

Card Lock Mobile App

Total Card Control from any Mobile Device

Today's consumers demand better ways to protect their cards from unwarranted theft and fraud, and PSCU's Card Lock mobile app offers the solution they're looking for. This totally reinvented mobile app from PSCU gives consumers the freedom to set and manage fraud controls and alerts for your credit union's credit cards directly from their mobile device. Ultimately, carving a path for your credit union to achieve top-of-wallet status.

Stop Fraud Before It Starts

When we think of credit card fraud victims, the consumer generally comes to mind. But they're not the only victims. Often times, consumers who experience a card breach make radical decisions impacting their financial institution. Don't stand by helplessly as your members switch from card to cash or choose not to reactivate or replace their card once impacted by fraud; offer Card Lock and keep the momentum of business moving forward toward growth.

Card Lock now offers one of the sharpest mobile apps on the market for controlling, monitoring and managing card usage in a way that protects cardholders and enhances the value of existing payment cards.

Solution Summary

The Card Lock mobile app is an innovative fraud prevention tool that enables your cardholders to proactively lock and unlock authorized transactions on their credit union-issued cards from the palm of their hand.

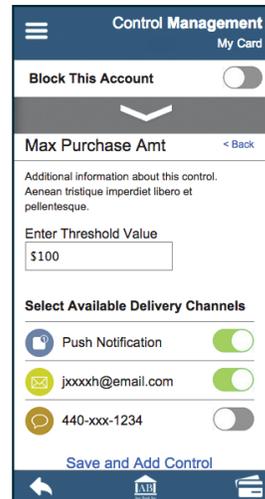
- *Allows cardholders to have more control of their card's security while on the go. Cardholders can set transaction limits, prevent out-of-state purchases, and take full control of their card at the point-of-sale all from their mobile device. On-device enrollment makes it quick to get started.*
- *Includes PSCU's award-winning support on two levels; consumer facing support and troubleshooting.*
- *In addition to controls, functionality also includes alert management and preferences for setting up or editing your notification preferences on the go.*
- *Credit union branding opportunities and higher activation creates stickiness for members.*
- *Card Lock can be customized for each card in the cardholder's portfolio to match the desired usage profile. Cardholders can also set profiles on their dependents' cards.*
- *Allows credit union to be more accessible to members by offering another touch point.*

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Touch-and-go “on/off” switches and location controls provide an extra layer of convenience and customization for cardholders and their dependents. Parents and businesses can also establish set profiles on dependents’ cards, making the Card Lock app more versatile than any previous fraud security app in history.

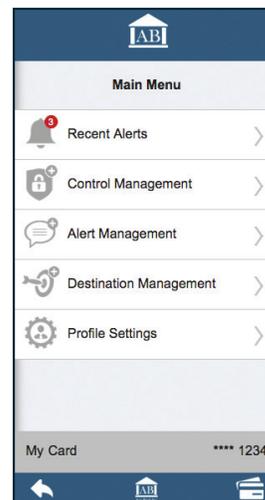
The Right Tool for You and Your Cardholders

When you give your member cardholders increased card control, you’re not only lowering their chances for fraud, you’re increasing your revenue. The increased consumer confidence that comes with Card Lock results in increased transactions and direct interchange revenue. Consumer data shows that members will use their card 50% more and at a wider variety of merchants when they feel secure from and in control of fraud. It’s a known fact that fraud losses raise significantly the longer the fraud remains undetected. With Card Lock instant transaction visibility and easy-to-use controls can lower fraud by as much as 60%.



The Card Controls Screen.

In addition to being able to manually block or release your entire card using the switch at the top, a user can also setup automated triggers and thresholds that will block specific transaction types at the point of sale.



The main menu.

Card Lock will feature a myriad of options including Alert, Control, and Destination Management so that a user has full visibility and control over their purchases and accounts.