OVERVIEW
Credit Card Online is City National Bank’s online platform that provides high levels of self-service, flexibility and convenience, allowing users to access City National personal credit card account information, view transactions and statements (in PDF form), and undertake other actions.

Family card functionality on City National’s personal credit card accounts allows the Primary Account Holder*, also known as the Family Manager, on the account to establish and manage individual spending limits for each cardholder, monitor transaction activity on all cards issued under the account and customize online enrollment eligibility and access rights for each cardholder. Other cardholders can only access these features on the site once the Family Manager assigns them the rights and permissions.

* The Primary Account Holder is the individual first named in the name and address section on the personal credit card account’s billing statement.

FAMILY MANAGER
The Primary Account Holder is the Family Manager. If the credit card account has multiple account holders, with family card functionality the Family Manager on the account can assign enrollment eligibility and access rights to other users. This includes access to Credit Card Online, granting rights to make payments, view their transaction activity, set up alerts for their card and register other accounts.

Enrollment eligibility and access rights can be modified at any time. Changes made are effective immediately.

Note: If you do not see these functions, you are not the Family Manager. Please refer to your Family Manager.

INITIAL LOG IN TO CREDIT CARD ONLINE
The Family Manager must register and grant access to any other cardholders and users prior to them registering.

2. Enter the 16-digit card number in the Account Number field. Click Submit.
3. Enter the required information on the screen. Click Next.
4. Create a User ID, Account Nickname, Password and enter your email address. Choose five (5) security questions and answers. These are case sensitive. Once complete, click Next.

5. Make a selection for your statement options. Click the button that fits your response (I Agree, No Thanks, or Ask Me Later).

You will be returned to the Sign In page to enter the login credentials you just created.

TRANSACTIONS

The Family Manager can view the transaction history of all cardholders on the credit card account. All other cardholders will only have access to the transaction history for the individual card(s) issued to them, provided access rights have been granted by the Family Manager.

Once logged into Credit Card Online, you will be taken to the Transaction pages. This is where you can:

- View current transactions or transactions from a specific statement cycle
- View authorizations that have not yet posted to the account
- Download transactions into various file forms (Excel, Quicken, MS Money, QuickBooks)
PAY BILL

This feature is available to the Family Manager. Other cardholders and users may only access this feature if granted access by the Family Manager.

Paying online can be done by either clicking the Pay Bill tab or clicking Pay Online in the left margin.

**Account on automatic payment deduction:** If automatic payment has been set up for the account, the amount of the automatic payment will be reduced by the amount of the payments made to the account prior to the automatic payment. If the payments made to the account prior to the automatic payment are more than the automatic payment, the automatic payment will not be made.

**Note:** In order to make payments directly to the card accounts, the Family Manager must turn on the payments option through the Family Manager tab.

Payments made Monday through Friday by 5:00 p.m. Eastern Time (2:00 p.m. Pacific Time) will be processed the same day. Payments made after this time, on bank holidays, or weekends will be processed the following business day.

ACCOUNT MAINTENANCE

**Spending Limits for Cardholders**

This feature is only available to the Family Manager. The Family Manager may adjust the spending limits of the authorized users on the account. Spending limit changes are updated immediately.

PROFILE ALERTS

Administrative options and updates to an account profile can be made from the Update Profile page, including:

- Account Nickname
- Password
- Email Address
- Security Questions
- Manage Alerts
- Delete Trusted Computer Registrations
- Management Statement Options
- Disenroll from Electronic Statements

CONTACT US

**City National Bank Customer Center** (866) 624-0942
Monday – Friday 6:00 a.m. – 6:00 p.m. Pacific Time
FREQUENTLY ASKED QUESTIONS

What is family card functionality?
Family card functionality makes it easier for clients with multiple cards and cardholders to manage their Visa® personal credit card accounts. Through our Credit Card Online service, the Primary Account Holder*, also known as the Family Manager, on an account, can establish and manage spending limits and usage for each authorized user on the account. As a result of this functionality, each card issued under an account is assigned a unique number. The benefit of this is, if a card is lost, stolen, or compromised, only that card needs to be replaced (as opposed to all cards under the account).

* The Primary Account Holder is the individual first named in the name and address section on the personal credit card account’s billing statement.

What is Family Manager?
Family Manager is the online functionality to manage the cards under your account. “Family Manager” appears as its own tab on Credit Card Online and is only viewable by the Family Manager.

The functionality is called “family card.” Does that mean that the functionality is only available to the Family Manager’s family members who have cards under the account? Or, can non-family member cardholders benefit as well?

With family card functionality, the Family Manager has the ability to set individual spending limits for any authorized users on the account, whether the authorized user is a son, daughter, housekeeper, or other individual. Additionally, separate cards can be established under the account to segment and track different types of purchase transactions (such as online purchases on one card and all other purchases on another card).

What are the features of family card functionality?
Family card functionality offers the following features to a Family Manager:

- Set and adjust spending limits for all authorized users.
- View transaction activity by cardholder and access your monthly statement.
- Grant other cardholders access to Credit Card Online to view their own transactions, authorizations and/or to make payments on their individual cards.
- Establish and manage card alerts for one or more individual cards.

How do I get family card functionality?
Family card functionality is being added to all City National Bank Visa personal credit cards. No enrollment is necessary to get this functionality.

Are there any fees associated with family card functionality?
There are no additional fees or costs associated with family card functionality.

With family card functionality, how many authorized users can I have on my credit card account?
You can have a maximum of three (3) authorized users on your account. Each authorized user must be at least 15 years of age.

How can I add authorized users to my credit card account?
You can include your authorized users on your application when you apply for a City National personal credit card. If you already have a City National personal credit card account, you can add users by calling us at the telephone number listed on the back of your card, or contact your Relationship Manager. You will need to provide certain information for each authorized user, including, but not limited to, the cardholder’s full name, birth date, Social Security number (or other government I.D. information if the authorized user does not have a Social Security number) and mother’s maiden name.

What happens if a card is lost, stolen or compromised?
Because each cardholder has a unique card number, if a card is lost, stolen or compromised, only that card needs to be replaced. The replaced card will have a new number. All other cards are unaffected and do not need to be replaced. Please be sure to report any lost or stolen cards as soon as possible by calling (877) 529-0473.

As the Family Manager, how do I manage the cards issued to authorized users under my account?
Through our Credit Card Online service you can monitor and manage the cards issued to authorized users.

Can authorized users make payments to their cards using Credit Card Online?
If payment ability is granted by the Family Manager, authorized users can make payments to their individual cards via Credit Card Online. The Family Manager can allow or deny this ability on a per card basis.
Is there a minimum or maximum spending limit that a Family Manager can give to an authorized user?
There is no minimum spending limit that a Family Manager can give to an authorized user. The maximum spending limit is the amount of the Credit Limit or Credit Access Line, as applicable, assigned to the credit card account by City National.

I only have one authorized user on my credit card account and do not want to manage the spending limit on his/her card. Do I need to do anything?
If you do not wish to manage or set any spending limits on any authorized users' cards, you do not need to do anything. By default, the family card functionality assigns to all cards the Credit Limit or Credit Access Line, as applicable, assigned by City National to the account. The only difference with the family card functionality is that now each card issued to a cardholder under an account will have a unique number, thereby allowing the Family Manager, at his/her option, to set spending limits and take advantage of the other benefits afforded by the functionality.