

mymobilemoney

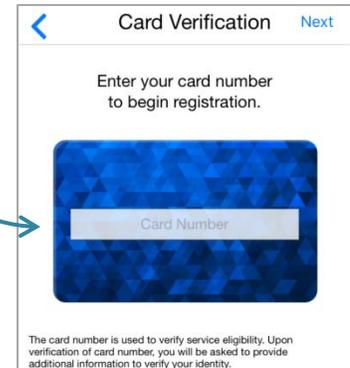
Quick Reference Guide



Getting Set Up

Visit iTunes or Google Play and search for “**My Mobile Money Access.**” Download the app to your phone. Then follow these simple steps:

- Open the app and have your debit card handy
- Click the ‘Sign Up Free’ button
- You will be prompted to enter your card number
- On the next screen enter your name, your CVV (the three-digit security code on the back of your card) and your zip code to verify your identity
- After you accept the app Terms and Conditions and the Privacy Policy, you will be asked for your email address, user name and password. You may choose to use your email address as your user name. You will also need to enter your full name.

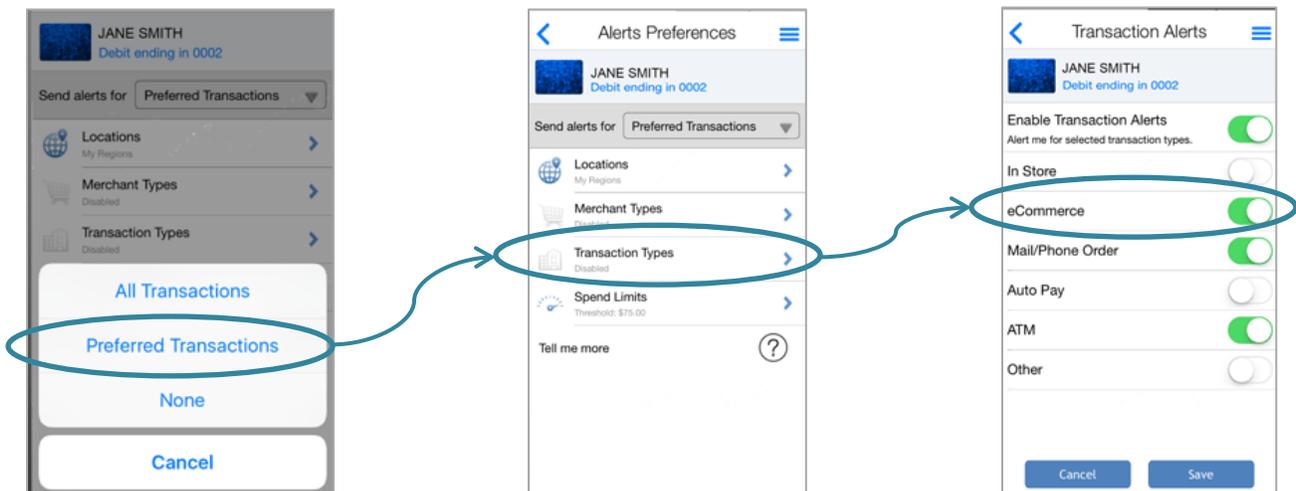


And that's it - you're ready to use My Mobile Money Access!

Setting Alerts

If you want to receive alerts for certain transactions on your mobile device, choose the card you wish to set alerts for and then select **Alert Preferences**. If you want to alert on all transactions, click the “Send alerts for” drop down and select ‘All Transactions’.

To set specific alerts, such as alerting for all online purchases, follow these few quick steps. Set ‘Alert Preferences’ to ‘Preferred Transactions’. Then choose the type(s) of alerts you wish to set. In this example, select ‘Transaction Types’ as the alert criteria, and slide the button to ‘Enable Transaction Alerts’ and then choose ‘eCommerce’ to alert for all online purchases. Don't forget to ‘Save’ when you are finished setting alerts.



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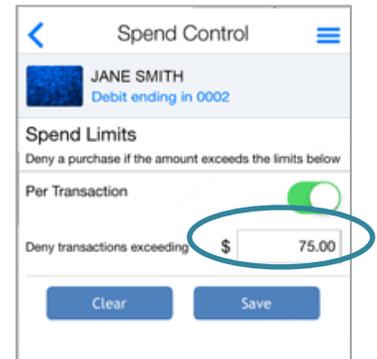
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Enabling Denials

In addition to alerting, you may have the ability to deny transactions – check with your card issuer.

It's easy to tell the app which transactions you want to deny using **Control Preferences**. The steps are very similar to setting up a mobile alert.

For instance, if you want to deny transactions over a set amount, select the card you wish to set up for denials and then choose **Control Preferences**. Then select 'Spend Limits' and slide on 'Per Transaction'. Then simply enter in the maximum amount that will be allowed for a transaction. Click 'Save' and you're set!



My Location and My Region

The My Mobile Money app gives you two options for setting alerts and controls based on the location of the transaction. Although these options give you the flexibility to protect your card while traveling, you may still need to notify your financial institution of travel plans to ensure your card can be used while out of town.

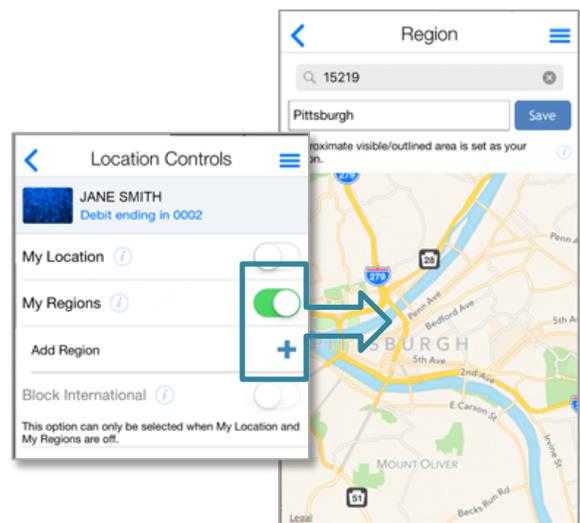
My Location

This option is based on the location of your smart phone. You must have location services enabled on your device for this feature to work. To activate, access the 'Location Alert' or 'Controls' and swipe the 'My Location' function on.

- If you select this option for alerts, you will receive an alert when your card is used outside of the zip code where your smart phone is located.
- If you have enabled the 'My Location' control, all transactions that are attempted outside of the zip code where your phone is located will be denied.

My Region

This option allows you to set up to three regions where your card may be used. Simply slide the 'My Regions' switch on and click the plus sign beneath it to add a region. You can enter in a zip code or use the map to zoom into a region. Give your region a title and hit 'Save'.



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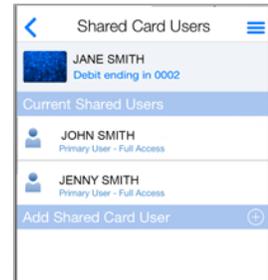
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Shared Card Management and Delegating Access

A card can be shared between multiple users. This situation occurs when multiple users register or add the same card for management. As a primary user, you can delegate your card to another dependent user. With full access, the delegated user has full control and alert capabilities for the card. With restricted access, the delegated user has only a subset of the control and alert capabilities for the card.

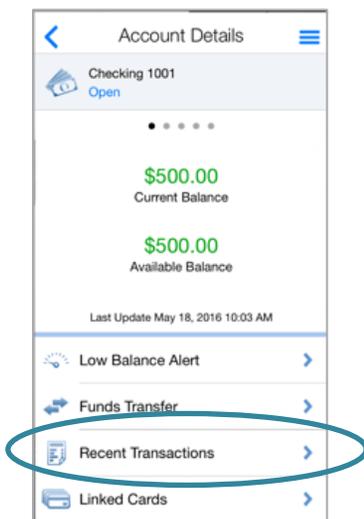
For a shared card, if multiple users select 'My Location' for location-based control, then the app tracks the location of the user who chooses 'My Location' last. When one or more users also set the 'My Region' control in addition to the 'My Location' control, transactions are approved if they fall within the 'My Regions' that are set by the shared card users.

If one user turns the card off, all other users see the card status as 'Off' in their app. An alert is sent to other shared card users whenever a user changes control policies for the card. While control policies are shared, each user can set up their own separate alert preferences. One exception is that all users receive alerts for denied transactions.



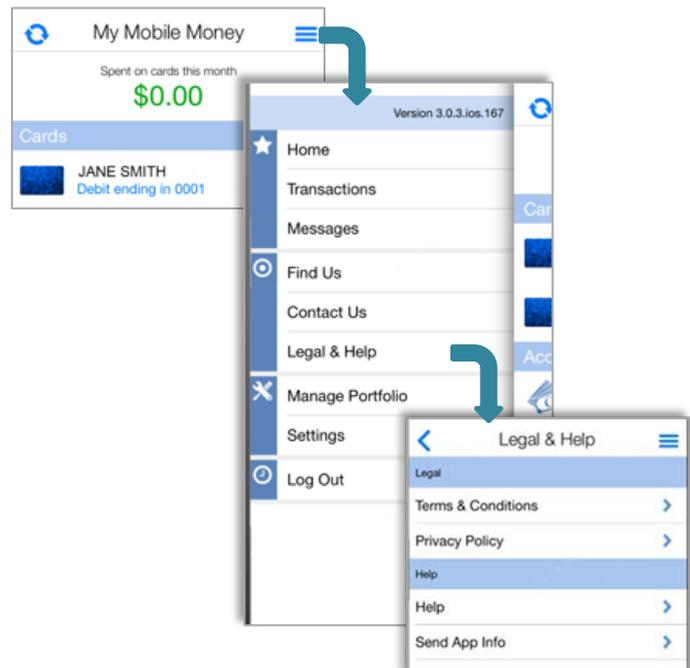
Account Management

Need to keep tabs on the funds in your account? Simply tap on the account you want to view and then select an action, like 'Recent Transactions' to view details of the last few transactions you made.



Need help?

Find 'Help' by tapping the three lines in the upper right corner to display the app menu. Select 'Legal & Help' and then 'Help' again. This will show information helpful for the app page you are viewing.



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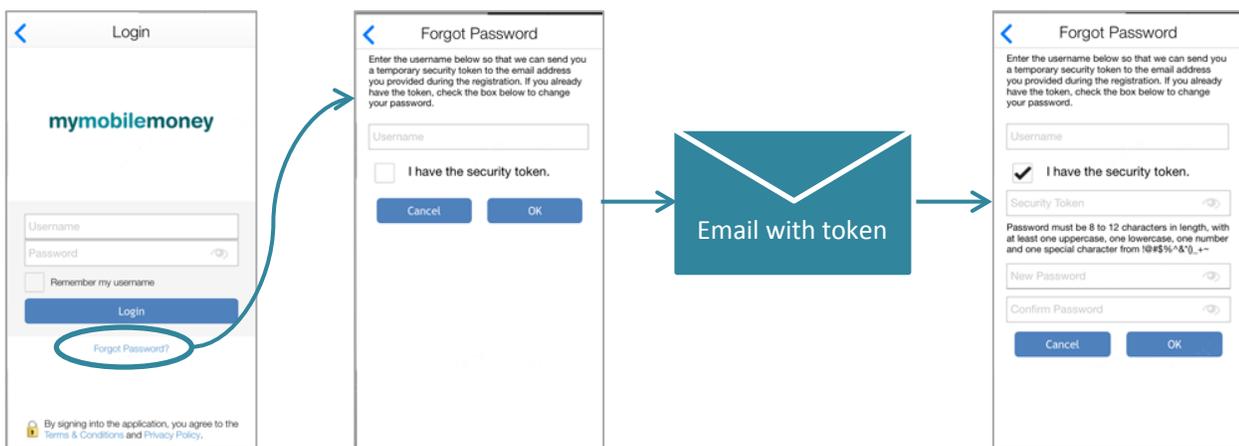
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Forgotten Passwords

If you forget your password, tap the 'Login' button. Then choose 'Forgot Password'. Enter your username and click 'OK'. You will be emailed a password reset token to the email associated with your username.

Once you receive the email, revisit this 'Forgot Password' screen and check the box that says 'I have the security token' and enter in your token in the field that appears. You will then be able to reset your password.

Remember: your password reset token is only valid for a few minutes, so use it right away!



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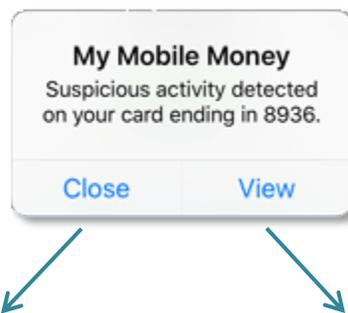
Fraud Alerting

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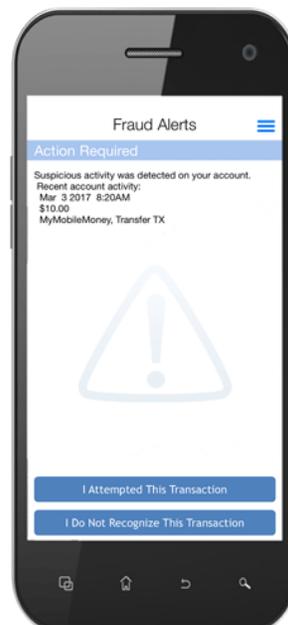
Fraud alerting allows you to respond quickly to potential fraud on your card. Using My Mobile Money Access to respond to these alerts can prevent additional fraud or the inconvenience of having your card turned off unnecessarily.

If the fraud monitoring service suspects that a transaction might be fraud, you will receive an alert on your phone. That alert gives you two options:



Close – If you close the alert box, you can still log into the My Mobile Money Access app and review your Messages for a limited time, not to exceed 24 hours. If you see suspicious transactions, you should contact your financial institution right away.

View – Immediately view the suspicious transaction alert in the My Mobile Money Access app and indicate if you conducted the transaction or not.

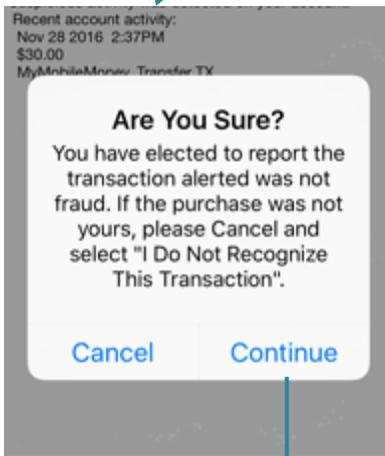


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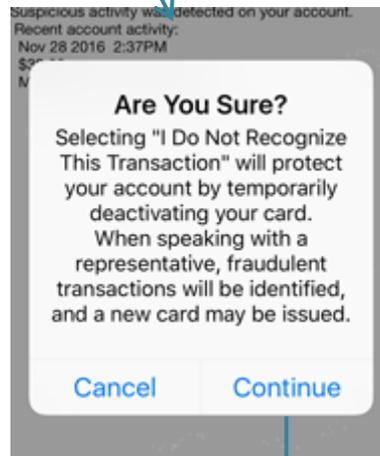
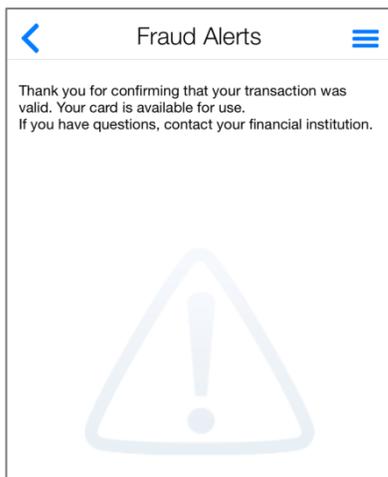
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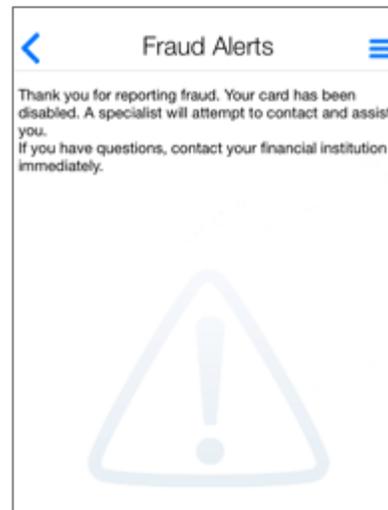
When viewing the suspicious transaction details, you will have two choices:



Click Continue and no further action is required.



Click Continue and your card will be temporarily deactivated and a specialist will attempt to contact you to review the transaction.



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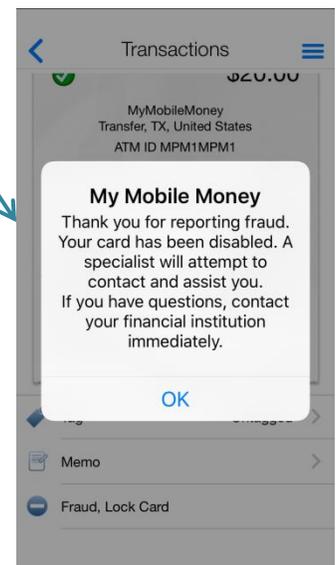
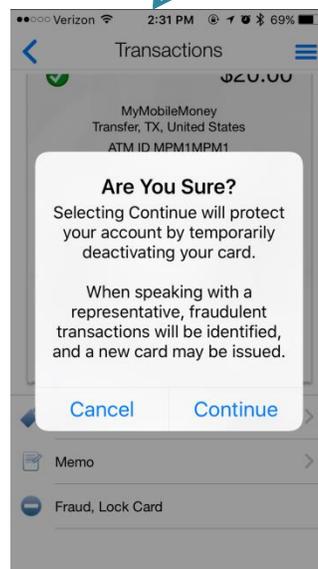
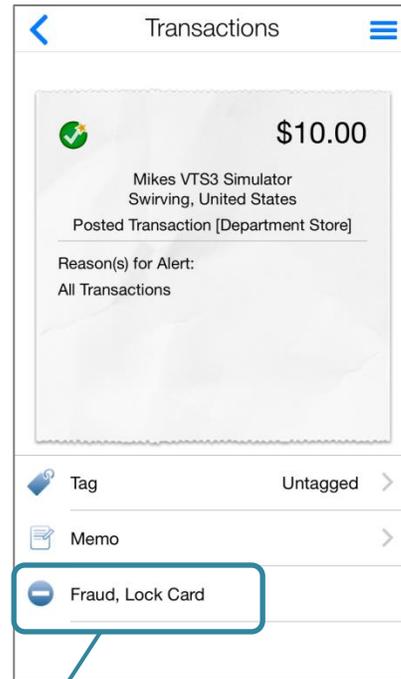
Fraud Alerting

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In addition to being notified of potential fraud through the My Mobile Money Access app, you can also indicate transactions that you did not make.

On the Transactions screen, simply tap the option that says Fraud, Lock Card.

This notifies our fraud specialists that this transaction needs to be investigated and your card is automatically locked. If you select Fraud, Lock Card, your card will be turned off temporarily and future transactions may be denied. Notify your financial institution immediately with questions and concerns.



Note:

You will receive an alert from the My Mobile Money Access app any time a transaction is declined for ANY reason. Denied transaction alerts are informational only and do not allow a response like the suspicious fraud alerts.