

CardView basics

What are some benefits of CardView?

CardView allows you to manage your credit card account more effectively. You can view account information, receive and view statements electronically; monitor current and recent transaction information; make payments; set-up balance and payment alerts, and update your account profile information.

What are my costs for using CardView?

None! This convenient service is absolutely free!!

If I forget my Password or User Name, how can I recover them?

At the top, right of the CardView.com home page, there are links that allow you to recover your login credentials. Simply click on the link you need to be guided through the recovery process.

What are the requirements for my Password?

- Must have between 9 and 20 characters.
- Must include at least 1 number and 1 letter (note: passwords are case sensitive)
- May include 1 or more of the following characters: ! @ # % ^ & * () _ + = ; ' , . / ?
- Must not include the word "password".
- Must not include your User name.

Also, you cannot repeat your last 6 passwords.

What details will I find using the "Transactions" feature?

This feature allows you to review all recent transactions posted to your account, including the date, amount and description of the transaction. You can review all transactions that appeared on your last statement as well as transactions that have posted to your account since your last statement. Finally, you can view past transactions using the rolling thirteen (13) month history.

How do I access transaction information?

Click on the "Transactions" tab during an active session to view your current and recent transaction information.

How can I tell if I have a secured connection to CardView?

The visual indicators of a secured connection vary from browser to browser. Look for icons that look like a lock or a key at the bottom of your screen. These icons are commonly used to indicate a secure page. Please note that while you are at the CardView login page (prior to entering your login information), all the indicators should show an unsecured connection. This will change after you log in and enter the CardView website.

What is the difference between my "Current Balance" and my "Available Credit"?

The "Current Balance" is the total credit balance outstanding for your account at the end of the most recent business day. Your "Available Credit" is the amount of the total credit line that you can access and use right now. The "Available Credit" balance includes your current balance and excludes cash advances, pending purchases and outstanding payments that have not yet posted.

How current can I expect my account information to be?

Your current balance is as of the end of the most recent business day. Business days are considered Monday through Friday. However, your available credit balance will reflect pending transactions.

We do not process on Christmas and New Year's Day.

How can I check my current balance and available credit?

Your account's current activity will display on your "Dashboard," which is the first page you see when you log in to www.cardview.com.

Safety and security

To keep my information private, what recommendations do you have?

- Use Microsoft Internet Explorer 11, Firefox 48, Chrome 53, Microsoft Edge 25 and Safari 9. These are all very common browsers that are certified for use at our site.
- Keep your password confidential and do not share it with anyone. Change it frequently and use something that would be hard for anyone to guess.
- Never walk away from your computer without exiting the system first. Once you have ended your session, no further transactions can be processed until you log in to the system again.

Do I have to answer security questions every time I log in?

For your security, you may be asked to answer one or more of the security questions you have established in order to confirm your identity. However, if you use the same computer(s) or device(s) to log in frequently, you can register these as trusted devices, which will allow you to log in using these devices without providing security information each time. Of course, User ID and password are always required.

What is a trusted computer or device?

These are private electronic devices (computers, phones, tablets) that are used for your personal use on an on-going and/or frequent basis. You can choose to register these proprietary devices as trusted devices, which allows you to log in to CardView without answering security questions

or providing additional security information. Of course, your User ID and password are always required.

You can cancel registration of trusted devices at any time. Simply select the Services Tab on the left side of your screen. Then choose "Remove Trusted Computers and Devices", click submit, and the confirmation message will appear once the process is complete.

Computers that are public or shared should not be registered as trusted devices.

How can I register a computer or device as a trusted device?

When you log in using a safe computer or device, you can choose to register it as a trusted device when you are answering the required security questions. You will have the option to register that device by answering "Yes" to the question "Do you want to register this computer or device as a trusted device?" This option is found at the bottom of the "Security Question" screen.

What if a trusted computer or device is lost or stolen? What if I no longer want to have one or more of my devices designated as a trusted device?

You can cancel registration of your trusted devices at any time. Simply select the Services Tab on the left side of your screen. Then choose "Remove Trusted Computers and Devices", click submit, and the confirmation message will appear once the process is complete.

However, when you choose this option, all devices you have registered as trusted devices will be canceled. You can then re-register safe devices or add new ones when you use them to log in to CardView. Once a device is no longer registered as a trusted device, you may be required to answer security questions or provide additional security information when you log in to CardView.

What browsers can be used to view the CardView website?

The following browsers can be used to view the CardView Website: Internet Explorer 11, Firefox 48, Google Chrome 53, Microsoft Edge 25 and Safari 9. If your browser is not sufficient to support the website, a note will pop up to let you know that an upgraded browser is needed.

Making payments

Can I make a payment to my credit card on CardView?

Yes, you can set up payments to your credit card(s) by choosing the "Payments" tab during an active session. Once your payment information has been entered, you can make payments each month with just a few clicks. Please remember to submit your payment at least two (2) business days before the due date. Payments submitted after 5:00 PM Eastern Time will be processed the next business day. Your payment account will be debited for the amount of the payment within 6 to 24 hours from when the payment is posted to your account.

Also, we offer an Automatic Monthly Payment Service, which will allow you to choose to either have a fixed amount, the minimum payment or the entire balance paid automatically each month. Visit the "Payments" tab to set up automatic payments for your account.

What do I do if my payment account information needs to be changed or I want to add a new payment account?

Simply go to the "Payments" tab to make changes or additions to your payment information.

When will my payment post to my credit card account when I use CardView?

Payments will be credited as of the date received, if you complete the payment through CardView by 5:00 p.m. Eastern Time on a business day. However, the payment will not be reflected in CardView until the following business day.

Where do I send payments by mail?

Please send payments to: Card Services P.O. Box 2181 Columbus, GA 31902-2181

Statements and transactions

How do I review my past billing statements?

If you are enrolled in eStatements, you can view up to thirteen (13) months of statement history by clicking on the "Statements" tab within CardView. You can enroll in eStatements any time by visiting this tab and following the instructions for enrollment.

How do I change my password, email address, etc.?

After logging in, click on the "Services" tab during an active session. On this screen, you will be able to add or update your address, phone number, email address, password and/or hint question and answer.

How do I print transaction summaries or details?

To send any CardView page to your printer, click on the body of the page you want to print with your mouse and select "Print" (or "Print Frame," if your browser makes the distinction). This option is generally found in your browser's "File" menu.

Why do you need my email address? Will it be provided to other organizations other than the bank?

Your email address is used for bank business ONLY. It will not be shared with other organizations. We need your email address to confirm your CardView registration and to send you notices or information about changes to this service. You can link to our current Privacy Policy from CardView. You can also view this policy by visiting www.synovus.com or any Synovus Bank division website; or you can request a copy at any Synovus Bank division branch location.

What should I do if I have made a payment and it hasn't shown up online?

Look under current transactions to see if the payment has been posted. Please allow a minimum of five (5) business days from the date you sent the payment for it to post to your account.

If your payment has not posted and you paid by check, you can call your bank or visit their online banking service to see if the check has cleared. If so, you can forward a copy of the front and back of the check to: Card Services Customer Support P.O. Box 23061 Columbus, GA 31901

Make sure the last four (4) digits of your account number are clearly listed on your correspondence.

What are the normal Card Services and CardView Customer Service hours?

Card Service/CardView Representatives are available from 7:00 am - 11:00 pm Eastern Time, 7 days a week, to assist you. Simply call 1-888-SYNOVUS (1-888-796-6887) and follow the prompts.

For issues that do not require immediate assistance, you may send a secure message via CardView. You can also reach us by email at support@synovus.com. However, if contacting us via email, please do not include any sensitive information such as card number, social security number, etc. in the correspondence. We will respond to your inquiry within 3 to 5 business days.

How can I verify that my balance transfer request was completed?

Card Services will send you a letter confirming the amount of the balance transfer coming into your account and the creditor from which the balance is received. If you have not received a letter within 7 days after the request was made, please call Customer Service at 1-888-SYNOVUS (1-888-796-6887) or email us at support@synovus.com.

Can I download my transactions into Quicken or other software?

Yes, we support the .qfx and .qif file format for Quicken, comma delimited, tab delimited, and .OFX for the open financial exchange.

Is there a fee for receiving CardView eStatements?

No, there is not a fee for receiving CardView eStatements.

How do I enroll in CardView eStatements?

When you enroll your card in CardView, you will be given the option to sign up as part of the enrollment process. If you don't sign up during enrollment, you can always choose to receive eStatements later by clicking on the "Statements" tab within CardView and following the simple instructions.

Can I cancel CardView eStatements and start receiving printed statements again?

Yes, you can cancel eStatements any time by clicking on the "Cancel CardView eStatements" link, which is found at the bottom of the "View and Download Statements" page. Once you submit your request to cancel, electronic statements will no longer be delivered and printed

statements will be mailed to you for the next statement cycle. The statements you currently have access to in CardView will remain available for 90 days after eStatements are canceled. You can also contact Card Services Customer Support to cancel eStatements. This can be done by phone at 1-888-SYNOVUS (1-888-796-6887), by email (support@synovus.com); or by sending a written request to: Card Services Customer Support P.O. Box 23061 Columbus, GA 31901-3061

How long will my CardView eStatements be available for me to view?

You will have access to up the previous thirteen (13) monthly statements. The files can easily be saved to your hard drive if you choose.

How will I know my new eStatement is available?

You will receive an email notice when each new statement is available for view. The email will be sent to the current email address in your profile. Please remember to update your email address if it changes. To view your statements, visit the "Statements" tab, where you will have access to up to the previous thirteen (13) monthly statements.

What if my email address changes?

Log on to CardView and visit the "Services" tab to update your email address. Once you enter your new email address, future notifications will be sent to the new address.

How long does it take for me to start receiving CardView eStatements once I enroll?

You will receive your first CardView eStatement the next statement cycle after you enroll. You will receive a paper statement along with your CardView eStatement for the first two (2) statement cycles. After that, you will only receive electronic statements.

Alerts and notifications

What should I do if I'm not getting email notifications about my eStatements?

Visit the "Services" tab to make sure that we have your correct e-mail address. Make any updates needed to your email address. If your email address is correct and you did not get a notification, call Card Services Customer Support at 1-888-SYNOVUS (1-888-796-6887) or email support@synovus.com.

Can I set up alerts for my credit card account?

Yes, you can set up convenient account and personal alerts that allow you to be notified about the status of your account. You can receive reminders about balance levels, payment due dates and more. Simply visit the "Manage Alerts" tab to set up the alerts you want to receive.

How do I set up alerts for my account?

Click on the "Manage Alerts" tab to set up the alerts you want to receive. You can add, update or change this information at any time by returning to this page.

Credit cards are issued by Synovus Bank, 1111 Bay Avenue, Columbus, GA 31901, which is also the creditor for credit card accounts.

Card Services is part of Synovus Bank and provides servicing support for credit cards issued by Synovus Bank.

Visa Account Updater

When my credit card is reissued, do I need to contact each of my merchant that I have recurring payments set-up with to provide the new expiration date?

Synovus utilizes a service from Visa called Visa Account Updater (VAU). If your merchant also utilizes VAU, then we will take care of that for you.

What is Visa Account Updater?

Only authorized merchants who are enrolled with Visa for the Visa Account Updater (VAU) service will receive updates of customers card account information when it changes from when you originally set-up the recurring payment with your merchant. When your card is lost/stolen and a new card is issued with a new card number or when it is reissued and the expiration changes we will send an update to Visa with the new information. The merchant will then receive the updated information to help prevent you from being disrupted with your services (cable, utilities, etc.).

Why does Synovus provide my information to Visa for Visa Account Updater?

Synovus enrolled in the service with Visa in order to provide a better customer experience for those customers who use their credit card account for some of their recurring payments with their vendor/merchants. For example, when your credit card expires and a new card is sent with a new expiration date, we will also send an update to Visa. Those merchant who subscriber to Visa for VAU will also receive the update which will lessen the impact of customers recurring payments being decline. Without this service for your recurring payment (bill payments), you would need to contact the merchant/vendor to update your expiration date to avoid disruption in service(s).

Do I have to use the Visa Account Updater Service or can I opt-out?

In order to not have your information automatically update with the merchant, you would have to call the merchant to stop what was originally set up with that merchant.