



MobiMoney F.A.Q

Q: What is MobiMoney?

A: MobiMoney is a Debit Card Controls Application.

- Card Controls – Card On/Off, Location-based, Transaction-type, Merchant-type, Threshold-based
- Card Alerting – Card Status, Location-based, Transaction-type, Merchant-type, Threshold-based
- Mobile Banking includes: Account Balance, Transaction History, Intra Bank Transfers for debit only

Q: What devices are compatible with MobiMoney?

A: Any Android device using 3.x OS or newer or any Apple devices using iOS 6.x or newer will be supported.

Q: How do cardholders enroll?

A: To enroll to download the application from the Google Play Store or Apple App Store and have their cardholder information ready to enter.

Q: When the cardholder signs up on the MobiMoney app, does it start immediately or is there an overnight process before it starts working?

A: The MobiMoney app starts immediately.

Q: How does the Cardholder set controls and alerts?

A: MobiMoney enables the cardholder to set controls and alerts to limit fraud. These are set, and can vary, for each card registered and can be changed under the "Control Preferences" and "Alert Preferences" tab.

Q: What is passcode and what are the options they come with it?

A: The passcode is used for session validation and has two options. One is the actual passcode, the other (for Apple devices only) is touch ID. If you have logged in with your password, you have created a new session. That session should last for 24 hours, assuming the user doesn't close the app completely. If a user has not closed the app and they switch back and forth between apps, they should be able to use the passcode to re-enter the app. If they have closed the app or the session time has expired, then they will return back to the login screen.

Q: I set my Spending Limit and my transaction is being declined. The transaction is under the spending limit I set up, why is it being declined?

A: The bank has set daily limits on your debit card. Your Spending Limit amount set in the app, will not override the amount set at the bank. Contact a Customer Service Representative for details. If cardholder would like to request a permanent increase to daily limits with the bank, you must sign an amendment form. All increases are subject to approval.

Q: Are balances shown in real-time?

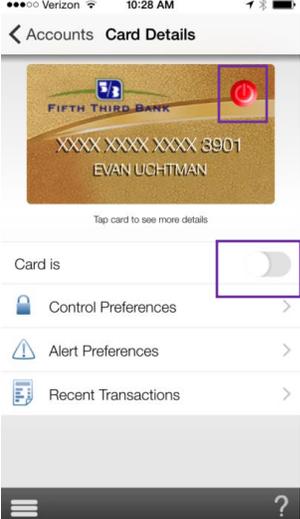
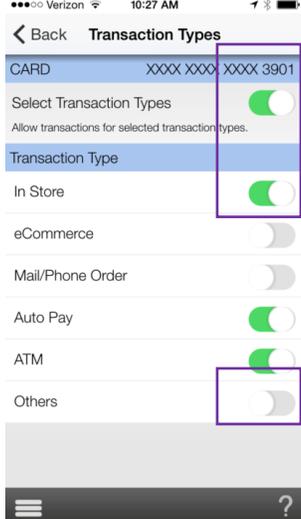
A: The balances are obtained in real-time.

Q: For recent transactions, how many can be displayed? How far back does the history go?

A: The configuration shows the last 50 transactions or the last three (3) months of transactions.

Q: What is the difference between Card On/Off and other transaction sub-controls?

A: Card On/Off allows the cardholder to quickly disable or enable the card as a whole. The sub-controls allow the cardholder to set controls based on transactions they don't often participate in.

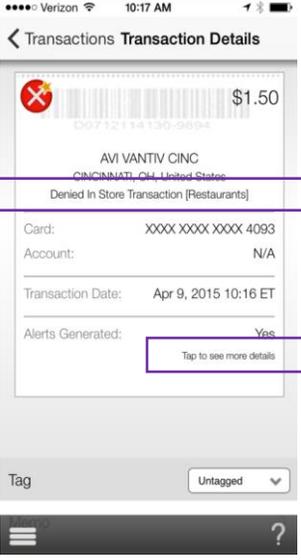
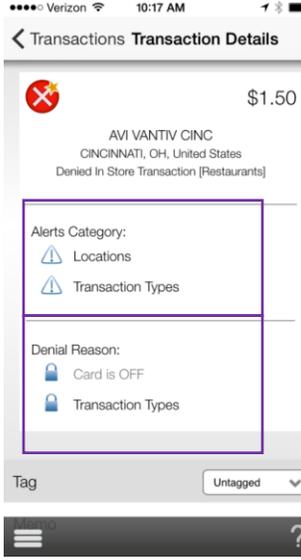
Manage Card	Set Control/Alert Preferences
	
<p>This card is turned OFF. All transactions except recurring will be denied until card is turned back on</p>	<p>Transaction type controls are enabled. In this instance “eCommerce, Mail/Phone, and other” will all be denied.</p>

Q: If I have two cards registered can I transfer funds from Card 1 to Card 2?

A: Only Intra-Card transfers are available in MobiMoney. If Card 1 has two linked accounts funds can be transferred from Account 1 to Account 2 on Card 1. Not from Account 1 on Card 1 to Account 1 on Card 2.

Q: I received a push notification but don't know why.

A: Under the “Recent Transactions” tab, find and tap the transaction you received the push notification. The “Transaction Details” screen will show the pertinent details of the transaction and by tapping on the dollar amount (top right) the screen will show what alert and controls settings would have triggered a notification.

Transaction Details	Additional Details
	
<p>Once you've found and tapped on the specific transaction in the “Recent Transactions”, this screen will appear.</p>	<p>By tapping “Tap to see more details” you can see why MobiMoney DENIED or ALERTED for a specific transaction.</p>