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MobiMoney

3.0.3 User Guide

Install and Registration

Installing MobiMoney

- The MobiMoney mobile application is available for both iPhones and Android phones.

- To install, the user searches for the app:
  - In the Apple App store, if the user has an iPhone
  - In the Google PlayStore, if the user has an Android phone

- To find the app, the user should search for “MobiMoney”, all one word.

- After finding the app, tap to download and install the app

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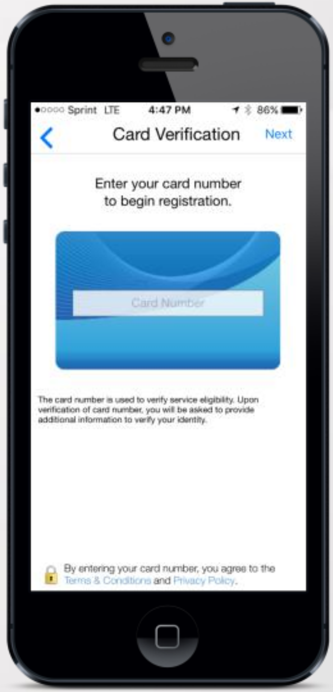
Landing Page

- Upon opening the app, the user will be provided with options to :
  - Register as a new user
  - Login to the application (if the user already has a login)

- The bottom menu options allows the user to:
  - Find financial institution ATMs
  - Contact financial institution
  - Get help on the app usage

Registration – Card Verification

- To use MobiMoney, users must first register a card.
- Tapping on the “New User” button will start the registration process. The user is first prompted to enter the card number.
- After entering the card number, the user taps the “Next” link in upper right corner. On the next screen, the user is prompted to enter the following information to authenticate his/her ownership of the card:
  - Security code
  - Expiration date (MM/YY)
  - Billing address (Street Address and Zip Code)



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Registration – SSN Check

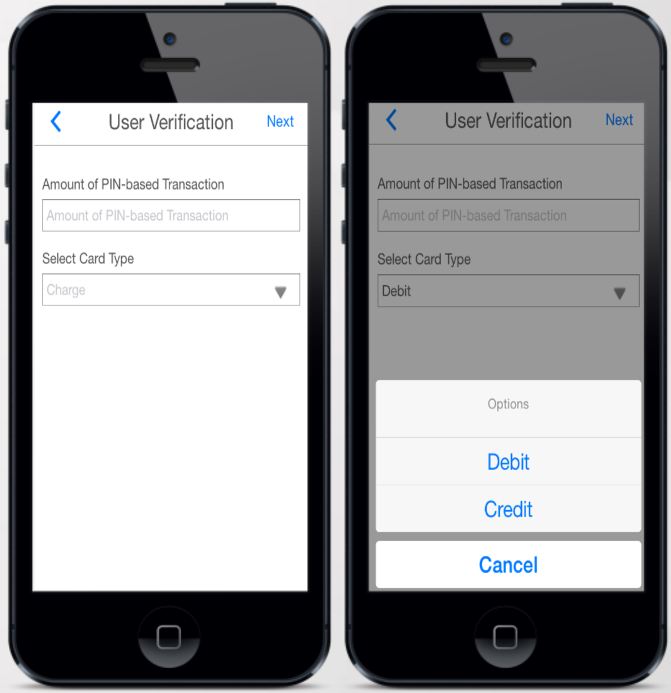
- If an SSN is on file for the card, the user will be prompted to enter the last 4 digits.

- If the SSN check is successful, the user will be taken to the Terms & Conditions and Privacy Policy. If the SSN check fails, the user will be prompted to enter the last 4 digits of the SSN again.

- After 3 failed attempts, the registration will be suspended for 30 minutes. The user can wait the 30 minutes and re-try, or call their financial institution's customer support to have the card registration state reset immediately.

Registration – PIN-based Validation

- If the cardholder's SSN is unavailable, then the user will be requested to make a PIN-based transaction.
- The user will need to enter the amount and transaction type from the next PIN-based transaction they complete (after the registration process has been started and within 24 hours).



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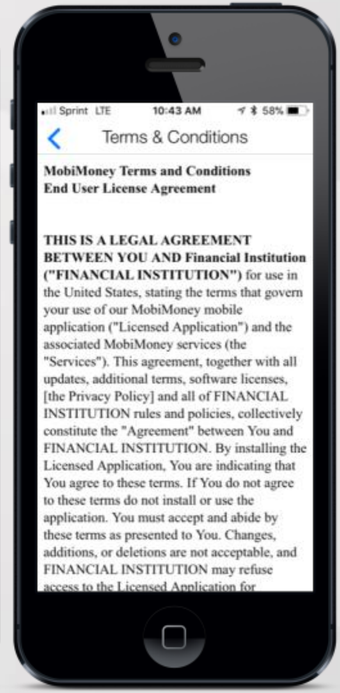
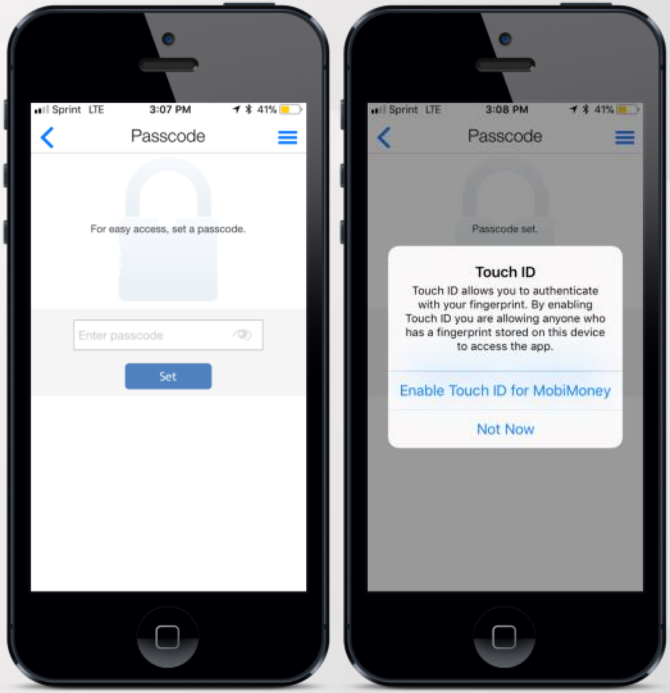
Registration – Account Creation

- Once the user has accepted the Terms and Conditions and Privacy Policy, the “Create Account” screens are displayed. Here, the user can create their username and password for logging into the app.
  - The system will make several recommendations for a username based on a combination of the user’s first and last name.
  - The user can tap on the question mark next to each field on this screen to get more information about the requirement for the field.
  - The email address entered will be used to send a welcome email and password reset token through the Forgot Password process.
  - The user will need to enter his/her full name. The name entered here will be used for displaying in the app.



Passcode & TouchID

- When logging into a new device for the first time, the user will be asked to set a passcode. The passcode must be a minimum of 4 characters.
  - Setting a passcode is optional and can be cancelled by clicking the “Cancel” button.
  - When navigating away from the app and then back, the user will be prompted to enter the passcode.
  - If the user enters the wrong passcode 3 times, he or she will be logged out of the app and have to login using the full username and password.
- Users on an iPhone 5S and above may also elect to use TouchID in place of the passcode.



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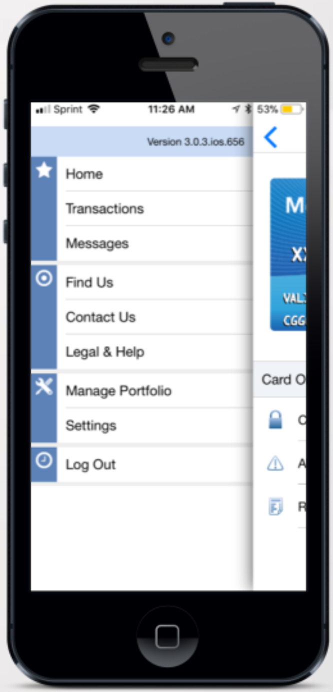
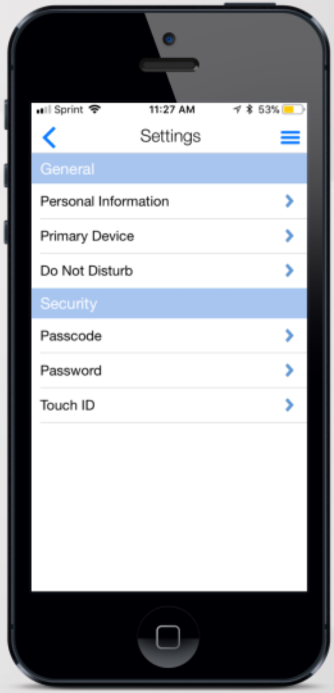
Passcode & TouchID

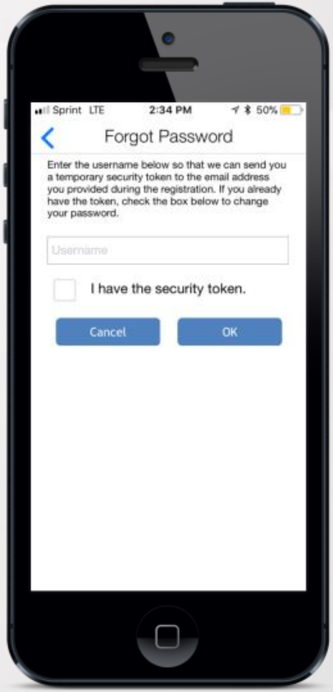
- Users can set or change their passcode at any time within the app.
  - Tap the Menu icon in the upper left corner
  - Tap the Settings menu item
  - Tap Passcode to change or set a new Passcode
  - Tap TouchID to enable TouchID

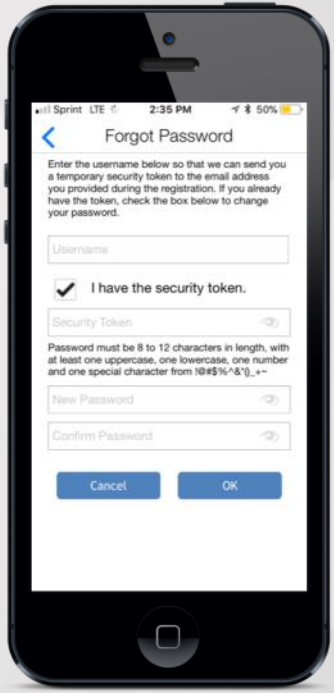




Forgot Password

- Tapping on the “Forgot Password” link will cause the Forgot Password page to display. The user will enter his/her username and tap “OK” to have a security code sent to the email address s/he entered during registration.
- The user retrieves the security code from his/her email, then checks the box “I have the security code” on the Forgot Password screen. The user will be prompted to enter the security code, choose a new password that meets the password requirements, confirm the password, then select the OK button to proceed. Please note the security code is only active for 15 minutes.

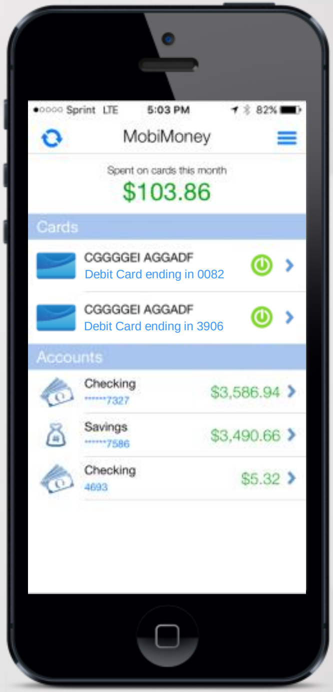




Cards, Accounts, and Transactions

Home Page

- The Home Page is the landing page once a user logs into the application. It shows the following information:
  - Spent This Month – This is the cumulative spending on all managed cards for the user in the given month. At the end of every month, this is reset to zero.
  - Refresh icon – This will reset account balances and spent this month.
  - Menu icon – This will open the menu for additional options.
  - Card Summary – This section shows the card image, cardholder's name, last 4 digits of the card number and whether the card is currently turned on or off.
  - Accounts Summary – This section shows the account type, last 4 digits of the account number and the account balance.



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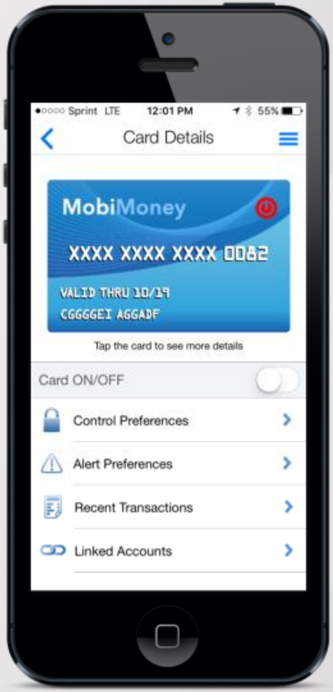
Card Details (Front)

- Tapping on a card from the Card Summary will take the user to the Card Details page.
- To turn On or Off, user taps the Card ON/OFF slider. When a card is off, any transactions made on the card other than recurring payments, credits, and deposits will be denied.
- The Card Details page also allows the cardholder to:
  - Access Control Preferences
  - Access Alert Preferences
  - View Recent Transactions
  - View Linked Accounts



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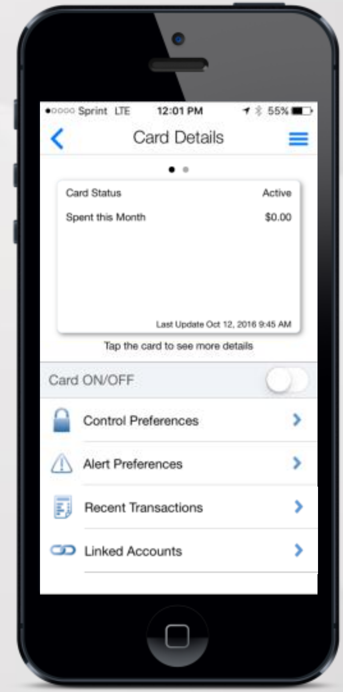
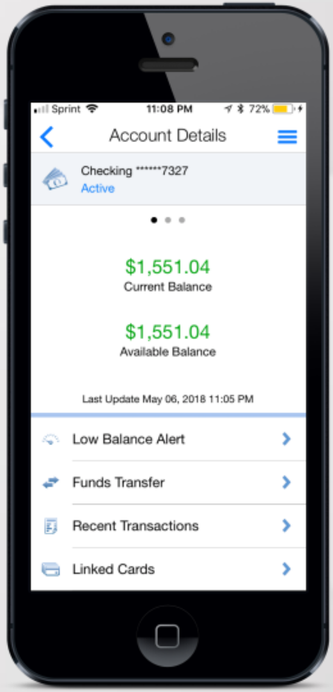
Card Details (Back)

- Tapping on the card image at the top of the Card Details page will flip the card over and show additional details.
  - Card Status – Whether the card is Active or Inactive
  - Spent This Month – This is the cumulative spending on all managed cards for the user in the given month. At the end of every month, this is reset to zero.



Account Details

- Tapping on an account from the Account Summary will take the user to the Account Details page.
- The Account Details page shows the following information:
  - Account Type
  - Last 4 of the Account Number
  - Current Balance
  - Available Balance
  - Last Updated date and time
- The Account Details page also allows the cardholder to:
  - Set a Low Balance Alert
  - Transfer Funds between linked accounts
  - View Recent Transactions
  - View Linked Cards

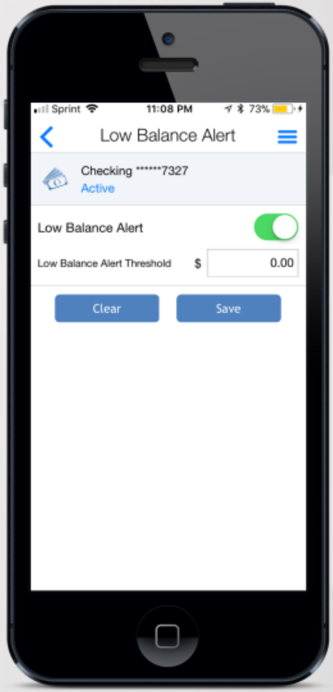


Low Balance Alert

- Tapping on "Low Balance Alert" will take the user to the Low Balance Alert page.

- To turn On or Off, user taps the Low Balance Alert slider. When turning on, the user will then need to input the balance at which the app will send an alert to the user.

- When the alert is turned on, the user will receive an alert the next time they log into the app if:
  - The account balance was previously above and now falls below the threshold.
  - The account balance was previously below and now rises above the threshold.



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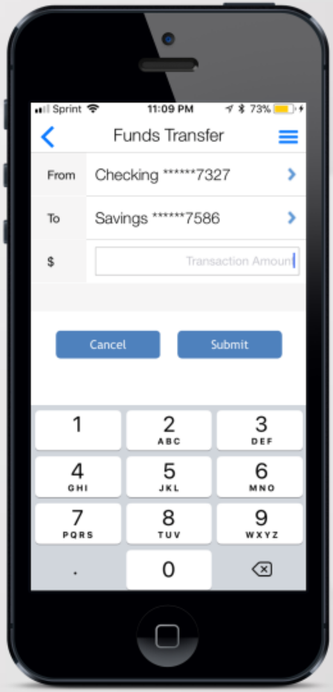
Funds Transfer

- Tapping on “Funds Transfer” will take the user to the Funds Transfer page.
- By selecting a “From” account and “To” account followed by entering in a Transaction Amount and tapping “Submit”, the user will be able to transfer money between the two accounts.



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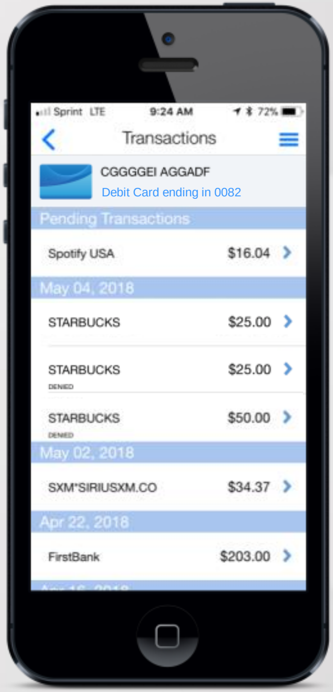
Recent Transactions

- Tapping on "Recent Transactions" from the Card or Account Details pages will take the user to the Recent Transactions page tied to the specific Card or Account.

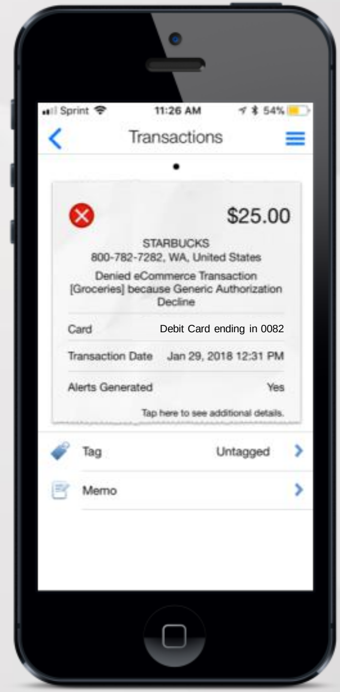
- Pending Transactions are shown first in the list. All other transactions are listed chronologically.

- Summary information shown includes:
  - Transaction Status
  - Merchant Name
  - Transaction Amount (Credits are shown in green while debits are shown in black)



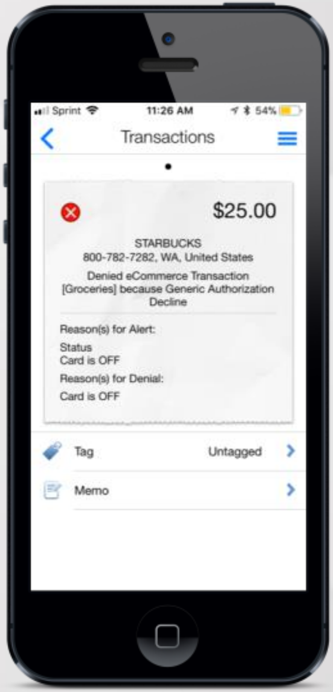
Transaction Details (Front)

- Tapping on a transaction will take the user to the Transaction Details page. This page will show the following information:
  - Transaction Status Icon
  - Transaction Amount
  - Merchant Name and Address
  - Transaction Type
  - Merchant Type
  - Card Type and Last 4 of Card Number
  - Account Type and Last 4 of Account Number
  - Transaction Date
  - Alerts Generated (Yes/No)



Transaction Details (Back)

- Tapping on the Transaction Details image will flip the image over and show additional details. This page will show the following information:
  - Transaction Status Icon
  - Transaction Amount
  - Merchant Name and Address
  - Alert Category (if an alert was generated for the transaction)
  - Reason for denial (if the transaction was denied)



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Transaction Icons

- On the Transaction Detail screens, the app displays different icons for a transaction depending on the transaction status

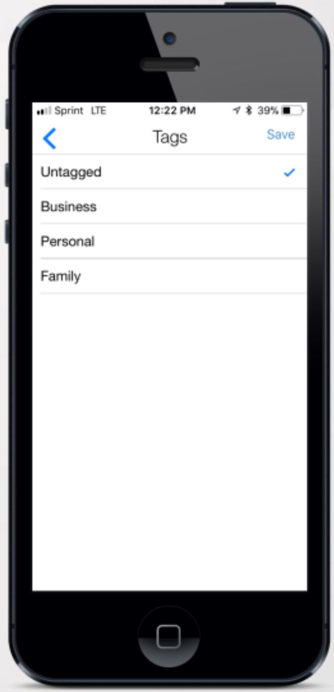
- If a star appears in the upper right corner of the icon, it indicates that an alert has been generated for the transaction.

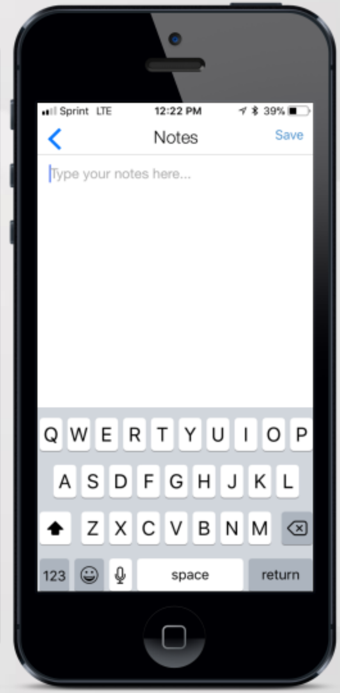
Icon	Meaning
	The transaction is posted and alert was not generated.
	The transaction is posted and alert was generated.
	The transaction is pending and alert was not generated.
	The transaction is pending and alert was generated.
	The transaction is denied and alert was not generated.
	The transaction is denied and alert was generated.
	The transaction is cancelled or reversed and alert was not generated.
	The transaction is cancelled or reversed and alert was generated.

Tags and Memos

- Tapping “Tag” on the Transaction Details page will take the user to the Tag page where he or she can assign the following tags to the transaction:
  - Untagged
  - Personal
  - Family
  - Business

- Tapping “Memo” on the Transaction Details page will take the user to the Memo page where he or she can enter a short note about the transaction.





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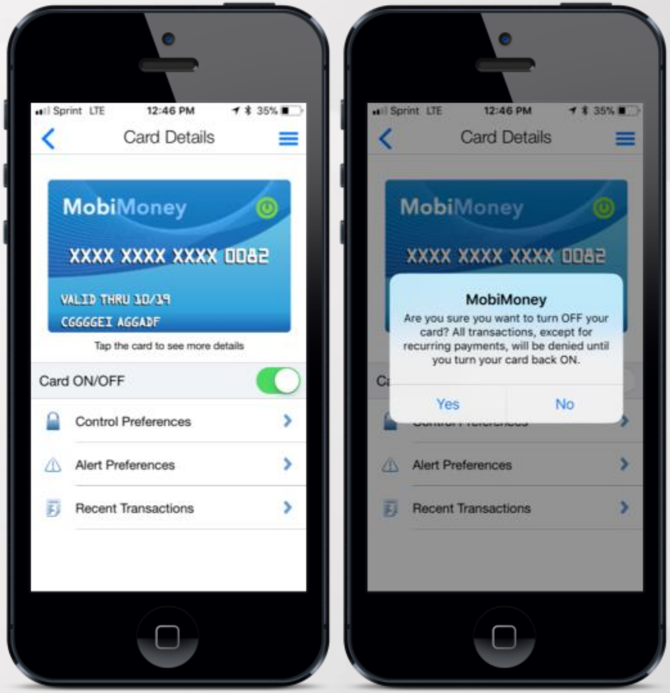
Control and Alert Preferences

Card On/Off

- On the Card Details page, the user has the option to turn the card on and off. To do this, the user taps the Card ON/OFF slider.
- When a card is turned off the user will receive a pop-up confirming that they want to turn the card off and a reminder that all transactions, with the exception of recurring payments, will be denied while the card is off. Tapping “Yes” will turn the card off.
- Once the card is turned off, the power symbol on the card image will change from green to red.



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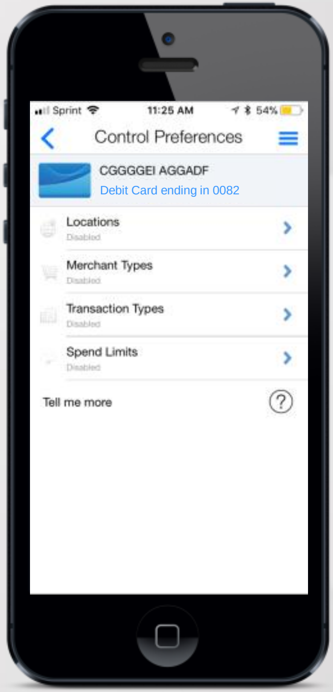
Control Preferences

- Tapping on "Control Preferences" from the Card Details page will take the user to the Control Preferences page.

- The Control Preferences page allows the user to access the following control types:
  - Locations
  - Merchant Types
  - Transaction Types
  - Spend Limits



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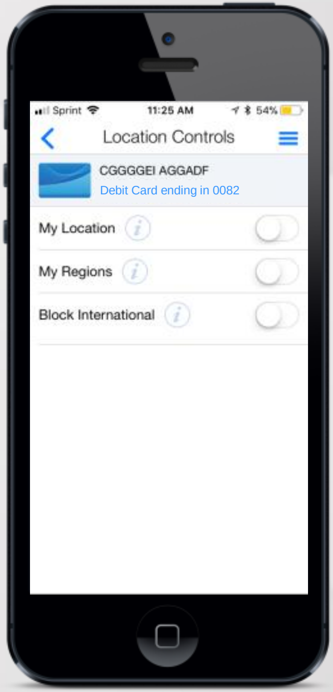
Location Controls

- Tapping on “Locations” will take the user to the Location Control page.

- The Location Controls page allows the user to turn the following location control types On/Off by tapping the respective sliders:
  - My Locations
  - My Regions
  - Block International

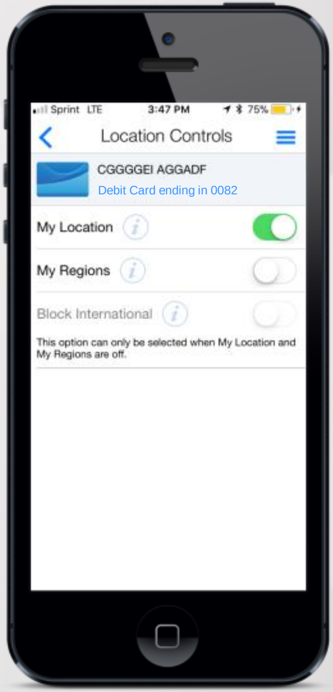


My Location Control

- When the My Location control is On, the app will compare the user's device location to the merchants location to decide whether or not to approve or deny in-store transaction. Transactions made with a difference in location compared to the device will be denied.

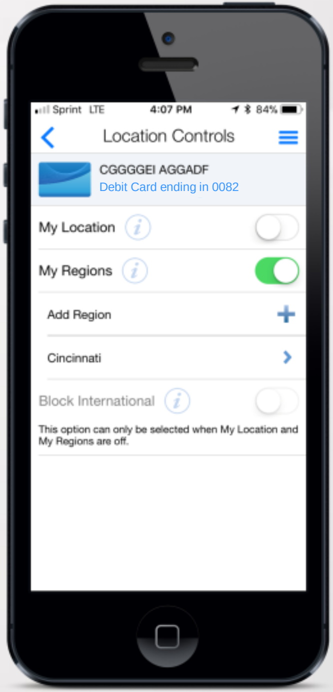
- The app determines the device's location by:
  - Assuming that the user is carrying the device that has been set as "Primary Device".
  - Using the GPS coordinates of the device.

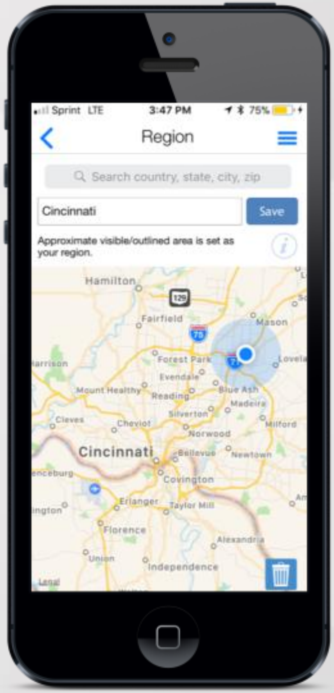
- In order to use the My Location control, the user must have Location Services enabled on the device.



My Regions Control

- When the My Regions control is On, the user may set up to 3 geographical areas where in-store transactions will be approved. In-store transactions made outside of the region(s) will be denied.
- Tapping the “Add Region” button takes the user to an interactive map where the user can search, drag, and zoom to determine the region they want to select. Each region must have a minimum radius of 5 miles.
- The user must enter a name for the region and tap “Save” after selecting the region.
- If both My Locations and My Regions are turned On, a transaction will be approved unless denied by both.





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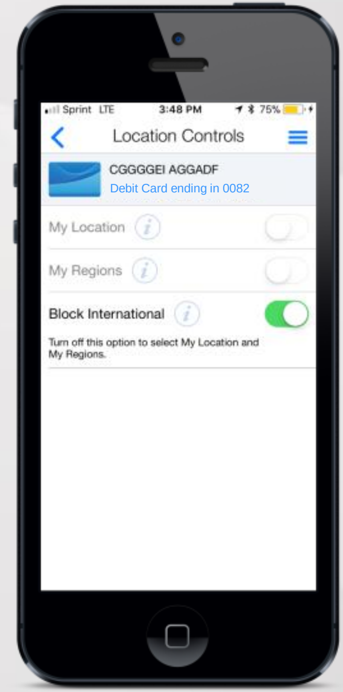
Block International Control

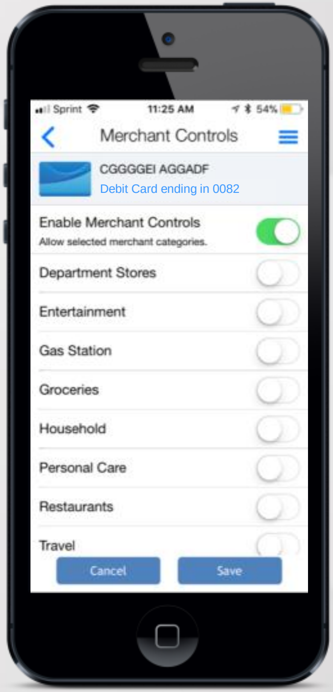
- When the Block International control is On, in-story transactions made outside of the United States will be denied.

- In order to turn the Block International slider to On, both the My Location and My Regions sliders must be set to Off.



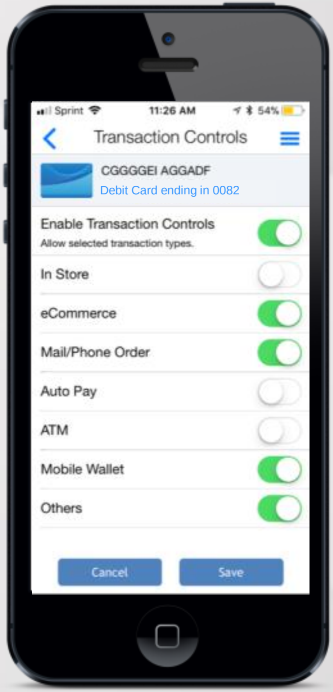
Merchant Type Control

- Tapping on “Merchant Type” will take the user to the Merchant Type controls.
- To turn Merchant Type controls On/Off, the user taps the Enable Merchant Controls slider. When turning on for the first time, all of the Merchant Types will be enabled and on. Individual Merchant Types can be turned off by selecting the slide next to each Merchant Type.
- With Enable Merchant Controls turned On, turning one or more Merchant Types Off will deny transactions from those types of Merchants.
- Turning Enable Merchant Controls Off, will stop the app from checking Merchant Controls when evaluating a transaction.



Transaction Type Control

- Tapping on “Transaction Type” will take the user to the Transaction Type controls.
- To turn Transaction Type controls On/Off, the user taps the Enable Transaction Controls slider. When turning on for the first time, all of the Transaction Types will be enabled and on. Individual Transaction Types can be turned off by selecting the slide next to each Transaction Type.
- With Enable Transaction Controls turned On, turning one or more Transaction Types Off will deny transactions from those types of Transactions.
- Turning Enable Transaction Controls Off, will stop the app from checking Transaction Controls when evaluating a transaction.



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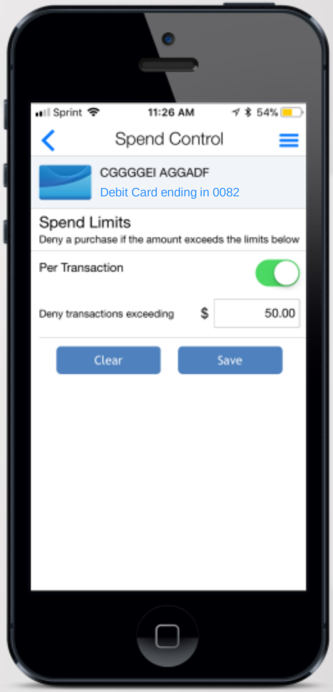
Spend Limits Control

- Tapping on "Spend Limits" will take the user to the Spend Limit control.
- To turn Spend Limit controls On/Off, the user taps the Per Transaction slider. When turning on, the user will be able to enter a dollar amount. Any transactions above the dollar amount will be denied.
- The user must tap on "Save" for the Spend Limits control to take effect.



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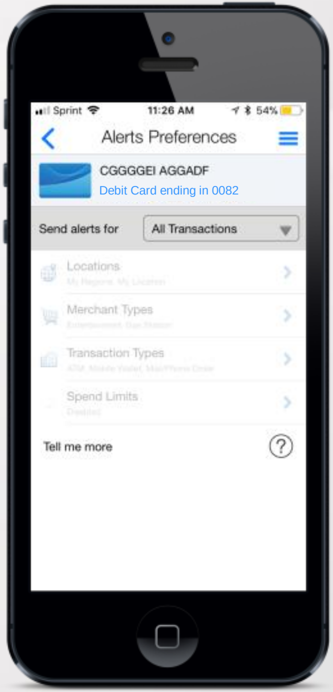
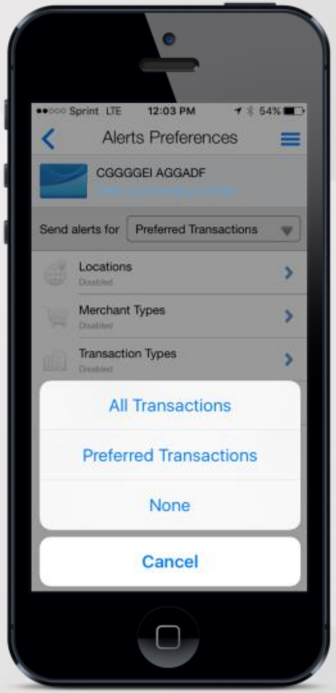
Alert Preferences

- Tapping on “Alert Preferences” from the Card Details page will take the user to the Alert Preferences page. By default, the “Send Alerts For” dropdown will be set to All Transactions.
- Alerts can only be received if the device is set to Primary Device within the app and Notifications are turned on
- Tapping on the “Send Alerts For” dropdown will allow the user to choose between:
  - All Transactions
  - Preferred Transactions – Alerts to for any transaction meeting the Alert Preferences
  - None – Alerts to be sent only for denied transactions





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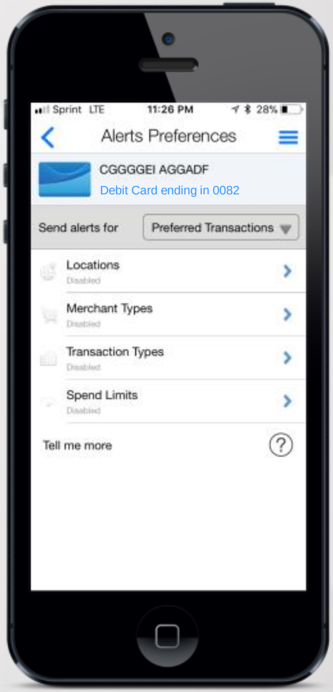
Preferred Transaction Alerts

- Setting the “Send Alerts For” dropdown to Preferred Transactions will enable the rest of the Alert Preferences page.

- The Alert Preferences page allows the user to access the following Alert types:
  - Locations
  - Merchant Types
  - Transaction Types
  - Spend Limits



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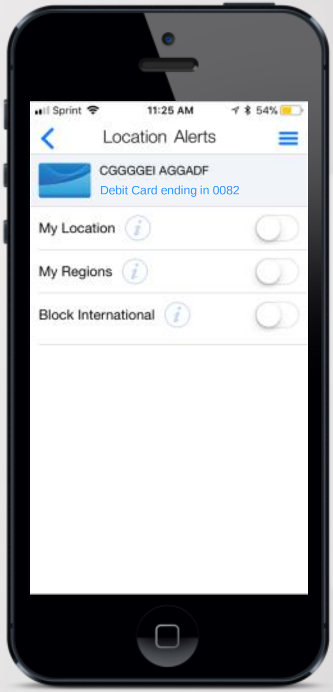
Location Alerts

- Tapping on “Locations” will take the user to the Location Alerts page.

- The Location Alerts page allows the user to turn the following location alert types On/Off by tapping the respective sliders:
  - My Locations
  - My Regions
  - Block International



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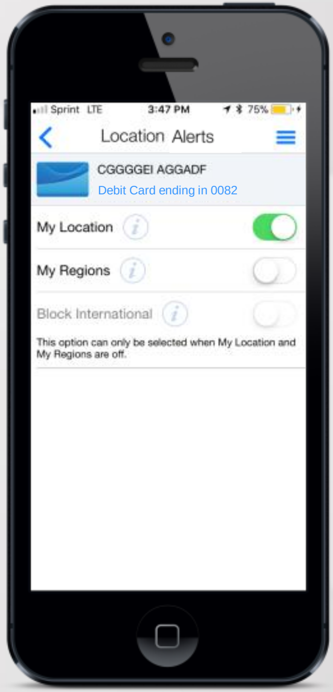
My Location Alert

- When the My Location alert is On, the app will compare the user's device location to the merchants location to decide whether or not to send an alert for an in-store transaction. Transactions made with a difference in location compared to the device generate an alert.

- The app determines the device's location by:
  - Assuming that the user is carrying the device that has been set as "Primary Device".
  - Using the GPS coordinates of the device.

- In order to use the My Location alert, the user must have Location Services enabled on the device.



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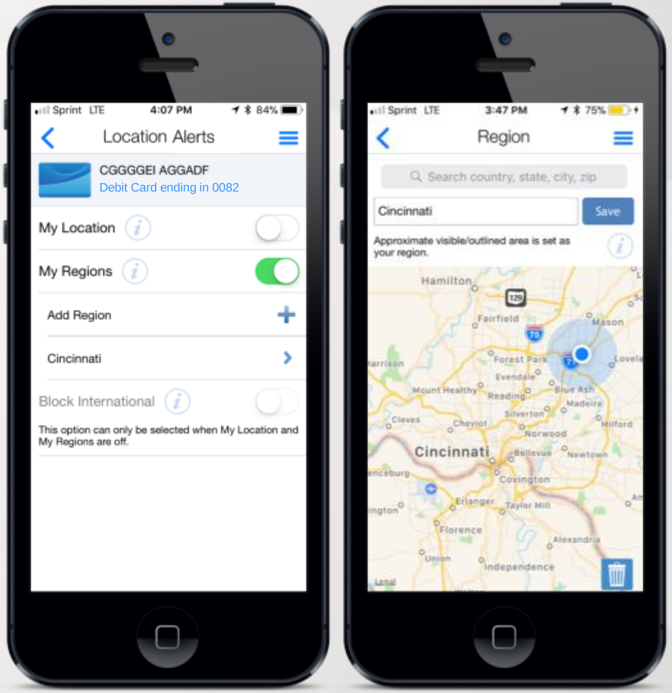
My Regions Alert

- When the My Regions alert is On, the user may set up to 3 geographical areas where in-store transactions will NOT generate alerts. In-store transactions made outside of the region(s) will generate an alert.

- Tapping the “Add Region” button takes the user to an interactive map where the user can search, drag, and zoom to determine the region they want to select. Each region must have a minimum radius of 5 miles.

- The user must enter a name for the region and tap “Save” after selecting the region.



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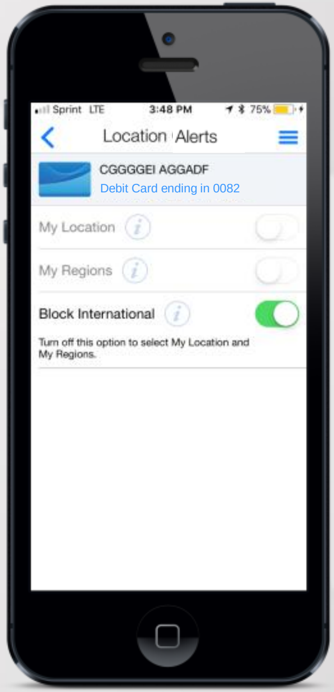
Block International Alert

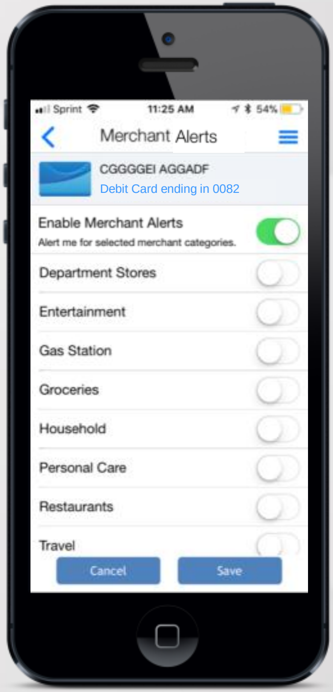
- When the Block International alert is On, in-store transactions made outside of the United States will generate an alert.

- In order to turn the Block International slider to On, both the My Location and My Regions sliders must be set to Off.



Merchant Type Alert

- Tapping on “Merchant Type” will take the user to the Merchant Type alerts.
- To turn Merchant Type alerts On/Off, the user taps the Enable Merchant Alerts slider. When turning on for the first time, all of the Merchant Types will be enabled and on. Individual Merchant Types can be turned off by selecting the slide next to each Merchant Type.
- With Enable Merchant Alerts turned On, turning one or more Merchant Types On will generate alerts for transactions from those types of Merchants.
- Turning Enable Merchant Controls Off, will stop the app from checking Merchant Alerts when evaluating a transaction.



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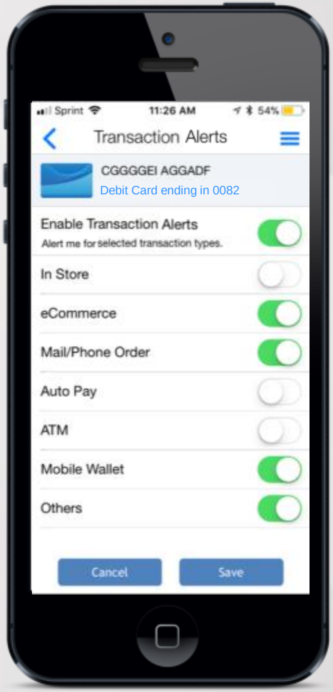
Transaction Type Alert

- Tapping on “Transaction Type” will take the user to the Transaction Type alerts.
- To turn Transaction Type alerts On/Off, the user taps the Enable Transaction Alerts slider. When turning on for the first time, all of the Transaction Types will be enabled and on. Individual Transaction Types can be turned off by selecting the slide next to each Transaction Type.
- With Enable Transaction Alerts turned On, turning one or more Transaction Types On will generate alerts for transactions from those types of Transactions.
- Turning Enable Transaction Controls Off, will stop the app from checking Transaction Alerts when evaluating a transaction.

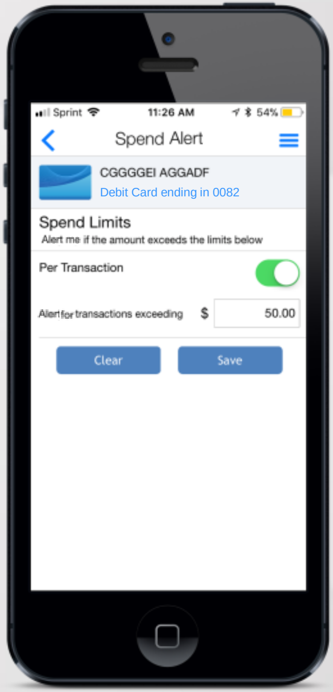


Spend Limits Alert

- Tapping on “Spend Limits” will take the user to the Spend Limit alert.

- To turn Spend Limit alert On/Off, the user taps the Per Transaction slider. When turning on, the user will be able to enter a dollar amount. Any transactions above the dollar amount will generate an alert.

- The user must tap on “Save” for the Spend Limits alert to take effect.



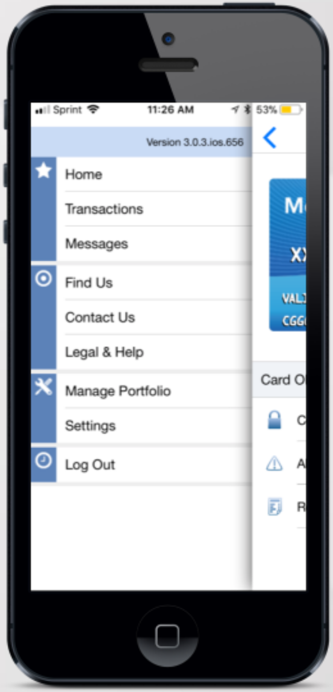
Controls and Alerts Across Multiple Users

- A card may be shared between multiple users if both register the same card to their respective accounts.
- If one user turns the card Off, all other users will see the card status as Off in their app. An alert will be sent to all users of the shared card.
- For a shared card, if multiple users turn On the My Location control, the app will adhere to the location of the user who chooses "My Location" last. For other users, the app will display a message stating, “A different user has enabled location controls for this card.”
- While control preferences are shared, each user may set his or her own alert preferences. The user will receive alerts based on the alert preferences set up individually.
- When a user un-manages the shared card or unsubscribes from the app, an alert is sent to all other users who have registered to their respective accounts.

Menu and Settings

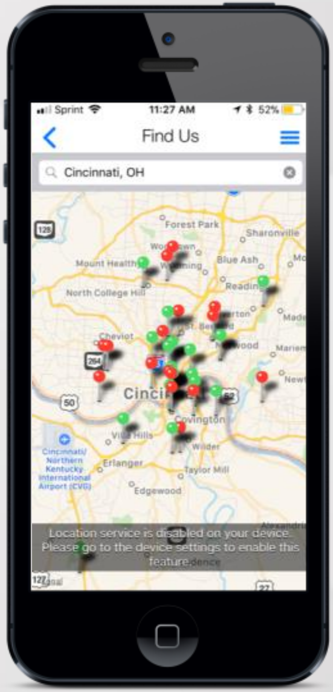
Menu

- Tapping the Menu icon will open the Menu with the following options:
  - Home
  - Transactions – user will be taken to the Recent Transactions page.
  - Messages
  - Find Us
  - Contact Us
  - Legal & Help
  - Manage Portfolio
  - Settings
  - Log Out



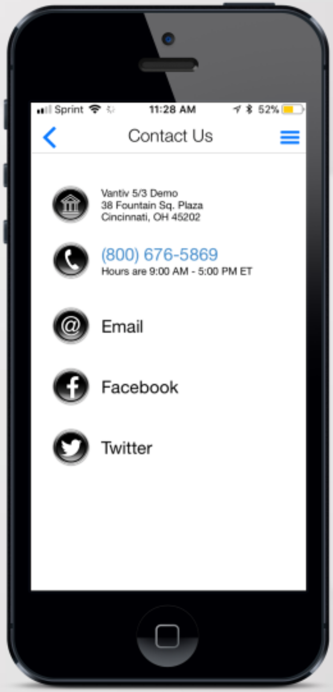
Find Us

- Tapping the "Find Us" menu item will take the user to the Find Us page
- If the User's location services are not enabled, a notification will be displayed asking the user to enable.
- ATMs associated with the user's financial institution will be displayed with Green markers. All other ATMs may be displayed with Red markers.
- The user may enter a City/State or Zip or pinch-zoom to adjust the search area.



Contact Us

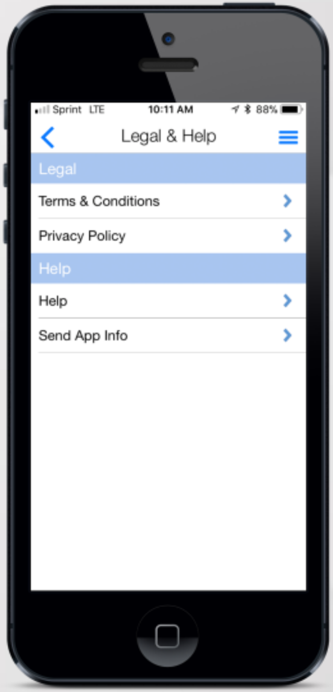
- Tapping “Contact Us” will take the user to the Contact Us page.
- Tapping the phone icon or phone number will open the default phone app on the device with the financial institution’s phone number pre-populated.
- The financial institution’s hours of operation will be displayed under the phone number.
- Tapping the email icon will open the default email app on the device with the financial institution’s email address pre-populated.
- Tapping the Facebook and Twitter icons will open the respective apps directly to the financial institution’s accounts.



Legal & Help

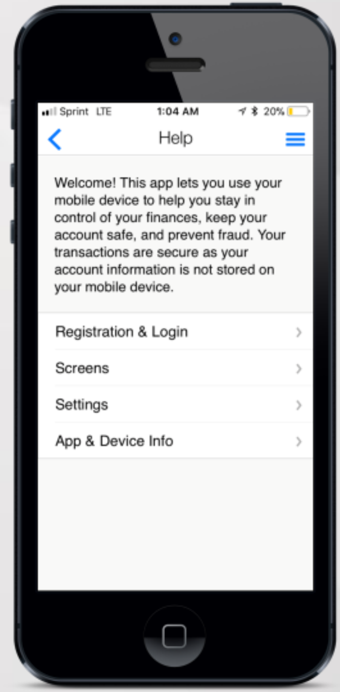
- Tapping "Legal & Help" will take the user to the Legal & Help page.

- The Legal & Help page allows the user to access the following options:
  - Terms & Conditions – display the Terms & Conditions for the app.
  - Privacy Policy – display the Privacy Policy for the app.
  - Help – access the Help text for all pages of the app.
  - Send App Info – open the default email app on the device with the MobiMoney Support email address and device info pre-populated.



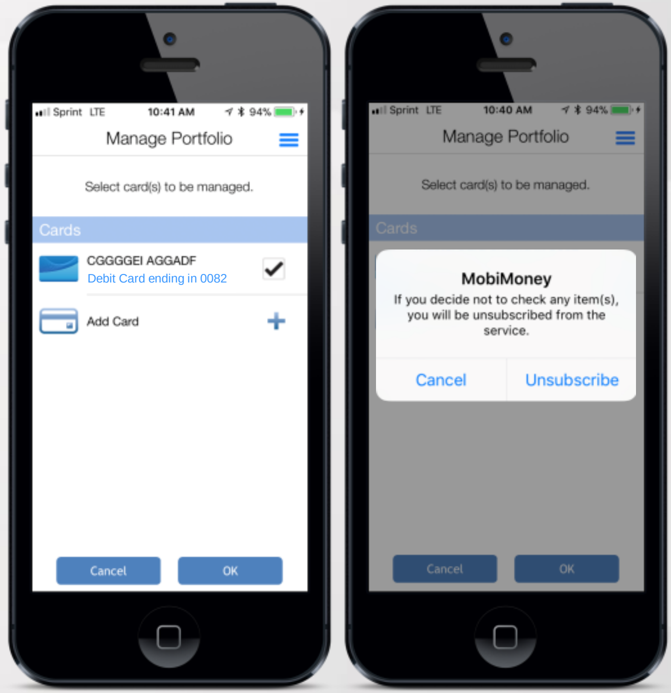
Help

- Tapping “Help” will take the user to the Help page.
- The Help page covers all major functionalities of the app. The user may navigate to specific sections to see more detailed information regarding:
  - Registration & Login
  - Screens
  - Settings
  - App & Device Info
- Tapping the Question Mark icon on the Welcome page will also take the user to the Help page.
- Question Mark icons throughout the app will display help text specific to that section of the app.



Manage Portfolio

- Tapping “Manage Portfolio” will take the user to the Manage Portfolio page.
- On the Manage Portfolio page, the user may select cards and accounts to be managed or unmanaged by the app. To un-manage a card or account, the user unchecks the box next to it, then taps “OK”.
- If a user chooses to un-manage all cards and accounts, he or she will be asked if they wish to unsubscribe from the service. If the user is unsubscribed, all controls will be disabled and the user will not receive any more transaction alerts. Subsequently, the user will not be able to login to the app.



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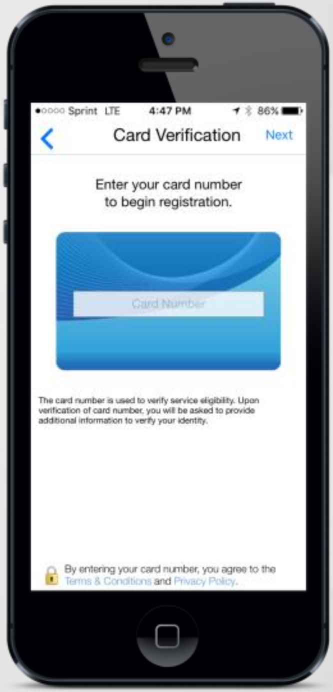
Add Card

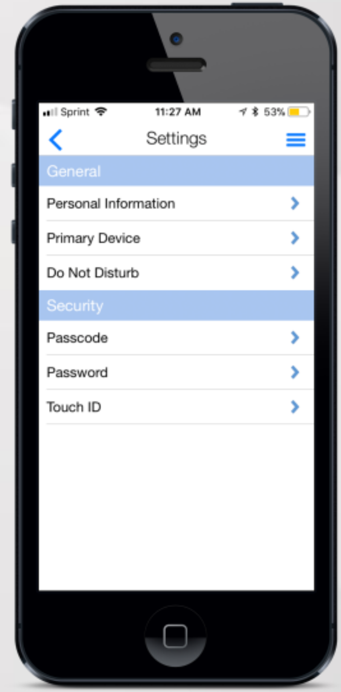
- Tapping “Add Card” from the Manage Portfolio page will take the user to the Registration flow to add a card to his or her existing account.
- The Add Card process is similar to the Registration process, with the following exceptions:
  - The user will not need to accept the Terms & Conditions or Privacy Policy.
  - The user will not create a new login or password.
  - The user will not be able to utilize the PIN-based Transaction registration process.



Settings

- Tapping “Settings” on the Menu will take the user to the Settings page.

- This page will show the following information:
  - Personal Information
  - Primary Device
  - Passcode
  - Password
  - TouchID (where available)



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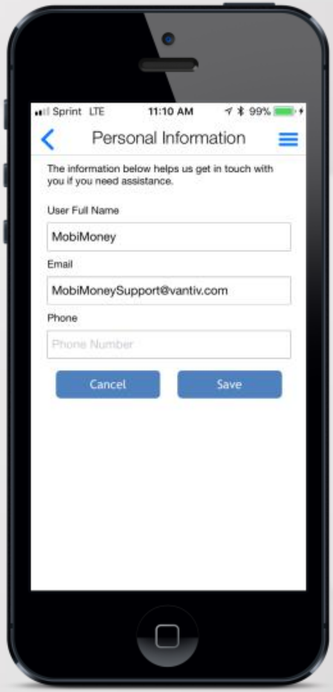
Personal Information

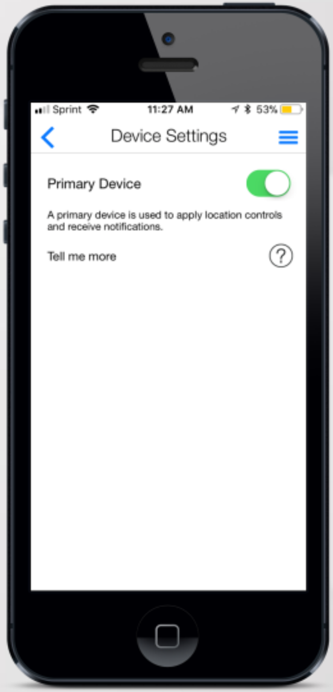
- Tapping "Personal Information" will take the user to the Personal Information page.

- This page allows the user to modify the following information:
  - User Full Name – As displayed on the Home page.
  - Email Address – The email address the app will use to send password reset emails.
  - Phone Number – The phone number is not currently used by the app.



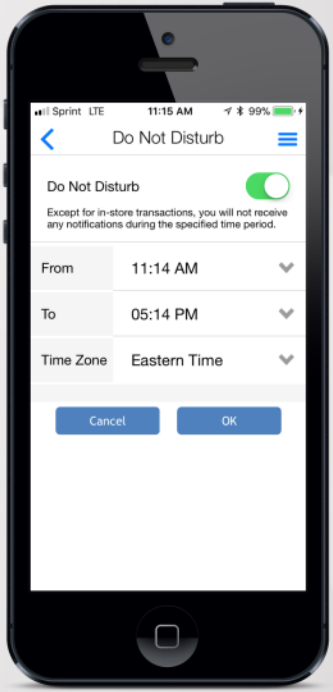
Primary Device

- Tapping on “Primary Device” will take the user to the Primary Device page.
- To turn Primary Device On/Off, the user taps the Primary Device slider.
- In order to receive alerts on the current device and utilize location controls, the user must set the device to Primary.



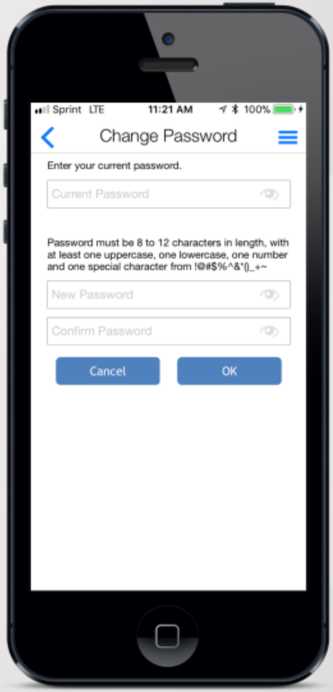
Do Not Disturb

- Tapping "Do Not Disturb" will take the user to the Do Not Disturb page.
- This page allows the user to set a specific time of day during which the app will not send any alerts.
- To turn Do Not Disturb On/Off, the user taps the Do Not Disturb slider. When turning the From and To times will be displayed.
- The user will need to select both a From time and To time as well as a Time Zone before tapping "OK" to enable the Do Not Disturb functionality.
- Alerts for card present transactions will still be sent to the device even when Do Not Disturb is turned On.



Password

- Tapping “Password” will take the user to the Change Password page.
- This page allows the user to modify his or her existing password by typing in the old password, new password, and then confirming the new password.
- The password must me the following requirements:
  - Between 8 and 12 characters
  - At least 1 upper case letter
  - At least 1 lower case letter
  - At least 1 number
  - At least 1 special character (!@#$%^&*()_+~)
- Tapping the Eye icon will display the password in plain text.



Log Out

- Tapping “Log Out” from the Menu will log the user out of the application and take the user back to the Welcome page.

- If the user has logged out of the app, he or she will need to enter their username and password to log back in regardless of whether or not they have a passcode set up in the app.

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