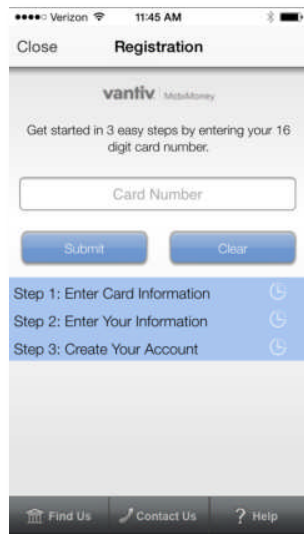
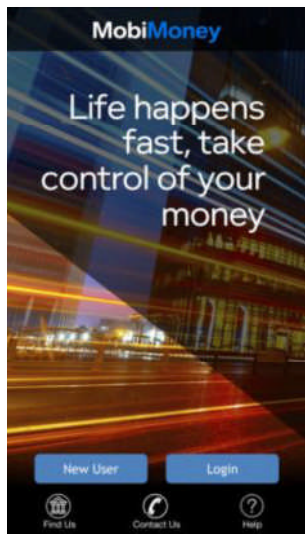


The Cardholder Experience

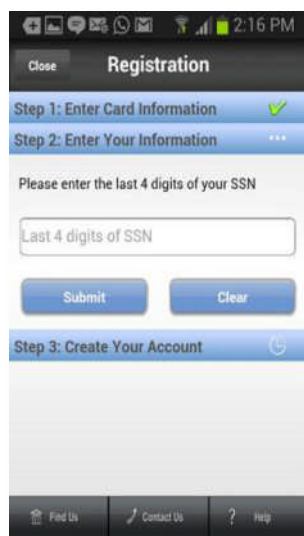
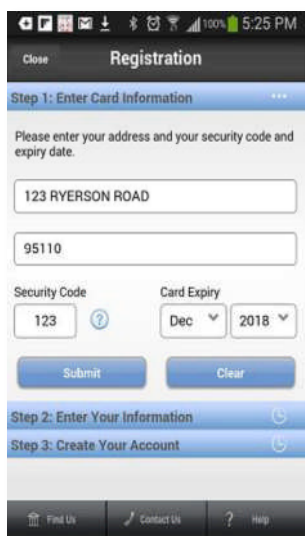
Currently, MobiMoney can be downloaded from the Apple App and Google Play stores. The app functions on the most recent and the last two versions of both the Apple and Android systems. Cardholders using older systems may still be able to download the application; however they may not have all the functionality. mConsole will provide you with the cardholder's device information to assist with trouble shooting this scenario.

Downloading and Registering MobiMoney



After downloading the application, the cardholder will click on New User to begin the registration process and enter their card number. When the user downloads the application it's important that, when prompted, they choose to allow push notifications for them to take full advantage of the app.

*User should Allow Push Notifications in order to gain full benefits of the App

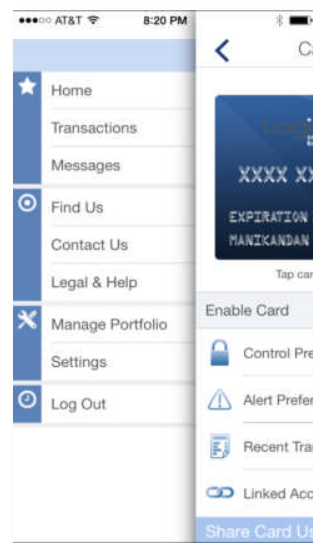
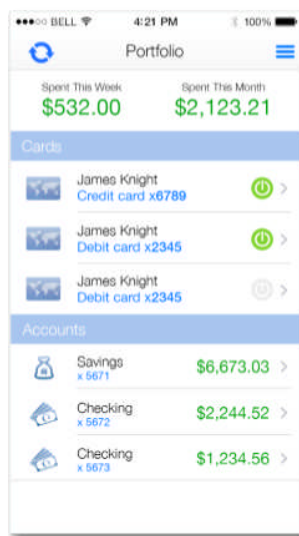


Next they'll be asked to enter their card information followed by their security information.



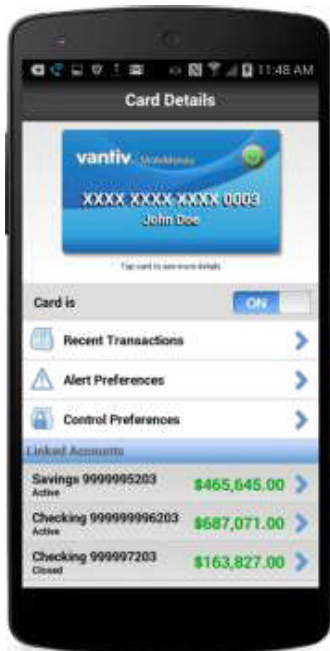
Lastly, the cardholder will be prompted to set up their user name. They can choose from a pre-defined name or create one on their own.

Using MobiMoney



Once registered, the user can log in using their established user name and password. Upon logging in they'll be brought to the home page. The Home page displays weekly and monthly spending totals, the cards tied to the user and the account and account balances. To manage the card alert and preferences, they'll simply click on the card they'd like to manage or view.

At any time, the user can get back to the home screen by clicking on the Menu and choosing Home.



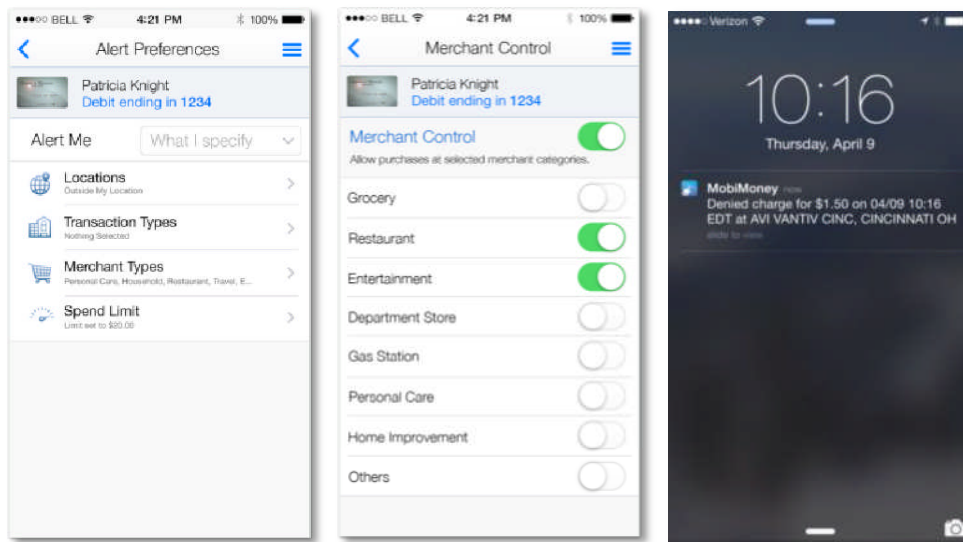
After clicking on a card, the user can:

1. Turn the card on and off
2. View their recent transactions
3. Set and view their Alert Preferences
4. Set and view their Control Preferences
5. View the accounts linked to the card.

Setting Preferences

Users have four different types of preferences that can be set for alerts and for allowing transactions. The preference must first be turned on, and then defined. If the card has been turned off, it will override any preference the cardholders has set. The four types of preferences are:

PREFERENCE	AVAILABLE OPTIONS
LOCATION	<p>My Location: Transactions occur where merchant and cardholder are in close proximity.</p> <p>Region: Cardholder defined area such as a city or state where transactions can occur.</p> <p>International: US transactions can occur</p> <p>*Please note, Location Services must be turned on for the device</p>
TRANSACTION TYPE	Specified transaction types include In Store, eCommerce, Mail/Telephone, Bill Pay, Auto Pay, Mobil Wallet, ATM and others
MERCHANT TYPE	Specified categories include Department Store, Entertainment, Gas Station, Groceries, Household, Personal Care, Restaurants, Travel, Age Restricted and others
THRESHOLD AMOUNT	Thresholds can be set for purchase values above a specified amount or when available balance is below a specified amount



No matter if it's an alert or a control preference it's as easy as a few clicks for the user. If a transaction hits one of the input preferences it will result in a push notification similar to what is seen above on the right hand side.

Each transaction is marked with a symbol identifying what occurred with that particular transaction. The user can see which alerts, if any, and controls were applied to that specific transaction by clicking on it. Below you'll see the transaction screen within MobiMoney, the preference details and a grid explaining the transaction symbols.

