Charlotte State Bank & Trust

MobiMoney F.A.Q

Q: What is MobiMoney?

A: MobiMoney is a 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 device using and Apple iOS 6.x or newer will be supported.
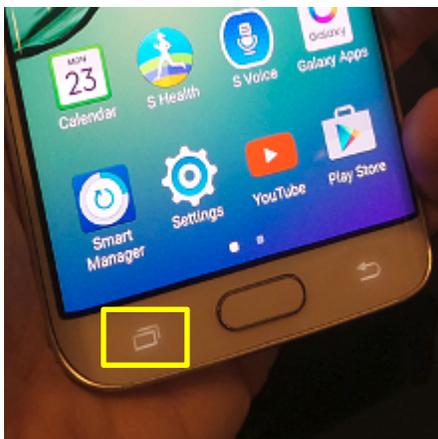
Q: How do cardholders enroll?

A: To enroll, simply download the application from the Google Play Store or Apple App Store and have your 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: Where is the menu on an Android Device?

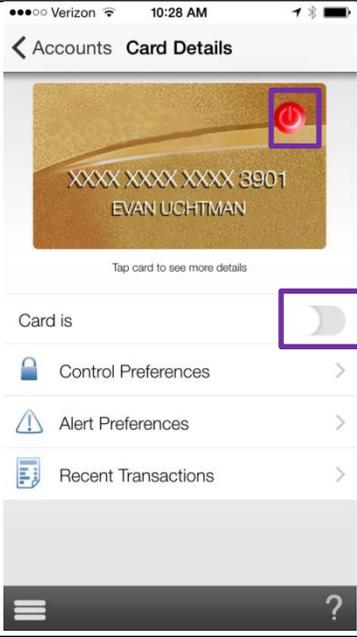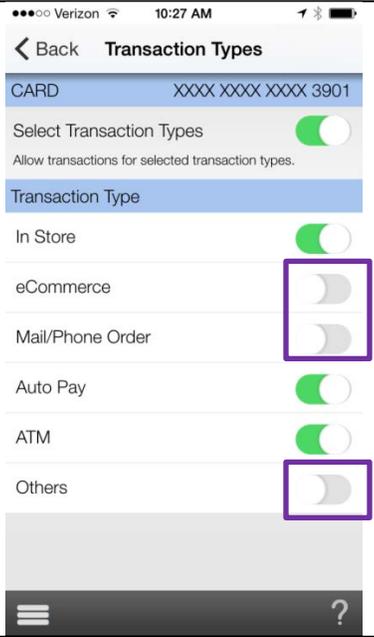A: The menu will show by holding down the button below.

Q: How does the Cardholder set controls and alerts?

A: MobiMoney enables you 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 the difference between Card On/Off and other transaction sub-controls?

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

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

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

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

Q: Are balances shown in real-time?

A: The balances are obtained in real-time when the request is made.

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

A: No, 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 with 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 for which 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
Once you've found and tap on the specific transaction in the "Recent Transactions," this screen will appear.	By tapping "tap to see more details" you can see why MobiMoney DENIED or ALERTED for a specific transaction.

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

A: The passcode is used for session validation and has two options. One is the actual passcode itself, 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 you don't close the app completely. If you

have not closed the app and switch back and forth between apps, you should be able to use the passcode to reenter the app. If you have closed the app or the session time has expired, then you will be kicked back to the login screen.

Q: I'm having trouble registering my card in the MobiMoney app. What could be wrong?

A: If you're having trouble registering your card in the MobiMoney app, the first step is to verify that the address, SSN and expiration date you are entering in the MobiMoney app matches the information that is stored for you in Direct/iQ.

- If the information does not match, Direct/iQ should be updated with the correct information. Once updated, retry to register your card.
- If the information does match, a ticket will need to be opened at Vantiv to investigate the issue.