What is CardNav?

CardNav technology enables superior control, security, and financial visibility via your mobile phone. It lets you manage your cards on-the-go with an intuitive mobile app.

You control when and where your cards can be used, as well as view and act on instant alerts when transactions are processed. You also can perform card management functions such as turning the card on/off, and perform basic mobile banking functions such as view balances, transfer funds between accounts linked to a card, and search for nearby ATMs.

What are the benefits of CardNav?

With CardNav you can:
- Control when and where your card is used
- Receive near-real-time notifications to alert you of any unauthorized use
- Secure your accounts by locking your card when not in use and unlocking for use
- Control dependent purchases to avoid misuse

Is CardNav free?

Yes, at this time the CardNav app is free to First Community members.

Whom do I contact for CardNav support?

Please contact our Card Technology Specialists at **888-251-4268** for assistance Monday—Friday 8:00 am—7:00 pm and Saturday 8:30 am—12:30 pm.

Does the app require me to authenticate each time the application is started or accessed?

After the initial registration and two-factor authentication, you will only need to log in with your user ID and password after 48 hours of inactivity. A passcode will be used to log in any time you enter the app in the meantime.

Can the app be controlled from a desktop or laptop computer?

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

Will CardNav work outside the U.S.?

Yes. If your phone works and you have data or Wi-Fi access, the app will work.

How long can I leave a card "off"?

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

How many cards can each user set up?

There is no limit to the number of cards that you can set up.

Are the in-app notifications via push, or do you have to be logged in?

Notifications are push notifications in app. You do not need to be logged in.

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

Yes, however, we recommend as a best practice that you set up a passcode, which requires entry of a pass code every time the app is launched and every time the app comes to the foreground.

What do I do when I get locked out because of incorrect password attempts?

If you are locked out, you can call First Community to get it unlocked.

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If you do not remember your password, select the Forgot Password? button on the login screen.

How do I sign up?

You simply download the CardNav application onto your smartphone from the Apple iTunes App Store or Google Play store by searching "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.

How do I add my cards to CardNav?

Using CardNav for the first time:

1. Launch the CardNav app.
2. When loading is complete, tap New User near the bottom of the screen.
3. Enter your full card number and select Next.
4. Fill in your address information and card details and select Next.
5. Verify account ownership by entering the last four of your social security number.
6. Accept Terms and Conditions and the Privacy Policy.
7. Type a new name in the User Name field that appears.
8. Enter a password of at least 8 characters that meets the following requirements: an uppercase letter, lowercase letter, number, and special character.
9. Enter a valid e-mail address and your full name, then select Next.
10. When the approval screen appears, tap OK. Your enrollment is complete.

Adding additional cards:

1. Tap the menu button at the top of the screen (three bars on top of each other).
2. Select Manage Portfolio.
3. Select Add Card in the middle of the Manage Portfolio screen.
4. Enter your card number and select Next.
5. Enter your security code, expiration date, billing address, and select next.
6. Verify account ownership by entering the last four of your social security number and select Next.
7. Tap OK. If the added account does not appear on the Accounts page after a minute, tap refresh.

How do I set up a pass code?

1. Tap the menu button at the top of the screen, then tap Settings.
2. Select Passcode.
3. Enter the four to ten digit passcode you would like to use and press Set. You may use numbers or letters.
4. Re-enter the four to ten digit passcode and press Set.

What is the difference between Alerts and Controls?

Alerts are the push notifications you receive when a transaction has taken place on your debit card. You can select to receive alerts on all transactions, no transactions, or select transactions. Controls are the types of transactions you can turn on or off.

What types of controls and alerts can I set/receive within the application?

Locations	
My Locations	Alert is triggered or control is initiated by in-store transactions that occur outside of the area where your primary mobile device is located. The mobile device must have location services (GPS) enabled with permission to use the current location.
My Regions	Alert is triggered or control is initiated by in-store and ATM transactions that occur outside of a certain geographical region that you specify on a map. Members use the map to define an area with a minimum five-mile radius.
Block International	Alert is triggered or control is initiated by any card-present transactions that occur outside of the U.S.

Merchant Types	
Department Stores	Wide variety of retail and specialty stores.
Entertainment	Establishments related to sports, movies, performing arts, amusements, gaming, and other recreational activities.
Gas Stations	Gas stations.
Groceries	Grocery, other foods, and drug stores.
Household	Services and goods related to home maintenance and construction, including utilities.
Personal Care	Funeral homes, tax preparation, counseling, massage, health and beauty spas.
Restaurants	Restaurants and catering.
Travel	Airlines, car rental, hotels, transportation services, parking, motor home and snowmobile dealers.
Age Restricted	Beer, wine and liquor stores; cigar stores; dating and escort services; casinos; other lottery, betting and gaming establishments.
Others	Wide assortment of other merchants.

Transaction Types	
In Store	In-store signature and PIN transactions when the card is present.
Online	Most online transactions, including bill pay transactions.
Mail/Phone Order	Purchases made by mail or phone when the card is not present.
Auto Pay	Recurring automatic payments you have authorized.
ATM	ATM transactions.
Others	Transactions that do not fall into any of the above categories. One example is loading of a prepaid card.

How do I set Controls or Alerts?

Select the card from the home screen. This will take you to a page that shows your card with options below it for Control Preferences, Alert Preferences, Recent Transactions, and Linked Accounts. From that screen you can also turn your card on or off.

Why did my transaction get declined?

To find out why a transaction got declined, you can go to the CardNav app and select Transactions from the menu. A denied transaction will have a red circle with an X in the center. Selecting the transaction will bring up more details. You can also select the card from the home screen and select Recent Transactions. From there you can select the denied transaction for more information. Tapping on the receipt image will give further details.

Does location functionality depend on phone signal?

An alert is triggered or a control is initiated by in-store transactions that occur outside of the area where your primary mobile device is located. 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 GPS location.

However, if this situation occurs for more than eight hours, CardNav temporarily ignores the My Location policies. Transactions would not trigger alerts or control denials based on My Location preferences during this time, however an alert would be generated informing you that a transaction was conducted.

What if I have my card turned off and a recurring utility bill wants to charge my card? Will that transaction be denied?

When the card is off, most card transactions are denied by CardNav and alerts are generated for attempted transactions. However, Auto-pay transactions and credits (deposits, returns, and reversals) are exempt from this high-level control.

Can I use my Credit Card with CardNav?

Only debit cards are usable with CardNav. This includes personal, business, and HSA debit cards. Credit cards and ATM cards are unable to be added.

What if my card is lost or stolen?

If you lose your debit card, you should immediately inform First Community so we can cancel it and send you a replacement card.
During business hours call **636-728-3333** or **800-767-8880**
After hours call **888-241-2510 or if outside U.S. call collect at 909-941-1398.**

Please Note: You will no longer be able to use the lost card with CardNav after the card is canceled. After you receive your replacement card, you'll need to add that new card into CardNav.

What if my phone is lost or stolen?

Contact First Community so we can change the status of your card to your preference. We can also temporarily deactivate your account so no one can access your account.
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What if I get a new card because my old card was compromised or expired?

If you receive a new card, add the new card with your new card information under the Manage Portfolio option. You can remove your old card from being displayed by going to Menu, then Manage Portfolio. Unselect the old card by removing the checkmark from the box to the right of the card number and select OK.

Why are ATM locations different colors on the map?

The ATM locations denoted by the green pins are First Community ATMs. The ATM locations denoted by the red pins are ATMs that will only have a $1.00 fee for using, but will waive the surcharge fee.