

## **I see CardWise in my app store, but my Credit Union hasn't introduced CardWise yet. Am I able to register?**

CardWise online and mobile registration access is being opened up to Credit Unions in phases. If you attempt registration before your Credit Union's 'wave', you will receive a message advising that the app is not available for registration at this time. You will be able to register for the platform when your institution's designated wave begins. To check when your Credit Union will launch CardWise, visit [collabriacreditcards.ca/MyAccount](http://collabriacreditcards.ca/MyAccount).

## **Am I able to use both MyCardInfo and CardWise if I have registered for both?**

Yes. As both platforms remain available, you can continue to use both as it fits your digital account management needs.

## **Can I use either the online or mobile experience, or do I have to register for both?**

Yes. Registration and features between the online and mobile experiences are like-to-like. You can login into either experience to view the functions and features of CardWise.

## **I see the payments feature in CardWise for my Business account, am I able to make a payment?**

Although the payments function will appear in CardWise to Business cardholders on both an Individual and Consolidated billing structure, at present, Control Accounts are not provisioned in CardWise. Businesses that are set up on a Consolidated pay structure must therefore continue to make online payments through the MyCardInfo platform to avoid missed payments or discrepancies.

Business cardholders on an Individual pay structure, can register for and experience all features and benefits, of CardWise, including payments.

Unsure if your Business account is on an Individual pay or Consolidated pay structure? Give us a call at **1.855.341.4643** 24/7 to learn more.

## **What is the difference between Consolidated pay and Individual pay billing structures for business accounts?**

**Consolidated pay** is a billing structure for business accounts that centralizes billing and payments under a single Authorized Business Representative Control Account. Under this structure, the business employee cardholders share credit limits and

accumulated balances. The Authorized Business Representative receives consolidated statements and makes payments directly to their Control Account.

**Individual pay** is a billing structure for business accounts that offers individual cardholder billing and payments for each registered business cardholder. Like a Consolidated Pay structure, the business shares a credit limit among all cardholders, but the company account instead accumulates the outstanding balance of each cardholder in real-time. Each cardholder under this structure receives their own billing statement and makes payments directly to their individual cardholder account.

Give us a call at **1.855.341.4643** 24/7 to learn more.

## **I made a card payment to my Business account in CardWise by mistake, what should I do?**

If a payment is made on an **Individual Pay** account in CardWise, no action is required.

If a payment is made in error on a sub-account (**Consolidated Pay**) in CardWise, the cardholder should call Cardholder Service at **1.855.341.4643** for assistance 24/7.

## **Why are certain CardWise features available to me as a Personal cardholder not available for my Business account?**

Businesses that are set up on a Consolidated Business structure will continue to be serviced through MyCardInfo which provides unique functionality specifically designed for businesses with a registered Control Account. At present, Control Accounts are not provisioned in CardWise and will be evaluated as the platform evolves.

Business cardholders on an Individual pay structure, can register for and experience all features and benefits of CardWise.

Unsure if your Business account is on an Individual pay or Consolidated pay structure? Give us a call at **1.855.341.4643** 24/7 to learn more.

## **I hold credit cards from two different institutions that are on the CardWise platform. Am I able to add cards from multiple institutions to the same CardWise login?**

No. For security and authentication purposes, multiple cards added to a single CardWise login must be part of the same financial institution. If you have a credit card account with another institution who is also on CardWise, you must create a **unique application login** for each credit card account using a **unique email address** for each account.

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