



Frequently Asked Questions

Q: What is MobiMoney?

A: MobiMoney is a free app that allows you to monitor your debit card transactions and control your card in real-time.*

With this app, you can:

- Receive notifications of your transactions as they are completed. The default setting is for all activity to create a notification, but you can limit them to a certain dollar amount, a certain type of merchant or transaction, or transactions that occur outside a certain geographical area.
- Turn your card off if you lose it or if you don't recognize a transaction.
- Turn your card back on if you find it.
- Restrict the functioning of your card based on amount, location, or transaction/merchant type. (For example, you may not want your card to work at a gas station or for more than \$100 per use.)

Q: Is MobiMoney a digital wallet?

A: No. MobiMoney will not let you pay for anything with your phone. It is simply an app that allows you to control how your card is used and how you are notified of your card usage.

Q: What devices are compatible with MobiMoney?

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

Q: How do I load my card onto the app?

A: Simply download the app from Google Play or the App Store. To get started, once the app is open tap "New User." Make sure to allow the app to send notifications and to access your location if you plan to base your notifications or controls on your location. Follow the prompts, providing your card, name, and address information. The app will walk you through creating a login ID and password, which you will use each time you open the app after signing out. The app starts to function immediately. You do not need to be logged into the app in order to get notifications of transactions.

Q: What do the different menu items mean, and how do they work?

A: Tap on your name, next to the green button. This action will take you to the Card Details screen, where you can set controls and alerts.

- **Card On/OFF** - Tap on the green slide button to turn off the card. It will be immediately blocked. Tap again, and the card will be immediately unblocked. While this action can block your card, you will need to contact the bank to order a replacement card.

A Few Important Notes About Control Settings

Setting restrictive controls may inadvertently prevent you from using your card because a transaction may be blocked. You may have the best of intentions when first setting the parameters, but you may forget and then try to use your card at a blocked merchant or for more than your specified limit.

Also keep in mind that merchants set their own "merchant type" or "transaction type," and these may be different than what you might expect. This may result in an unintended blocked transaction.

MobiMoney can simply be used as a notification tool without setting any controls, and your purchasing ability will not be restricted. Card controls you set are voluntary, and you are not required to utilize these controls.

*Mobile Disclaimer: While MobiMoney is free, standard text messaging and data rates from your carrier still apply. Check with your service provider for details on specific fees and charges.

- **Control Preferences** – Tap on the arrow next to Control Preferences to see your options. These choices allow you to set limits that are MORE restrictive than the bank has them by default. The default setting for daily amounts is \$1,500 for Point of Sale transactions and \$600 for Consumer (non-business) ATM withdrawals. Limits for business cards are \$3,000 for Point of Sale transactions and \$1,000 for ATM withdrawals.

Note: As a separate control measure, the bank and its debit card processor vendor (Vantiv) actively monitor your transaction activity for fraud. If something seems odd, or matches a fraud rule in the system, we will block your card. It will not show as blocked on the app, but you will receive an automated call and/or a text regarding the possible fraudulent transaction.

The following controls can be accessed through MobiMoney.

- LOCATIONS
 - MY LOCATION: The GPS on your phone provides a zip code and/or a city/state location. If you set a location restriction and your purchase is outside the location where your phone is located at the time of the purchase, the transaction will be declined. Keep in mind that if there is no cell service at that location, the transaction may be denied.
 - MY REGIONS: You define the region(s) inside which you want to shop. If the purchase is outside that region, the transaction will be declined.
 - BLOCK INTERNATIONAL: You can prevent any transactions that are outside the United States. If you live in another country, this control is not applicable for you. Keep in mind that an online transaction may be from another country and that it may be blocked if you set this control.
- MERCHANT TYPES: By tapping “Enable Merchant Controls,” you can turn off transactions at any or all of the merchant types listed below. Keep in mind that the merchant defines their own merchant type and the bank has no control over how these merchants register. Therefore, it is possible you may inadvertently turn off a type of merchant that is unintended.
 - Department Stores
 - Entertainment
 - Gas Station
 - Groceries
 - Household
 - Personal Care
 - Restaurants
 - Travel
 - Age Restricted
 - Others
- TRANSACTION TYPES: By tapping “Enable Transaction Controls,” you can turn off transactions of any of these types listed below. Keep in mind that a merchant may designate a transaction type that is different than you would expect. For example, McDonalds designates their transactions as “eCommerce,” which we would normally expect to be online only. The bank has no control over how these transactions register. You may be blocking a type of transaction that is unintended.
 - In Store
 - eCommerce
 - Mail/Phone Order
 - Auto Pay
 - ATM

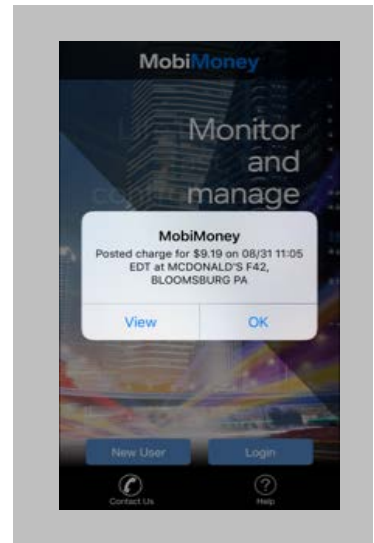
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- Mobile Wallet
 - Others
- SPEND LIMITS: You can deny a purchase if it exceeds the limit you set.
- **Alert Preferences -**

Tap on Alert Preferences to see your options. Alerts come through as “notifications” on your phone, not as text messages. To the right is an example of a notification.

The default setting is to notify you of every transaction (including ATM withdrawals) on your card. You can limit the notifications you receive by tapping to change the drop-down choice to “Send alerts for Preferred Transactions” (or “none” to turn them off).

Preferred transactions allows you to select from the following:



- LOCATIONS
 - MY LOCATION: If your device location does NOT intersect with the purchase location, you will be alerted to the purchase (in other words, if the purchase is performed at a store in one zip code and your phone is in another zip code).
 - MY REGIONS: If the region(s) you have identified do(es) NOT intersect with the purchased location, you will be alerted to the purchase (in other words, if it is outside your identified region).
 - INTERNATIONAL: Alerts are generated when your card is used outside the United States.
- MERCHANT TYPES: By tapping “Enable Merchant Alerts,” you can turn on alerts for only specific merchant types. Keep in mind that the merchant defines their own merchant type. The bank has no control over how merchants register.
 - Department Stores
 - Entertainment
 - Gas Station
 - Groceries
 - Household
 - Personal Care
 - Restaurants
 - Travel
 - Age Restricted
 - Others
- TRANSACTION TYPES: By tapping “Enable Transaction Alerts,” you can choose to alert for only certain transaction types. Keep in mind that a merchant may designate a transaction type that is different than you would expect. For example, McDonalds designates their transactions as “eCommerce,” which we would normally expect to be online only. The bank has no control over how these transactions are registered.
 - In Store
 - eCommerce
 - Mail/Phone Order
 - Auto Pay

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- ATM
- Mobile Wallet
- Others
- SPEND LIMITS: You can be alerted if a transaction exceeds the amount you set.

Q: What Recent Transactions does the app show?

A: The recent transactions are only those that have occurred since the card was loaded to the app. No more than 50 transactions will show, and the look-back period is a maximum of 30 days.

Q: How do I find out more about a transaction alert I received?

A: From the Card Details screen, tap on Recent Transactions. Then tap on the specific transaction. The app will display details about the purchase. A green checkmark indicates that the transaction was approved; a red X indicates that the transaction was denied.

Q: Are the balances shown in real time?

A: Yes.

Q: When can I use Touch ID or my “passcode” to log in? The app keeps asking me for my password.

A: If you Sign Out of the app after use, the next time you open it, it will ask for your password. Touch ID, if enabled on your Apple device, or the numerical “passcode” can be used if you navigated away from the app and did not Sign Out. The next time you open the app again within a 7 day period, you will have the option of using either of these shortcuts to enter.

Q: What if I forget my password?

A: On the login screen, tap on “Forgot Password.” A numerical security token will be sent to you at the email address registered with the app. This is the only way to reset your password. Be sure to check your SPAM filter for the password reset e-mail that contains the token necessary to perform the reset. There may be a delay in receiving the e-mail as well.

Q: How do I change my e-mail?

A: Tap on the three horizontal lines in the upper right corner (the menu). Choose Settings > Personal Information. Change your email and click Save.

Q: I just received a replacement card. How do I add it?

A: Tap on the three horizontal lines in the upper right corner (the menu). Choose Manage Portfolio. Choose Add Card.

Q: What if I set a restriction on the app and then my card is not working? If I don’t have my phone with me, how do I unlock my card?

A: Call Customer Support at First Columbia Bank between the hours of 8-5 Monday through Thursday or 8-6 on Friday. We can help you remove those restrictions.

Q: What if I don’t want to use the app any longer?

A: Call Customer Support at 570-784-1660, and we can unsubscribe you. At this time, we’ll remove any notifications and/or controls that you may have set as well, as these will remain if you simply uninstall the app and you may not be able to use your card due to restrictions you have previously set.

9/18/17

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