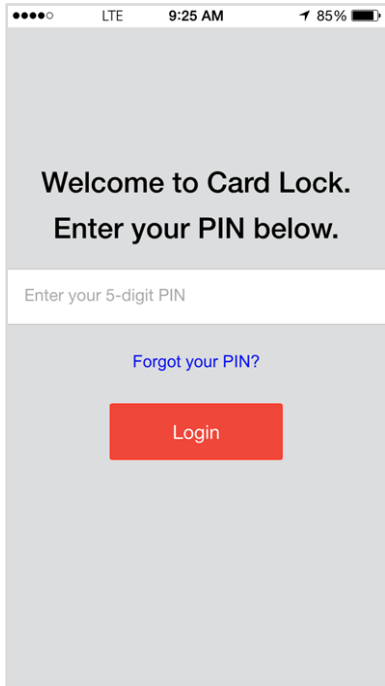


The card authentication process is the same as that for other card programs, and all questions must be answered correctly to proceed.

- 6. Now create an account nickname for the added credit card (10 characters maximum, no special characters) and tap **Next**.



7. When successful, the card displays in the app along with the credit union's brand. To access the app in the future, the cardholder only needs to enter their PIN to log in.



Setup Troubleshooting



- The cardholder's credit union must participate in Card Lock to add their card to the app.
- The cardholder can receive an error message if the card program is not enabled for the Card Lock app on the back end.
- If the account number entered is not on First Data's Cardholder Master File, the member will receive an error message during setup.

Forgotten PIN

If a cardholder forgets their PIN, Card Lock features a “Forgot Your PIN” function. When the cardholder resets their PIN, the function requires the user to re-authenticate any and all cards currently programmed in the app.

