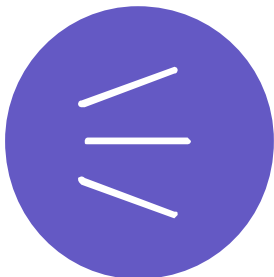
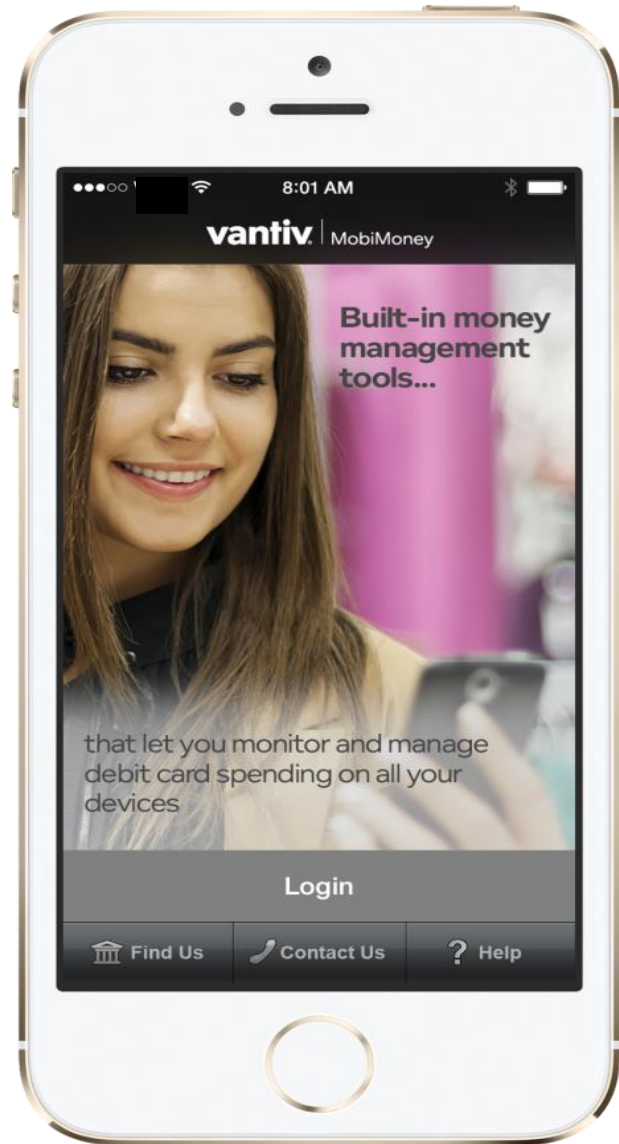




MobiMoney

Framework | Card Control | Card Alerts



Application Install – Start



Once you decide to try MobiMoney, download the MobiMoney application from either the App Store or Google Play.

A gray spring board application icon will appear on your phone with an empty loading bar as the phone is “Waiting” to download the application.



User Login/Registration



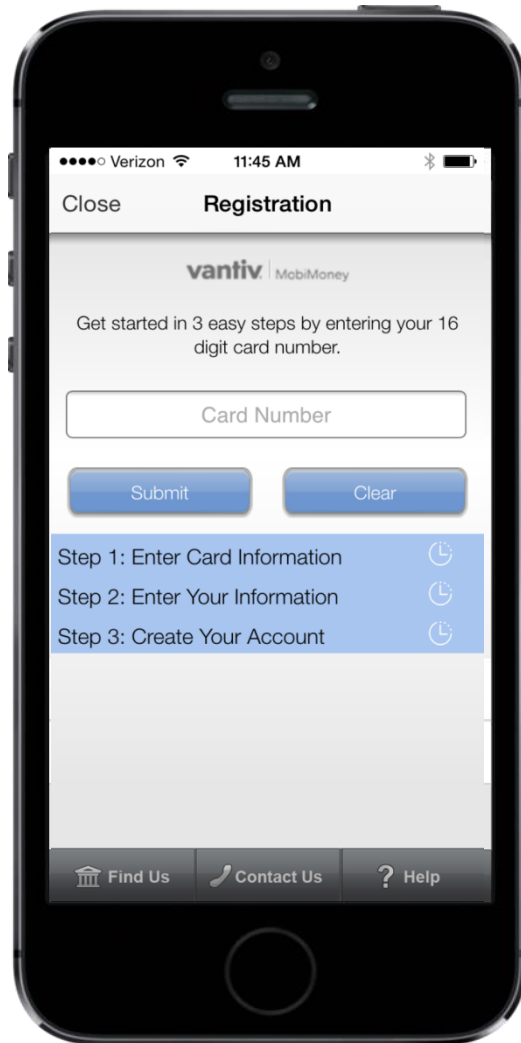
When you open the application, you will be provided with the option to:

- Login to the application
- Retrieve lost password, or
- Register for application usage

The bottom menu options allow you to find First State Bank of Arcadia's ATMs, to contact the bank or get help using the app.



User Registration – Enter Card Number



When you click "Registration," you will be taken through the registration process.

You will be prompted to provide your 16-digit card number for registration.



User Registration – Enter Security Code, Address and Expiry Date

The image shows a smartphone screen with a registration form. The status bar at the top displays various icons and the time 5:25 PM. The app header is 'Registration' with a 'Close' button. The current step is 'Step 1: Enter Card Information'. The instructions say: 'Please enter your address and your security code and expiry date.' The form has three main input areas: a text field for the address containing '123 RYERSON ROAD', a text field for the zip code containing '95110', and a section for the security code and expiry date. The security code field contains '123' and has a help icon. The expiry date is selected as 'Dec' 2018. There are 'Submit' and 'Clear' buttons. Below this, there are links for 'Step 2: Enter Your Information' and 'Step 3: Create Your Account'. The bottom navigation bar has 'Find Us', 'Contact Us', and 'Help' icons.

Close **Registration**

Step 1: Enter Card Information ...

Please enter your address and your security code and expiry date.

123 RYERSON ROAD

95110

Security Code Card Expiry

123 ? Dec 2018

Submit Clear

Step 2: Enter Your Information ⌚

Step 3: Create Your Account ⌚

Find Us Contact Us ? Help

You will then be prompted to enter security validation information - security code (VISA - CVV2 / MasterCard - CVC2), registered street address, zip code and card expiration date.



User Registration – Second Factor: Last 4 digits of SSN



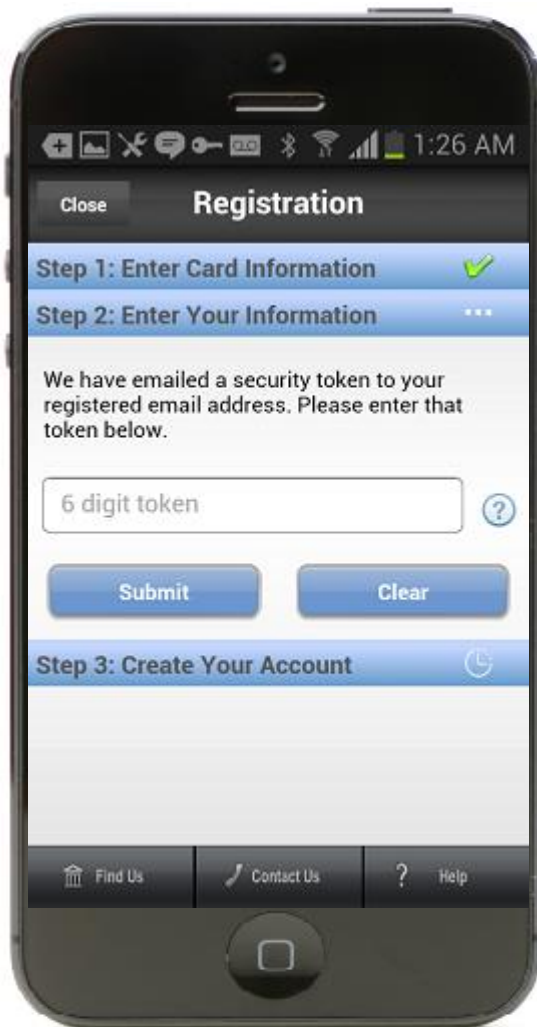
Case 1: If you have a Social Security Number (SSN) available on file, you will be prompted to enter your last four digits.

When you click "Submit," your data is validated. If your registration is successful, you will be taken to the Registration screen.

If your validation failed, you will be prompted to enter valid information.



User Registration – Second Factor: Token Verification



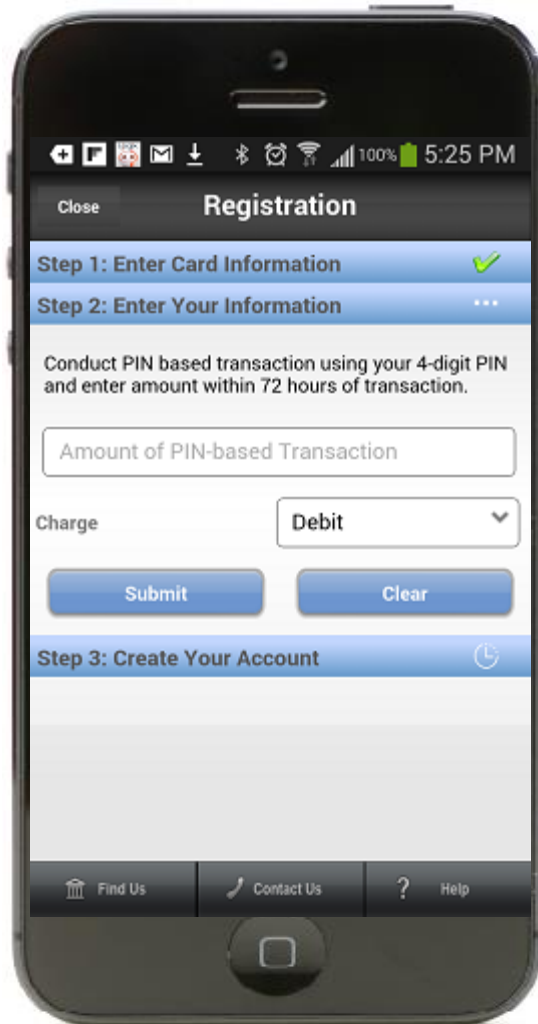
Case 2: If your SSN information is not available but your email address is, you will be sent an email with a one-time "token." You will then be prompted to enter the token to complete the registration.

Upon clicking "Submit," the data you entered will be validated. If successful, you will be taken to a Registration screen.

In case of validation failure, you will be prompted to enter the valid information.



User Registration – Second Factor: PIN Based Transaction



Case 3: If neither your SSN nor Email address is available, the app will prompt you to enter the transaction amount for your last PIN-based transaction for authentication purposes.

Upon clicking "Submit," your entered data is validated. If successful you will be taken to a Registration screen.

In case of validation failure, you will be prompted to enter the valid information.

Please call for assistance if you're experiencing difficulties.



User Registration – User Profile Creation

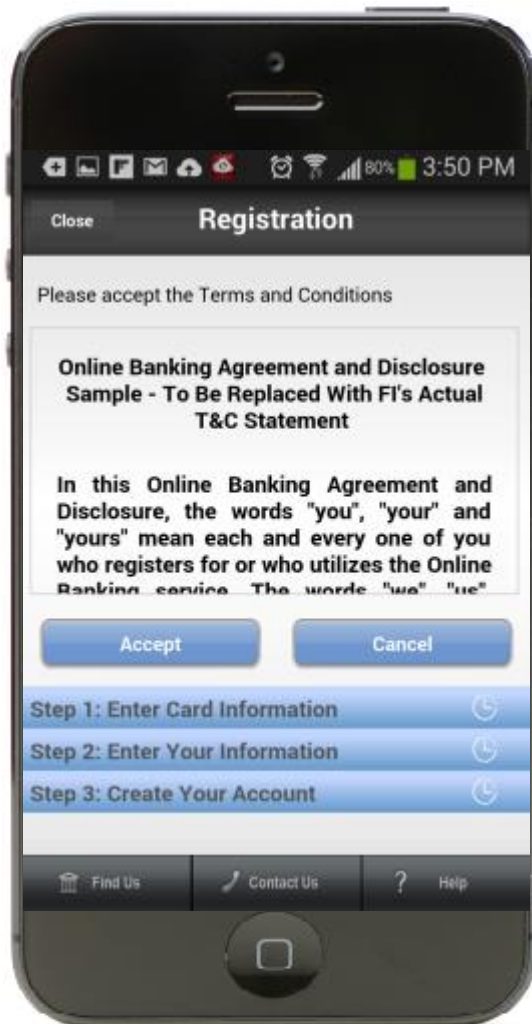


At the Registration screen, you will be prompted to create a "User Profile" by specifying a Login Name and Password to be used for logging into the app. The system will suggest several login names using on a combination of your first and last names. You can choose one of these combinations or enter one you prefer.

Additionally, you will be prompted to specify the email address to be used for password reset purposes.



User Registration – Accept T&Cs and Privacy Policy



Next, you will be required to accept the Terms and Conditions and Privacy Policy to complete the registration process.



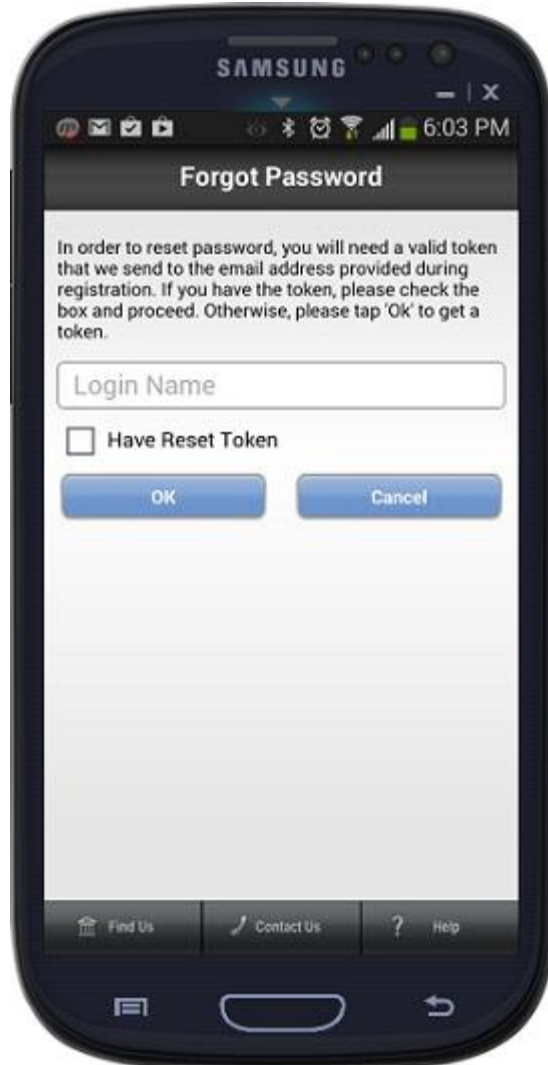
User Login



When returning to the application, you will be prompted to provide login credentials. At that time, you will be given the option of the application remembering your login User Name by selecting the box titled "Remember User Name." By selecting it, you won't need to enter your User Name each time you want to log into the app. Your Password will still be required.



Forgot Password



If you forgot your password, select "Forgot Password" on the "Login" page, you will be brought to this screen to reset your password. Tap "OK" to have a token password sent to the email address that you provided during registration.



Password Reset

SAMSUNG

6:04 PM

Forgot Password

In order to reset password, you will need a valid token that we send to the email address provided during registration. If you have the token, please check the box and proceed. Otherwise, please tap 'Ok' to get a token.

asiorek

☒ Have Reset Token

Reset Token

Password must be 8 to 12 characters in length, with at least one uppercase, one lowercase, one number and one special character from !@#\$%^&*()_+~

New Password

Confirm Password

OK Cancel

Find Us Contact Us Help

When you check "Have Reset Token," you will be prompted to enter the token, choose a new Password, confirm the Password and then select the "OK" button to proceed.



Accounts and Cards Landing Page



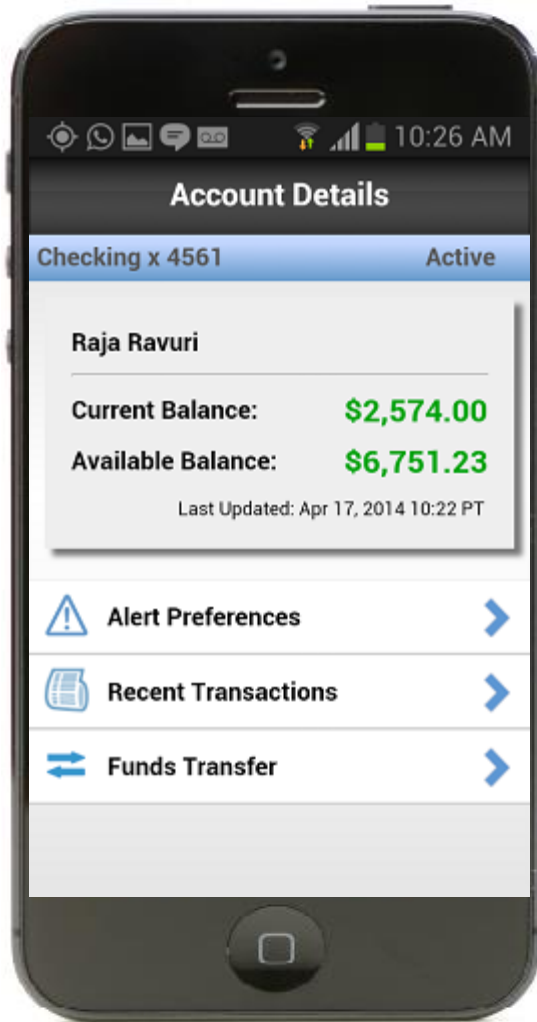
The accounts page is the Landing Page once you login to the application. It shows Cards Summary as well as Accounts Summary. Card Summary:

- Last 4 digits of card number
- Card holder name
- Card status (ON/OFF)

Account Summary:

- Last 4 digits of account number
- Account type
- Account balance

Account Details



Upon selecting an account, you will be taken to the "Accounts Details" page.

This page shows additional details related to the account:

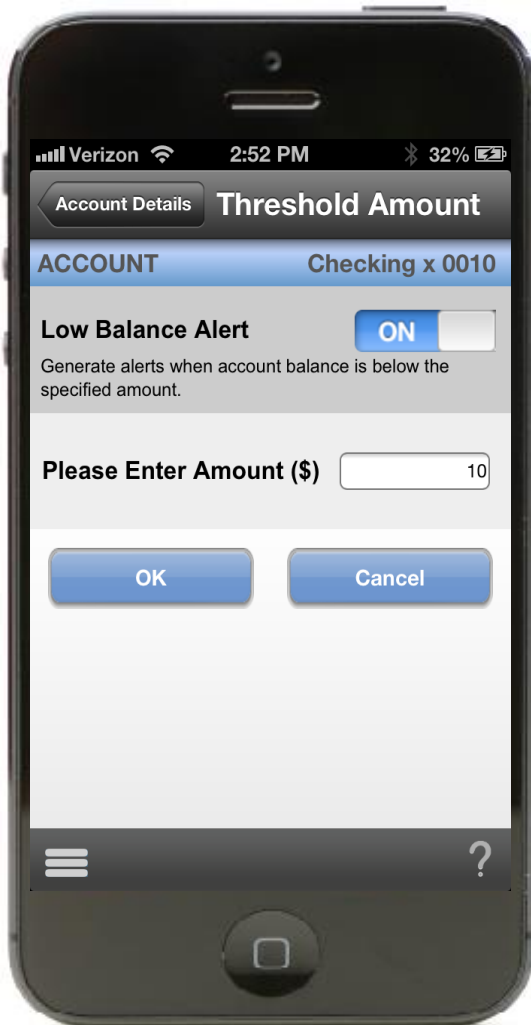
- Account holder name
- Last 4 digits of account number
- Account type
- Account status
- Current balance
- Available balance

The page also provides the option to:

- Set low balance alert
- View transactions associated with the account
- Perform funds transfer between accounts linked to the same card



Low Balance Alert



To set up Low Balance Alerts from the Account Details page, select "Low Balance Alert." Set the value at which you wish to be notified whenever the balance in the selected account falls below it. Select "Account Threshold" as "ON," enter a threshold amount and tap the "OK" button.



Transactions List



To see recent transactions, select "Transactions" from the Accounts/Cards page or from the Main Menu, a transaction list will show a summary of all transactions.

- If the transactions list is reached from a specific card/account – it shows transactions associated with that particular card/account.
- If the transaction list is reached from Main Menu - it shows transactions associated with all the cards/accounts.

The transaction summary is grouped by Transaction Date. It includes:

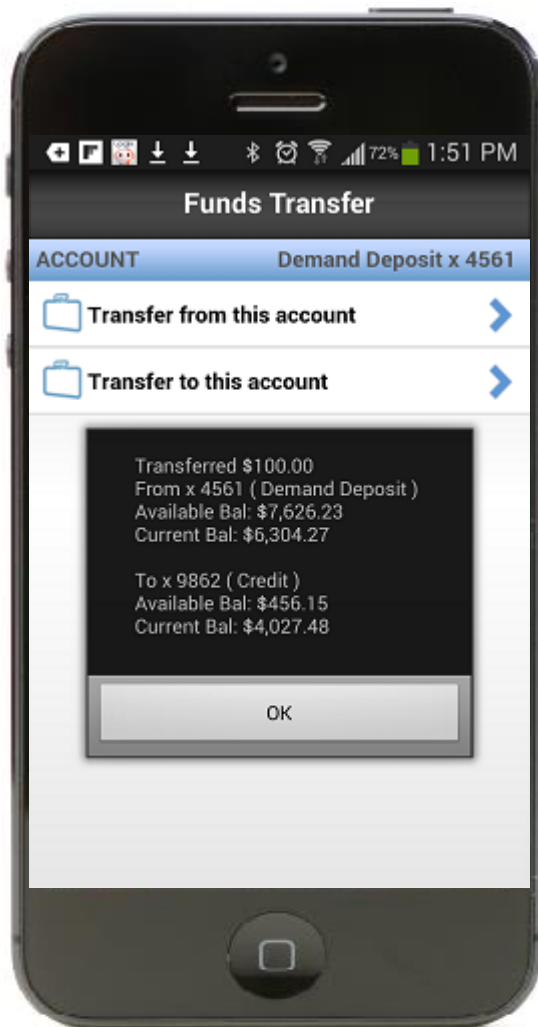
- Transaction Status – Pending, Denied, Posted
- Merchant Name
- Transaction Amount, where credit is shown in Green and debit is shown in Black

Account Operation: Funds Transfer

To transfer funds between accounts, Click "Funds Transfer," you will be shown a prompt screen asking to confirm the request to transfer funds.



Account Operation: Funds Transfer Confirmation



You will be provided a confirmation message of the successful funds transfer request. Close the message by selecting the "OK" option.



Card Details: Card Front

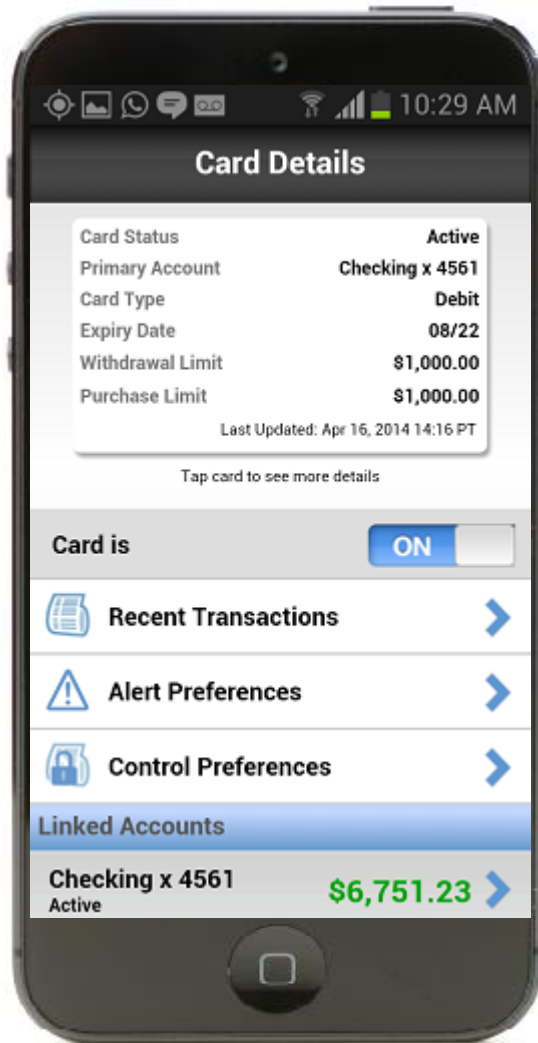


Upon clicking on a "Card" (from either Accounts List page or Account Details screen), you will be taken to the Card Details Page.

- Clicking on "Card Image" shows the reverse card image, which has additional card details
- Sliding the Card "On/Off" slide will activate and deactivate the card from use
- Clicking on "Recent Transactions" will take you to view transactions linked to the card
- Clicking on "Alert Preferences" will take you to the Alert Preferences Page
- Clicking on "Control Preferences" will take you to the Control Preferences page



Card Details: Card Reverse



You can click on "Card Image" to view additional card details that are depicted on the reverse side:

- Primary account number to which card is linked
- Card type
- Expiration date
- Withdrawal limit
- POS limit
- Time and date last updated



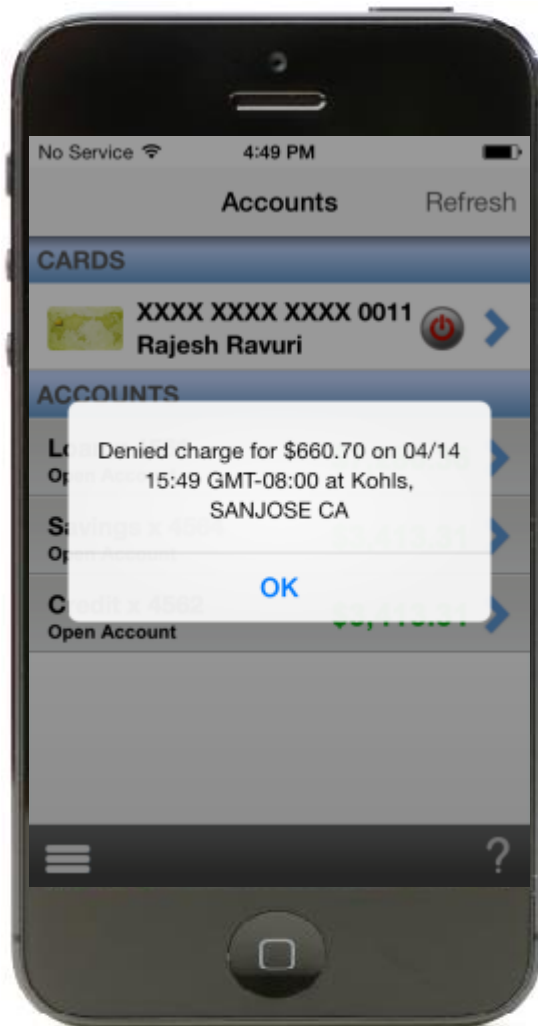
Card Details – Transactions



Upon selecting "Recent Transactions" from the Card Details page, you will be shown a list of recent card-based transactions, including:

- Pending
- Canceled
- Denied
- Posted

Transaction Alert Received While Application Open



If a "Transaction Alert" is received while you have the application open, it will appear as a notification on the page you currently are on.

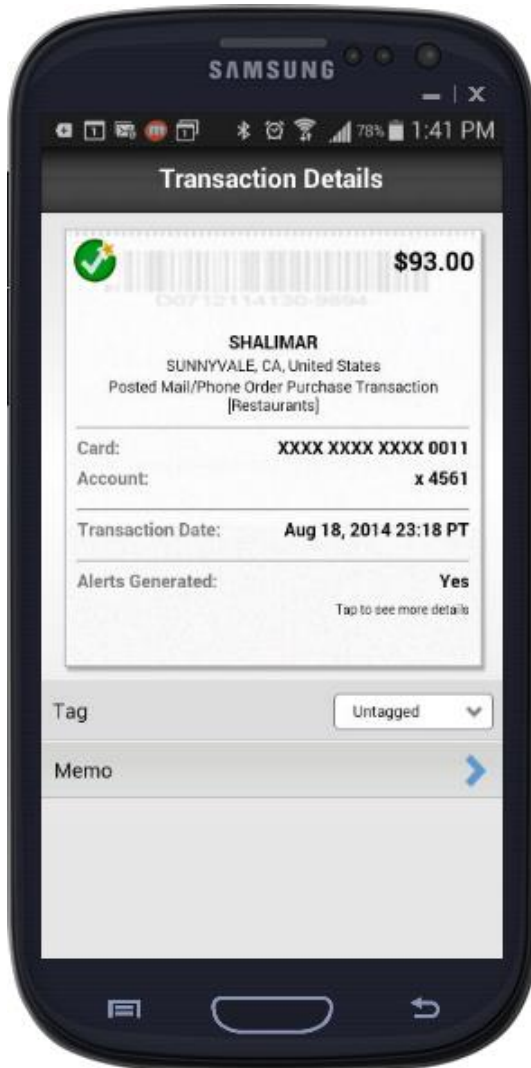


Transaction Details – Front

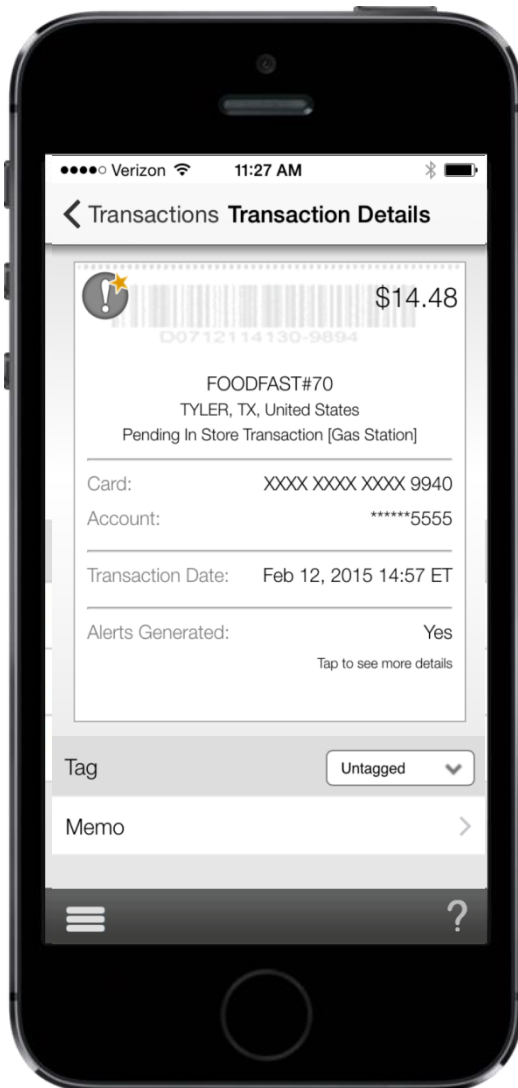
By selecting an individual transaction, the transaction details screen shows the following:

- Transaction status
- Transaction amount
- Merchant name and address, where available
- Merchant type
- Card number, on which transaction was made
- Account number, impacted by the transaction
- Alerts generated (only shows yes or no)
- Transaction date

You will be provided with the option to Tag or Add Memo to the transaction.



Transaction Details – Reverse



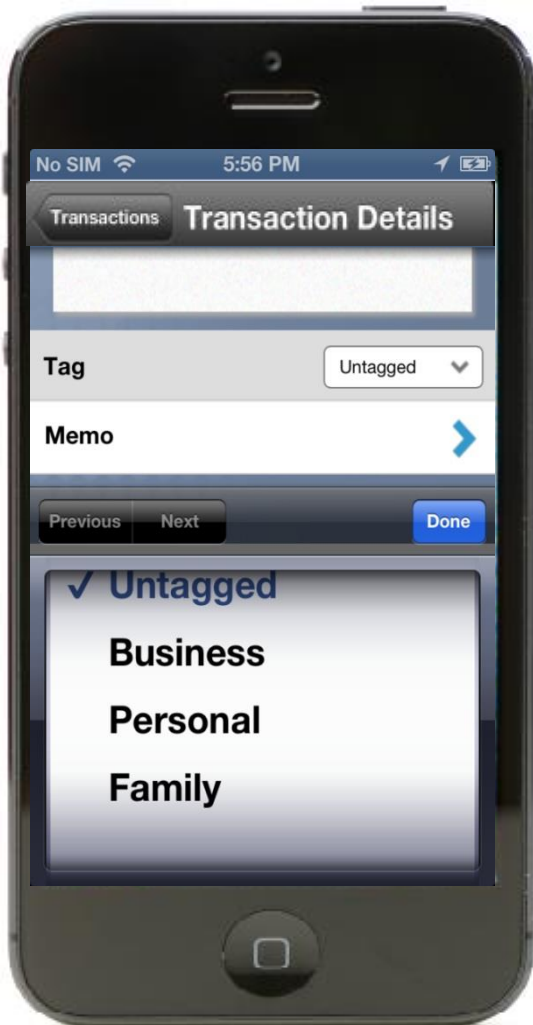
By tapping the "Transaction," the details page will flip to show the reverse side which presents the following:

- Transaction status
- Transaction amount
- Merchant name and address, where available
- Alerts generated, with the corresponding alert icon highlighted
- Reason for denial, if the transaction is denied

You will be provided with the option to Tag or Add Memo to the transaction.



Transaction Details – Tagging



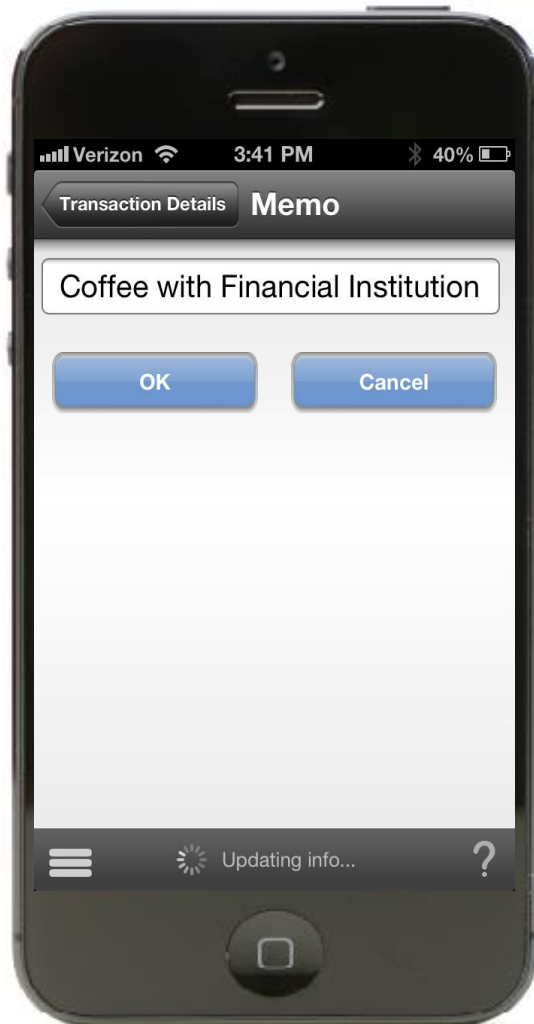
By selecting the "Tag" button at the bottom of the transaction, you will be able to assign one of the following tags:

- Business
- Personal
- Family

You will be provided with the option to add a Memo to the transaction.



Transaction Details – Memo

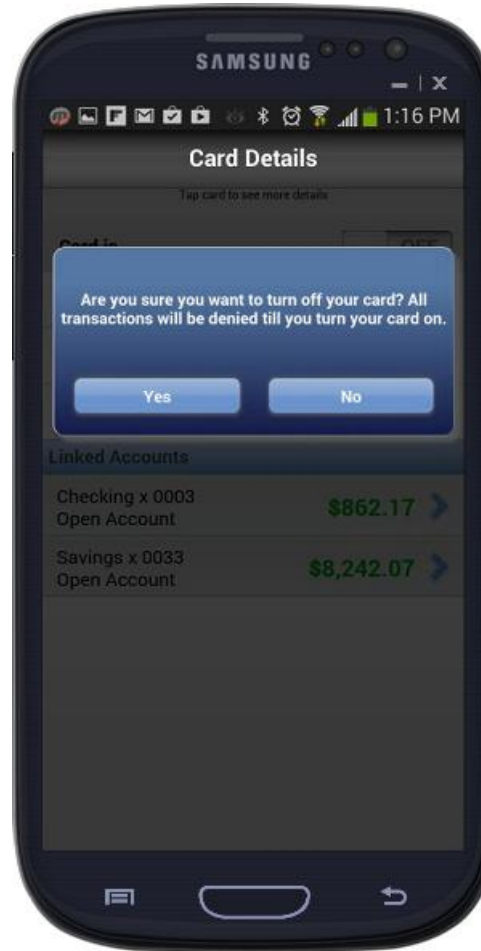
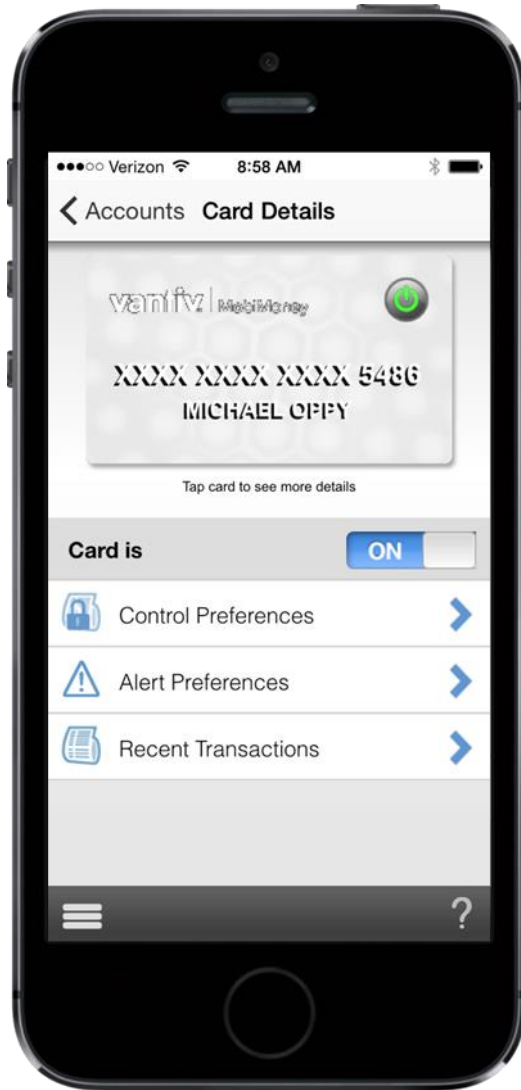


On the "Memo" page, you can enter your personal notes about the expense, tap the "OK" button and the memo will be saved.

You will then be shown the transaction where both the "Tag" and "Memo" have been recorded.



Card Details: Card Control Off Prompt Selection

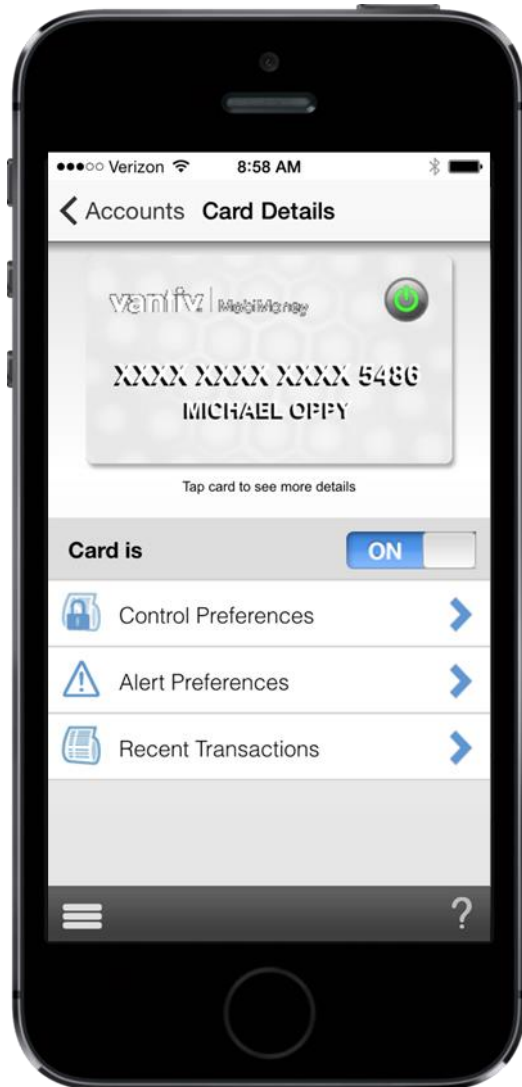


In order to turn the card off, select "Card Off," you will be prompted with a warning confirmation message.

You will need to select "Yes" if the card is to be turned Off. If "No" is chosen, the card will stay On and remain available for purchases and withdrawals.



Card Details: Card Front with Card Off

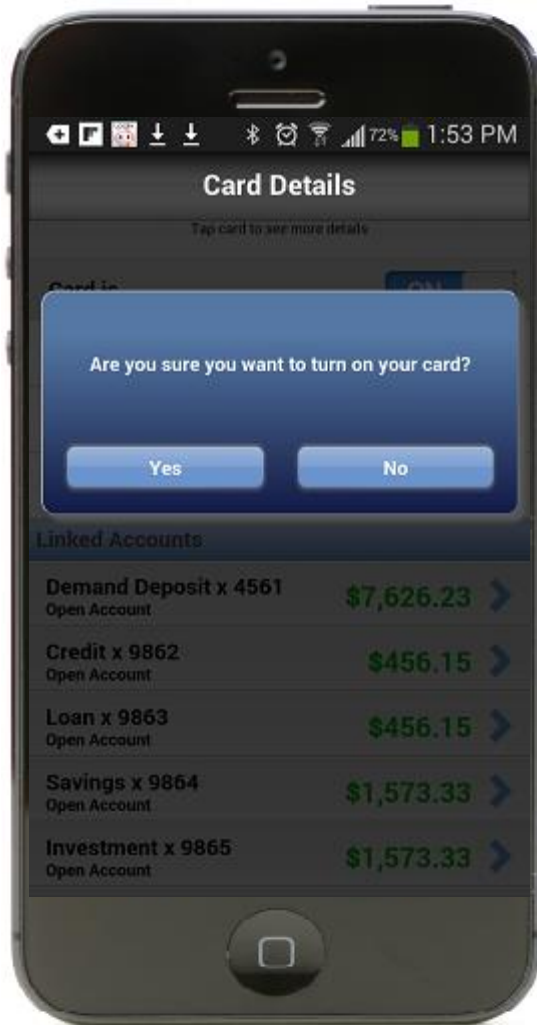


Once the card has been turned Off, the control logo on the card changes color from Green (On) to Red (Off). The card slide will read "Off."

Selecting the card control slide again will reactivate the card and you will be shown another prompt requesting confirmation.



Card Details: Card Control On Prompt Selection



By selecting the Card Control slide to reactivate the card, you will be shown a prompt requesting confirmation of the action.

Choosing "Yes" will reactivate the card.

Choosing "No" will keep the card in the Off position, unavailable for purchases and ATM cash withdrawals.



Alerts – All Or Preferred Transactions



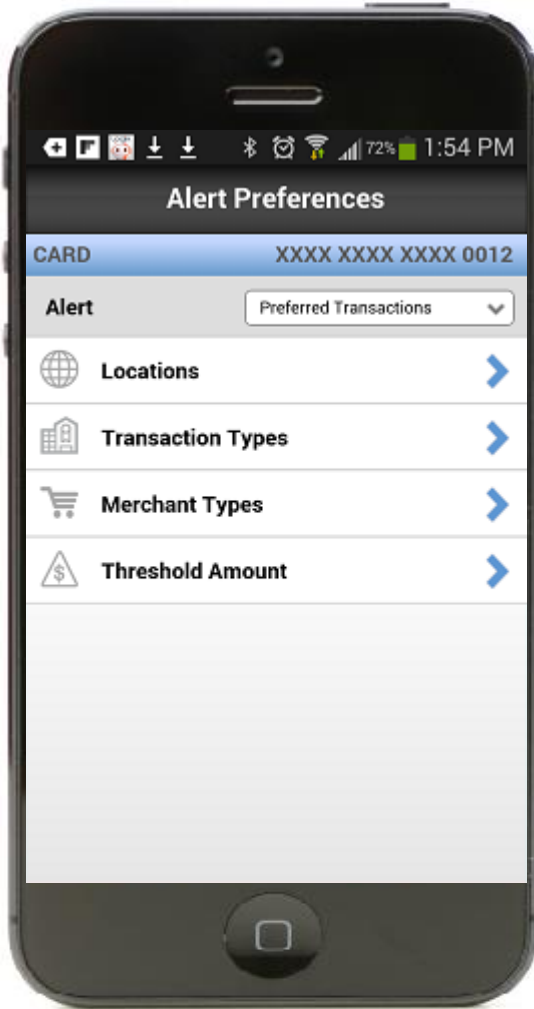
By selecting "Alert Preferences" from the "Card Front" or "Card Reverse" pages, you will be brought the "Alert Preferences" page.

You can choose to receive alerts for all transactions or to create custom settings to receive alerts only for preferred transactions.

If the card is turned off, you will receive an alert for all transactions.



Alerts Settings



By selecting "Preferred Transactions" on the "Alerts Settings" page, you will be shown the full set of available alerts. The screen currently shows "Enable Alerts" in blue and not "Enabled Alerts" in light gray.

If the card is turned off, the user will be alerted for all transactions.



Alerts: Location- Based Alerts



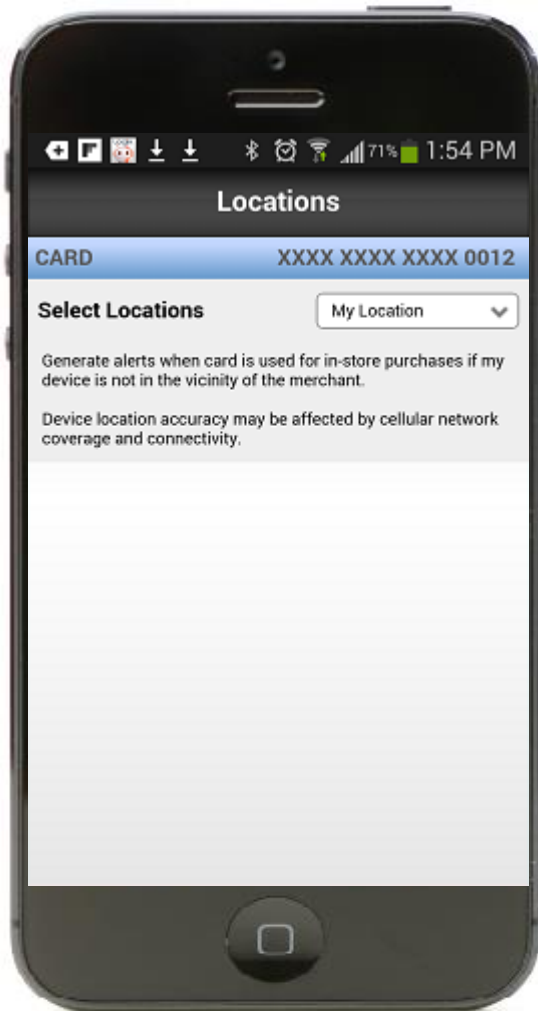
You can specify "Location Alerts" by selecting the Location option. The Locations policies only cover in-store transactions as Card Not Present transactions bypass the location-based preferences.

Upon selecting "Location," the default page will show None as selected. The user can select from one of the following:

- "None" – Location policy is not enabled
- "My Location" – Enables My Location policy
- "My Region" – Prompts the user to select a region on map
- "International" – Enables International policy



Alerts: Location-Based Alerts – My Location

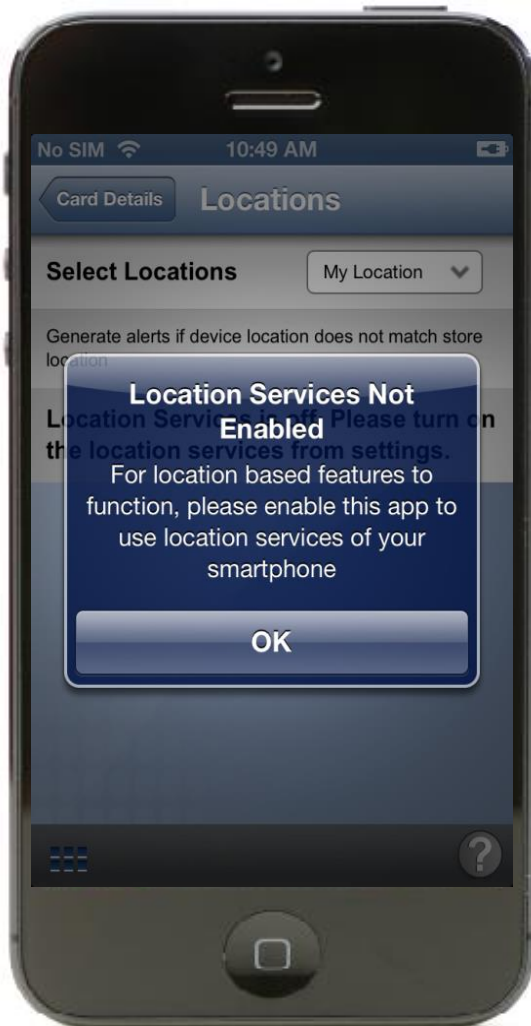


Selecting "My Location" will show the Locations Alert page with "My Location" in the drop down box. This will allow the system to match your location with the merchant's location to determine whether or not to send an alert.

The device location settings should be turned "On" and tracking enabled for the application for the "My Location" feature to work.



Alerts: My Location Warning Prompt

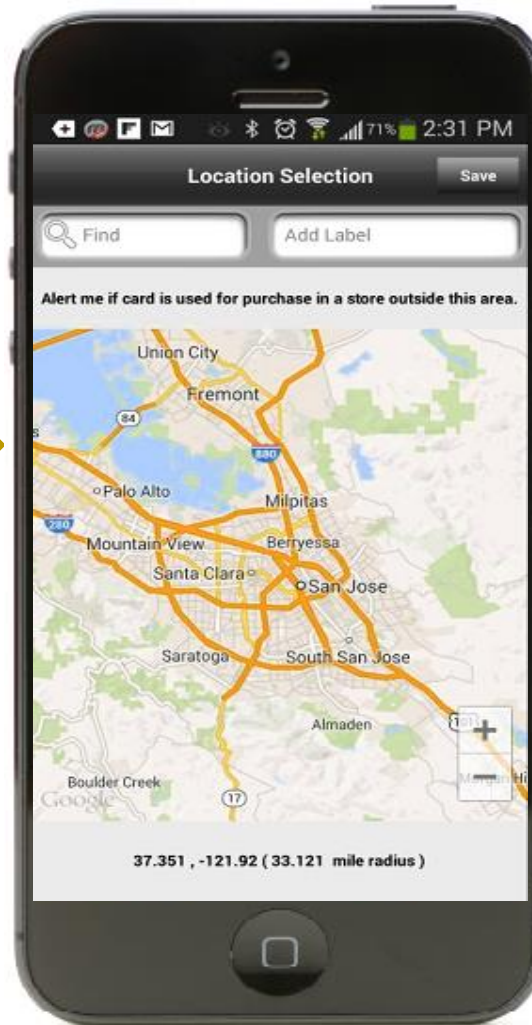
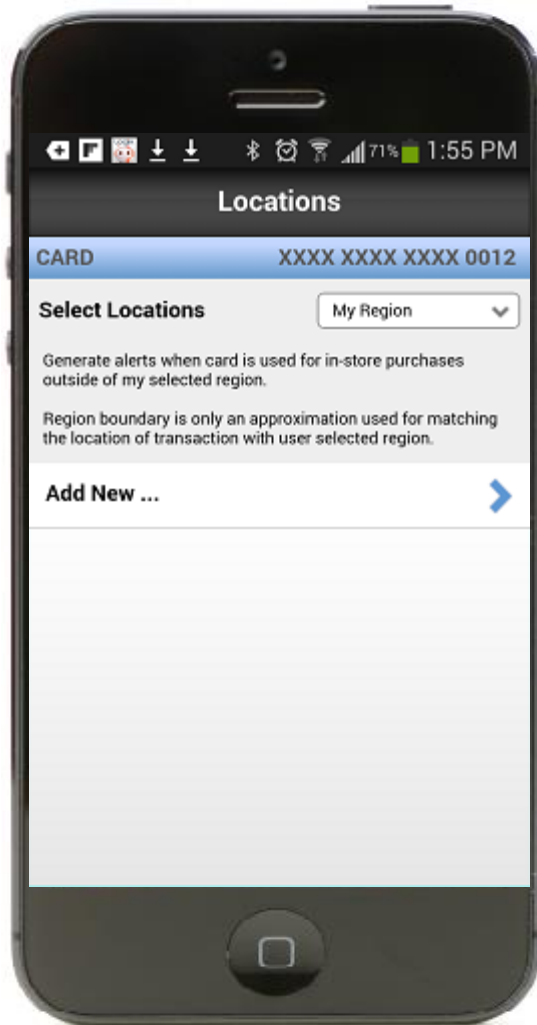


If the “My Location” setting is chosen and the location tracking service of the device is not enabled, this warning prompt screen will be shown.

You will need to select "OK" and go to the device settings to enable location tracking.



Alerts: Location-Based Alerts – My Region Add New

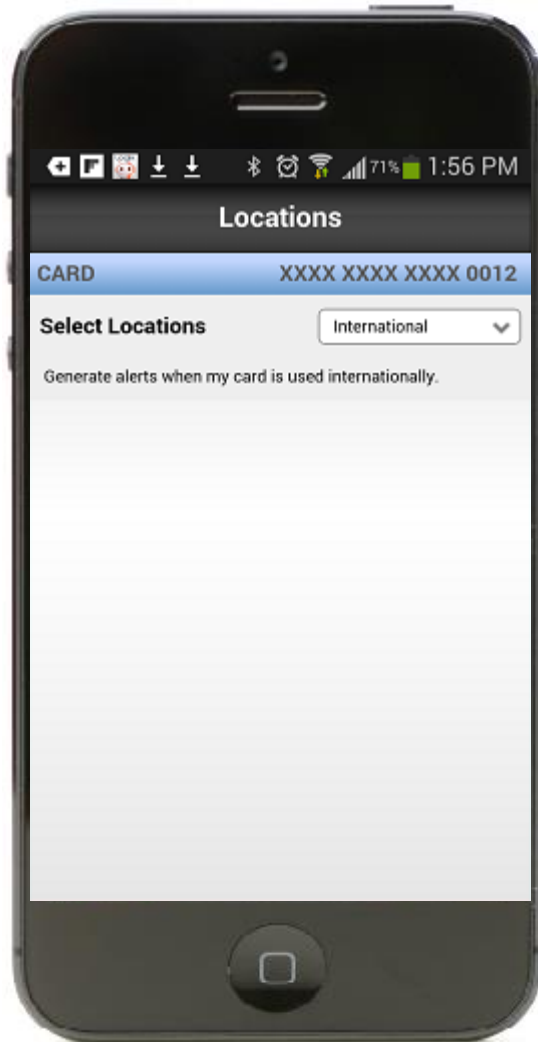


You can select "My Region" for receiving alerts for in store transactions outside of a specified region. If no region has been created, you will need to create one for the service to be enabled.

Selecting "Add New" will bring you to an interactive map screen where you can enter the city, state, postal code, or country.



Alerts: Location-Based Alerts – International

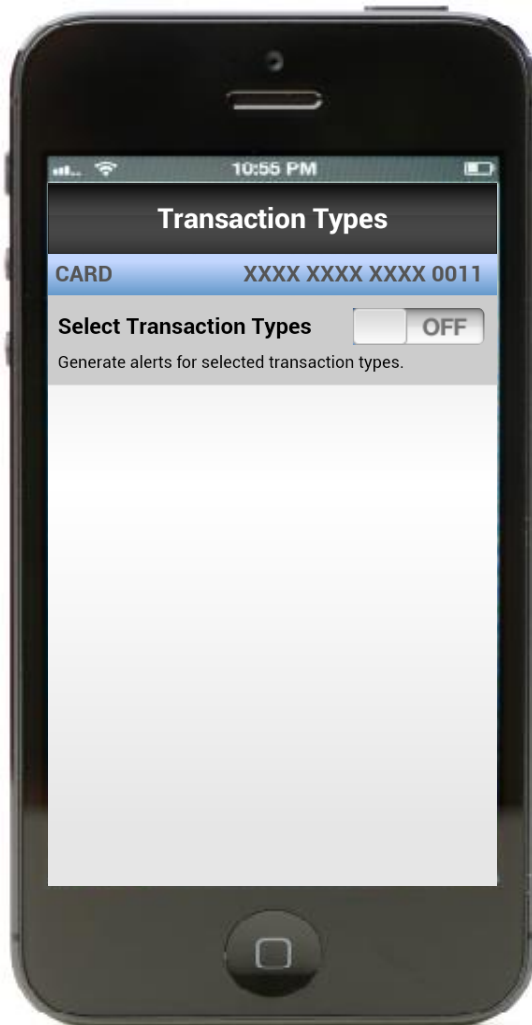


You can specify that only "International In Store" purchases should generate alerts.

Once this has been selected, the drop down box will display "International."



Alerts: Transaction Type Alerts

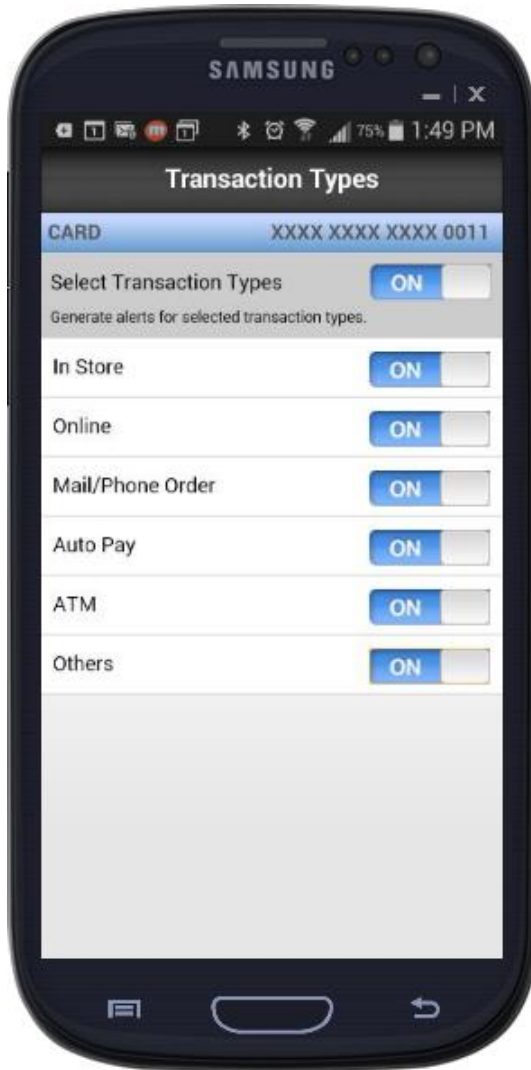


You can specify "Transaction Types" for which alerts are to be generated:

- Selecting "Transaction Types" as "ON" enables you to specify transaction types for which the alerts should be generated
- You may specify individual merchant types by turning it "ON"



Alerts: Transaction Types Alerts – ON



When "Transaction Types" is selected as "ON," the individual types are shown. The first time you select "ON," all of the transaction types will be enabled. Individual transaction types can be turned "OFF" by sliding the "ON/OFF" slider next to each transaction type.

If "Transaction Types" is turned "OFF" and then turned "ON" again, the last known settings will be displayed.



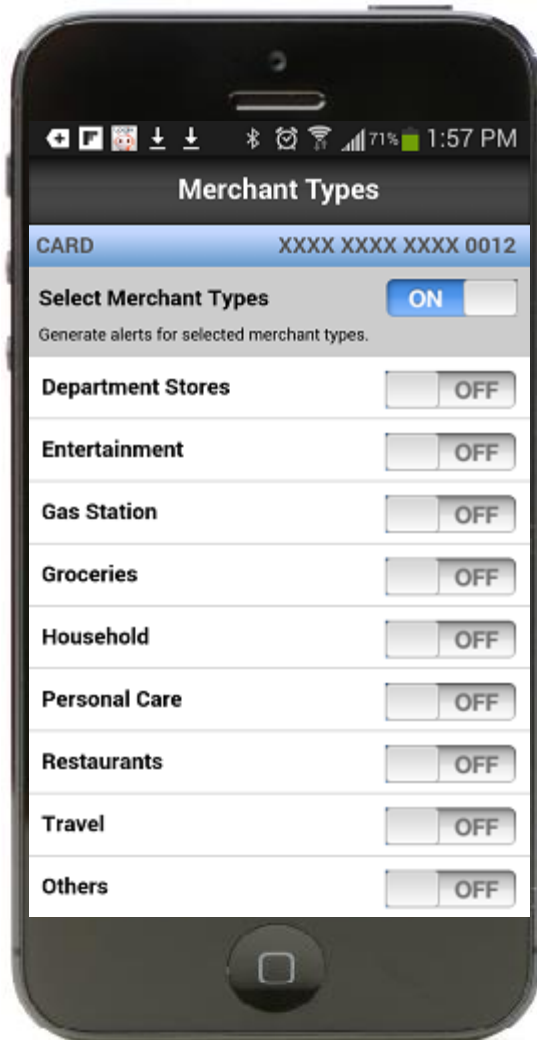
Alerts: Merchant Type Alerts



You can specify "Merchant Types" for which alerts are to be generated:

- Selecting "Merchant Types" as "ON" enables you to specify merchant types for which the alerts should be generated
- You specify individual merchant types by turning it "ON"

Alerts: Merchant Type Alerts – ON



When "Merchant Types" is selected as "ON," the individual types are shown.

The first time a user selects "ON," all of the merchant types will be enabled. Individual merchant types can be turned "OFF" by using the "ON/OFF" slide next to each merchant type.

If "Merchant Types" is turned "OFF" and then turned "ON" again, the last known settings will be displayed.



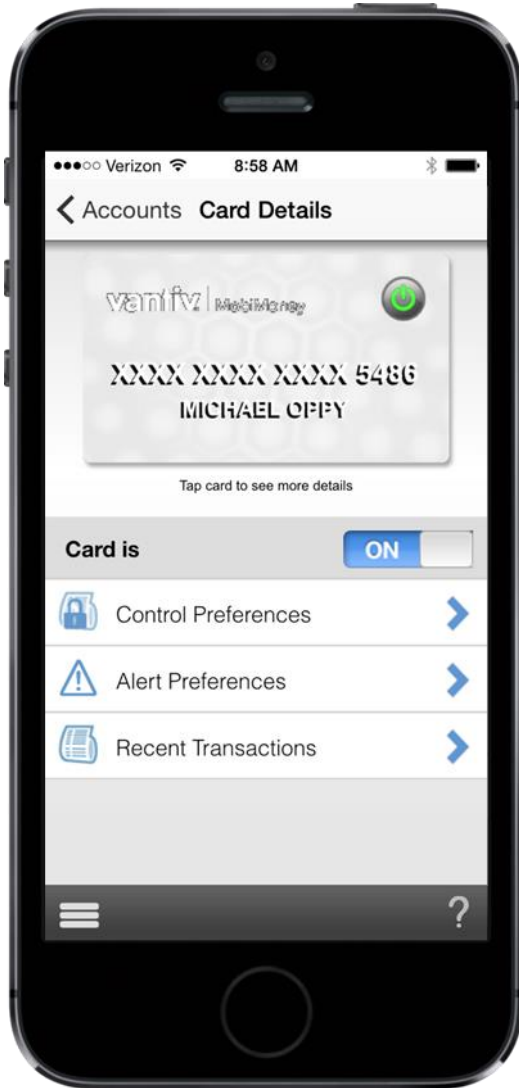
Alerts: Threshold Amount



You can specify "Threshold Amount" above which alerts are to be generated.

- Selecting "Threshold Policy" as "ON" enables you to provide your desired threshold amount

Control Preferences

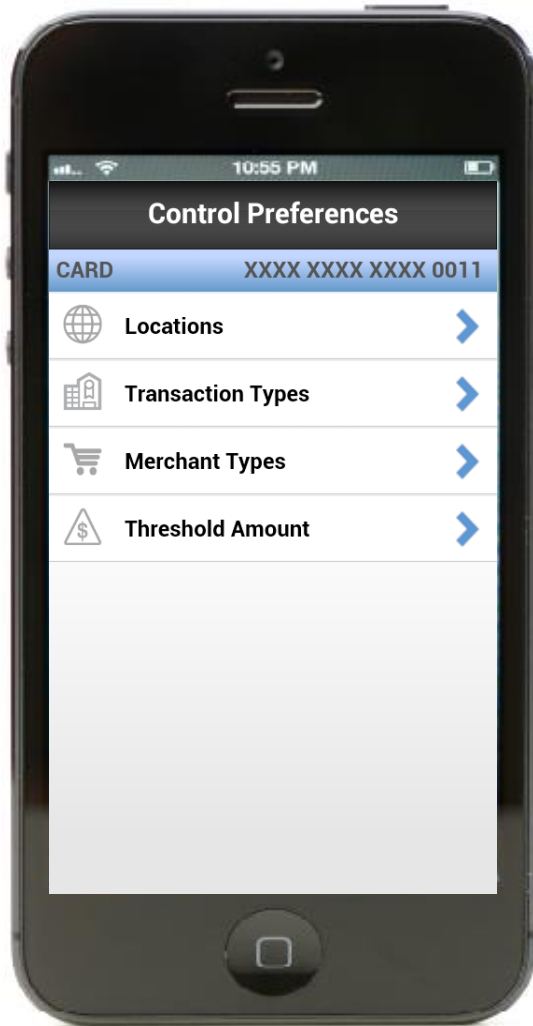


From the "Card Details" page, you can select "Control Preferences" to be able to specify card control policies.

Selecting "Control Preferences" will bring you to the "Authorization Controls" page.



Authorization Controls



You can specify card "Authorization Control" policies on this screen:

- Selecting "Locations" prompts you to choose one of several location features for transaction authorization purposes
- Selecting the "Transaction Types" prompts you to specify transaction types for which transactions should be authorized
- Selecting the "Merchant Types" prompts you to specify merchant types for which transactions should be authorized
- Selecting the "Threshold Amount" prompts you to set the amount over which transactions should not be authorized

Controls: Location - Based Controls



You can specify "Location Controls" by selecting the "Location" option. The Locations controls only cover "In-Store" transactions as "Card Not Present" transactions bypass the location-based preferences.

Upon selecting "Location," the default page will show "None" as selected. You can select one of the following:

- "None" – Location policy is not enabled
- "My Location" – Enables My Location policy
- "My Region" – Prompts the user to select a region on map
- "International" – Enables International policy



Controls: Location-Based Controls – My Location

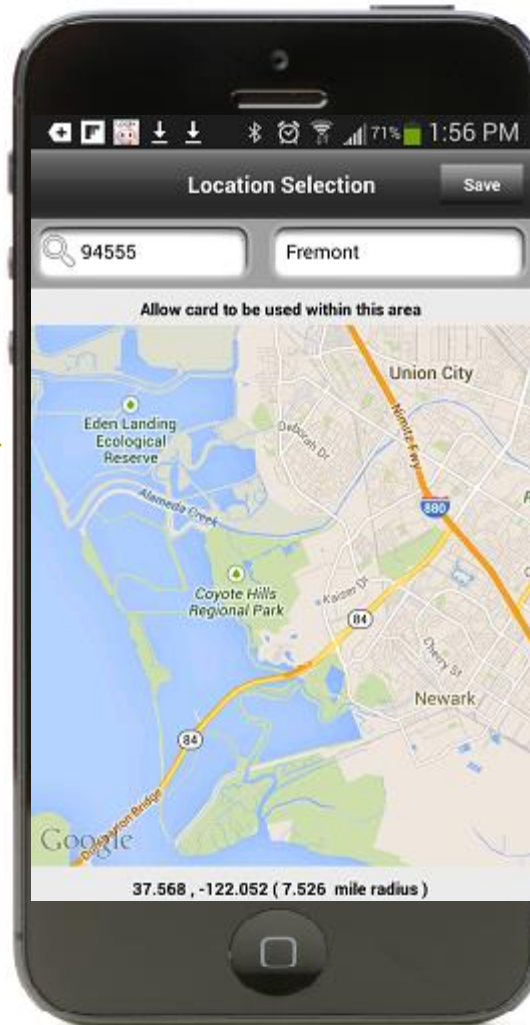
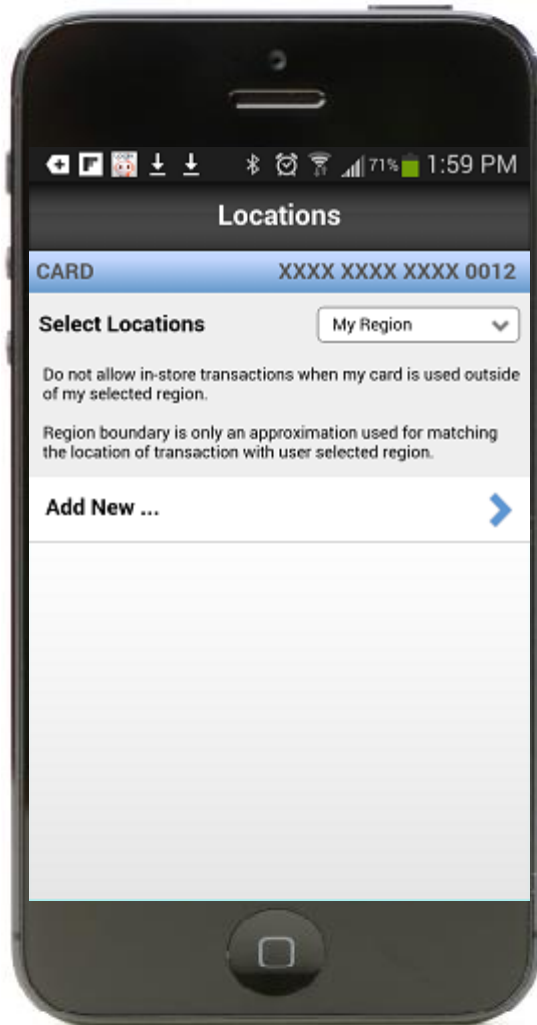


Selecting "My Location" will show the "Locations Controls" page with "My Location" in the drop down box. This will allow the system to match your location with the merchant's location. If there is no match, the transaction will be declined.

The device location settings should be turned "ON" and tracking enabled for the application for the "My Locations" feature to work.



Controls: Location-Based Controls – My Regions Add New



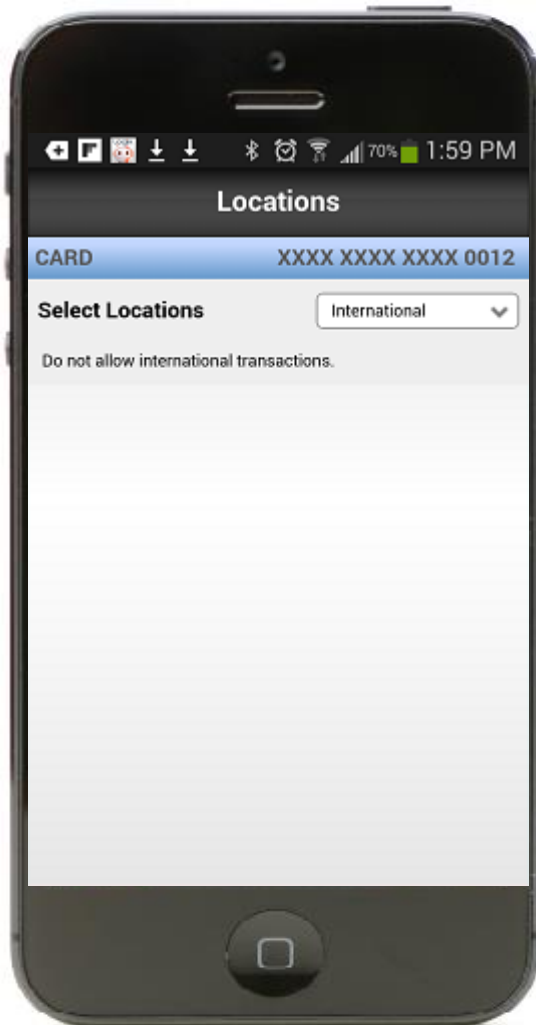
You can select "My Regions" for blocking "In-Store" transactions outside of a specified region.

If no regions have been created, to enable the service, you will need to create a region.

Selecting add new will bring you to an interactive map screen where you can enter the city, state, postal code, or country.



Controls: Location-Based Controls – International



You can specify that only "International In Store" purchases should be blocked. Once this has been selected, the drop down box will display "International."



Controls: Transaction Type Controls



You can specify "Transaction Types" for which transactions are to be allowed or denied:

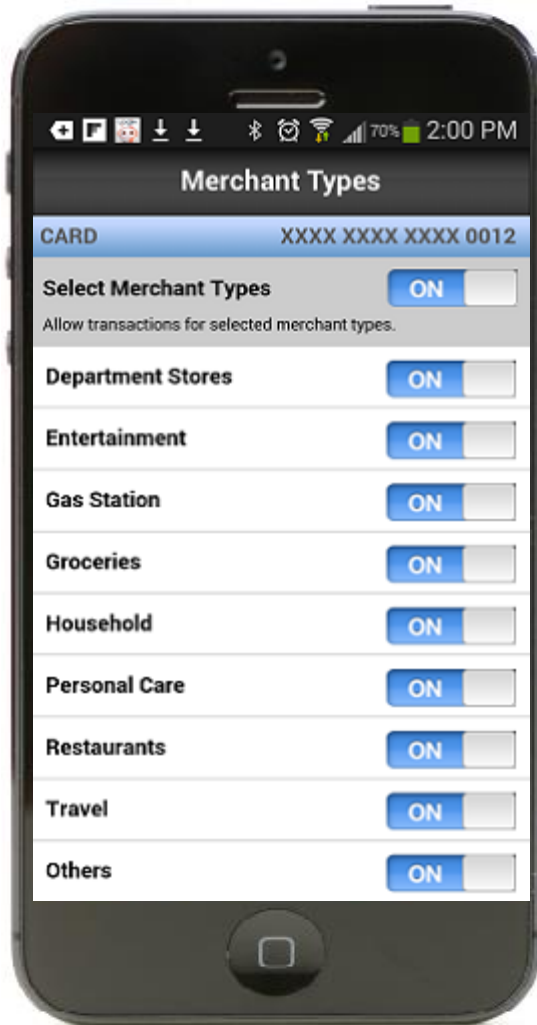
When "Transaction Types" is selected as "ON," the individual types are shown. The first time a user selects "ON," all of the transaction types will be enabled. Individual transaction types can be turned "OFF" by using the slide next to each transaction type.

Selecting "ON" for a specific transaction type will allow a transaction to be permitted at that type of merchant. Selecting "OFF" will deny any transaction at that transaction type.

If "Transaction Types" is turned "OFF" and then turned "ON" again, the last known settings will be displayed.



Controls: Merchant Type Controls



You can specify "Merchant Types" for which transactions are to be allowed or denied:

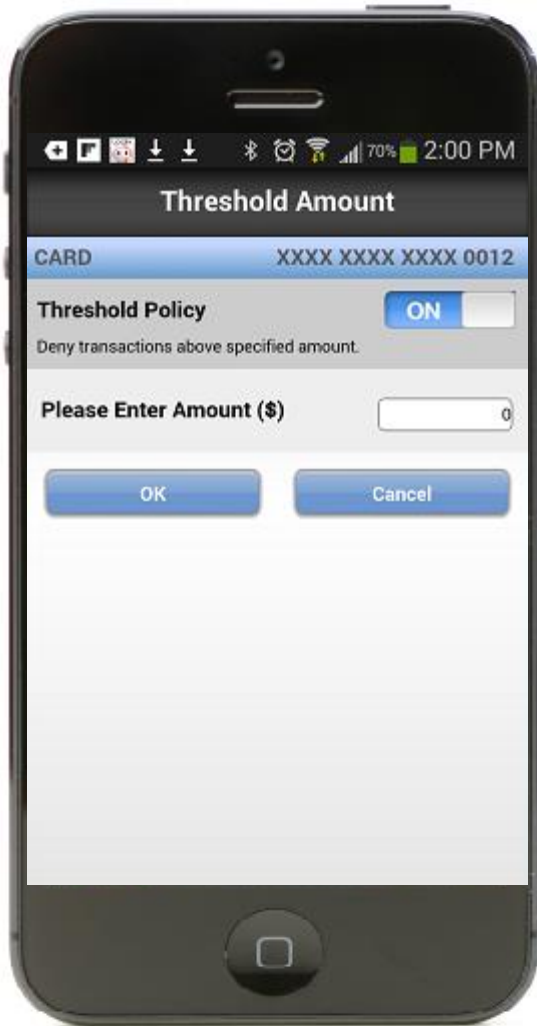
When "Merchant Types" is selected as "ON," the individual types are shown. The first time a user selects "ON," all merchant types will be enabled. Individual merchant types can be turned "OFF" by using the "ON/OFF" slide next to each merchant type.

Selecting "ON" for a specific merchant type will allow a transaction to be permitted at that type of merchant. Selecting "OFF" will deny any transaction at that merchant type.

If "Merchant Types" is turned "OFF" and then turned "ON" again, the last known settings will be displayed.



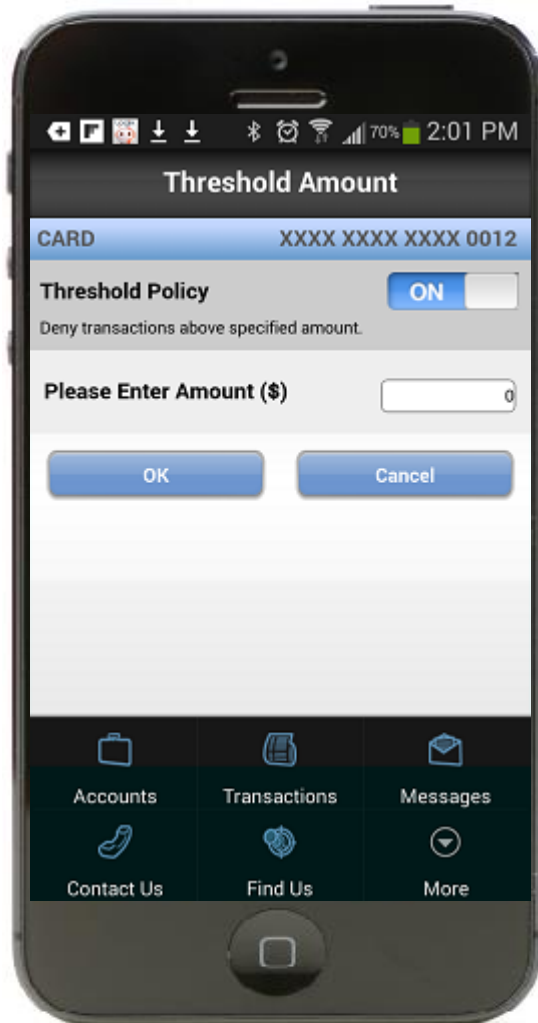
Controls: Threshold Amount



You can specify "Threshold Amount" above which transactions should NOT be authorized:

- Selecting "Threshold Policy" as "ON" enables you to provide a threshold amount

Menu

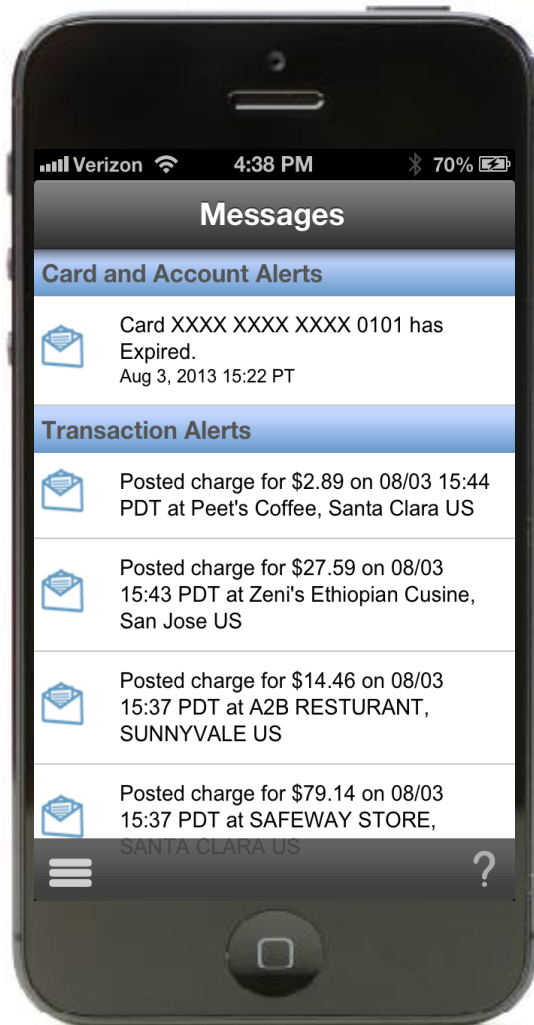


Selecting the "Menu" icon in the lower left side of the application will bring up the menu which contains:

- Accounts
- Transactions
- Messages
- Contact Us
- Find Us
- Settings
- Logout



Messages



By selecting "Messages" from the Menu, you will be shown a combination of Transaction Alerts and Messages from us.



Contact Us

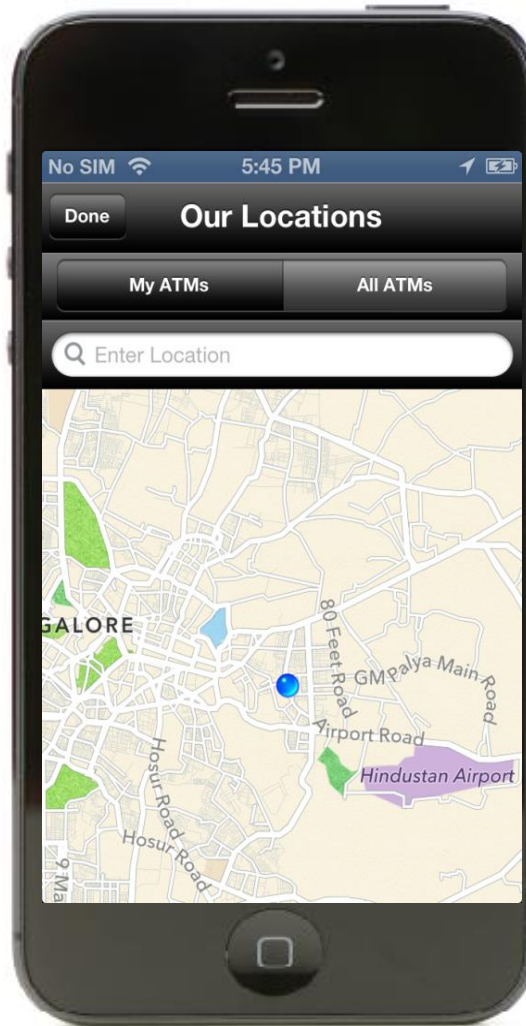
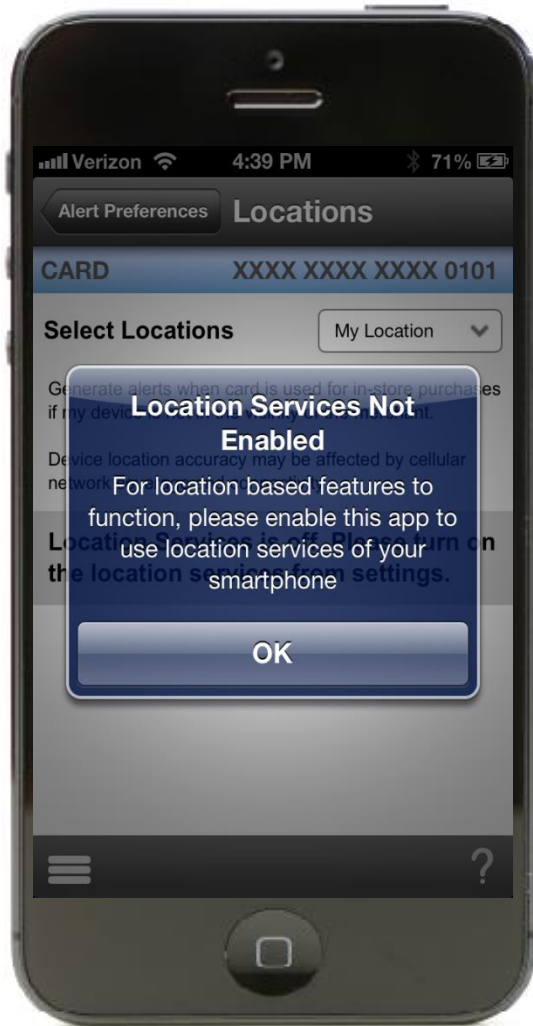


By selecting "Contact Us" from the Menu, you will be shown the contact information for the bank.

It also provides an ability to send an email. Selecting email will use the device default email to send a message.



Find Us – Location Services Reminder

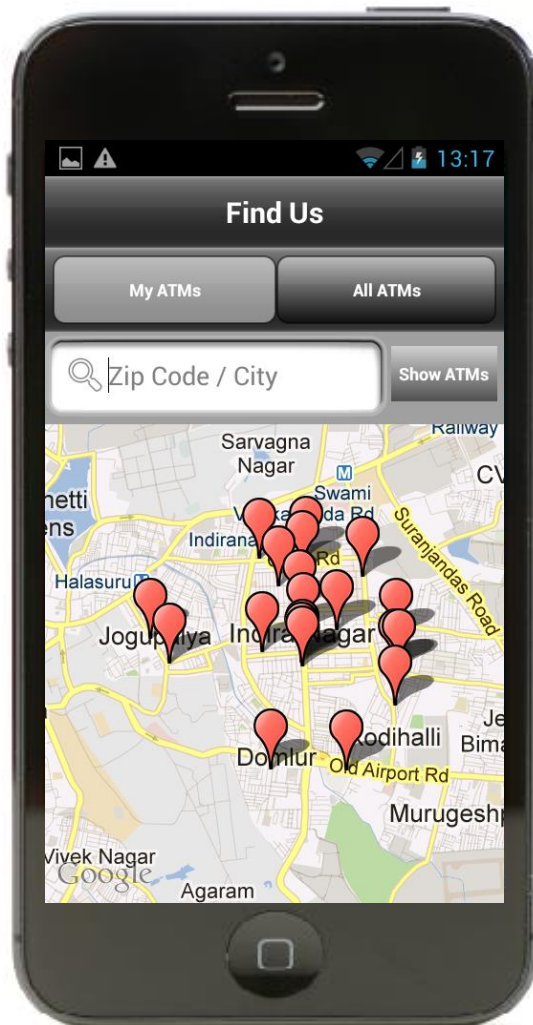


When using the "Find Us" feature, if the "Location Services" tracking is turned off, a reminder notification will be shown asking you to turn on the "Location Services" so the application can provide information for you based on your current location.

When "Location" is shown, your location will be represented by a flashing blue dot on the map.



Find Us



This screen you to locate ATMs.

By entering a postal code or city, it will bring up a list of the bank's specific ATMs.

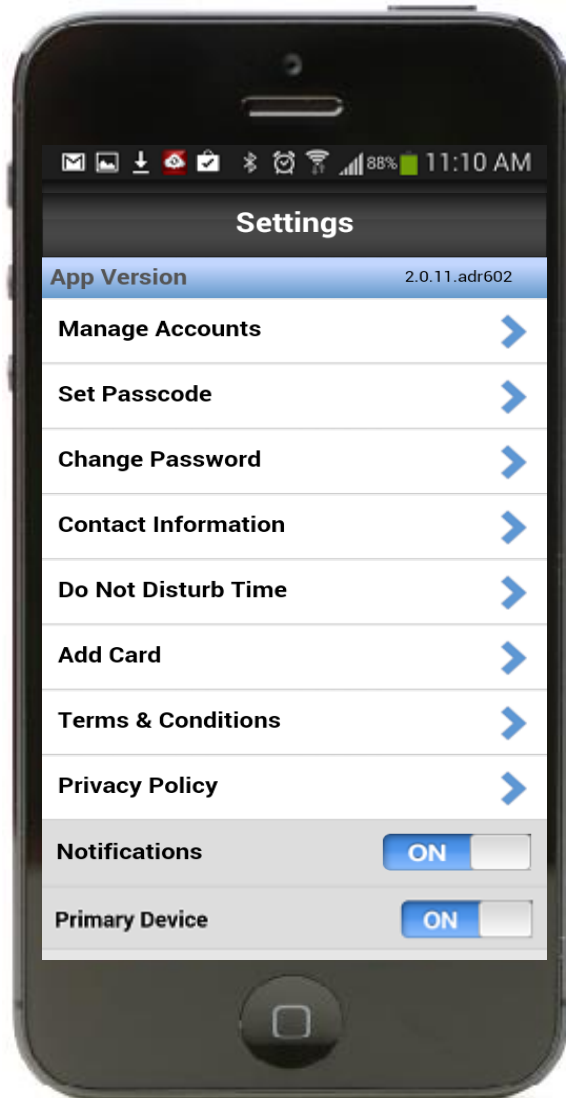
Selecting "All ATMs" will bring up the list all of the ATMs in the area chosen.



Settings

The Settings page provides the following functionality:

- Manage Accounts – Enables you to select accounts to manage with the app
- Set/Disable Password – Enable setting up a 4 digit PIN Code for locking/unlocking the app
- Change Password – Enables you to change password.
- Contact Information– Enables you to change your email address for Mobile app usage
- Do not Disturb Time – Enables you to specify the window when you do not want to receive alerts
Applicable to all transactions except in-store
- Add Card – Enables you to add additional card(s) to the app for management
- Terms & Conditions – Enables you to view applications Terms and Conditions
- Privacy Policy – Enables you to view Privacy Policy
- Notifications – Enables you to specify if you want to receive alerts
- Primary Device – Enables you to specify one device as their primary device. Alerts are sent only to the primary device



Set Passcode



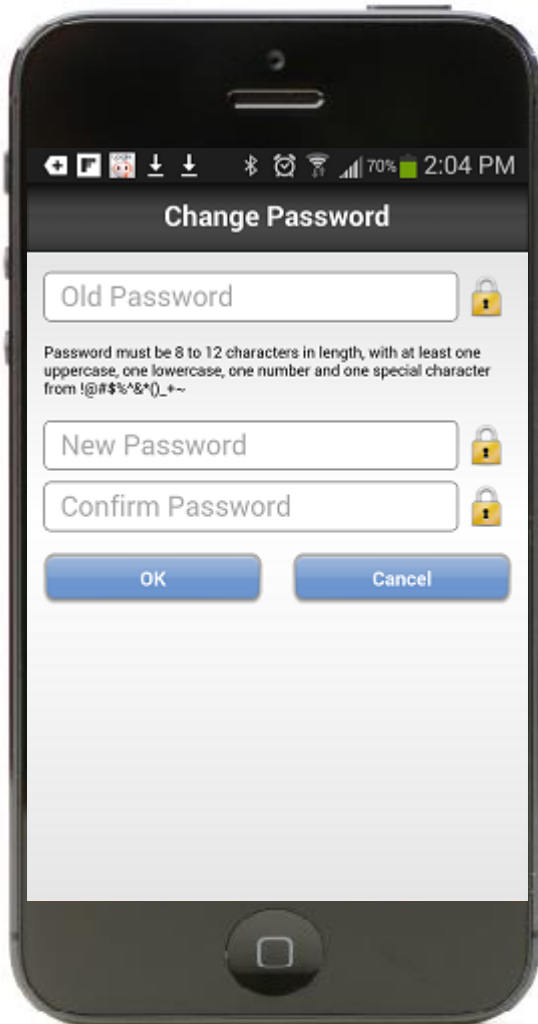
By tapping on the "Set Passcode" link and sliding the Passcode slider to the "ON" position, you will be prompted to enter the Passcode and verify it again. If the user navigates away from the app and comes back to it, the user will be prompted to enter the correct Passcode to regain access to the app.

Setting up the passcode

Entering the passcode
when returning to the app



Change Password



By selecting "Change Password" from the "Settings" screen, you will be prompted to enter the old password, enter a new password, confirm the password and then select the "OK" button to have the password change completed.

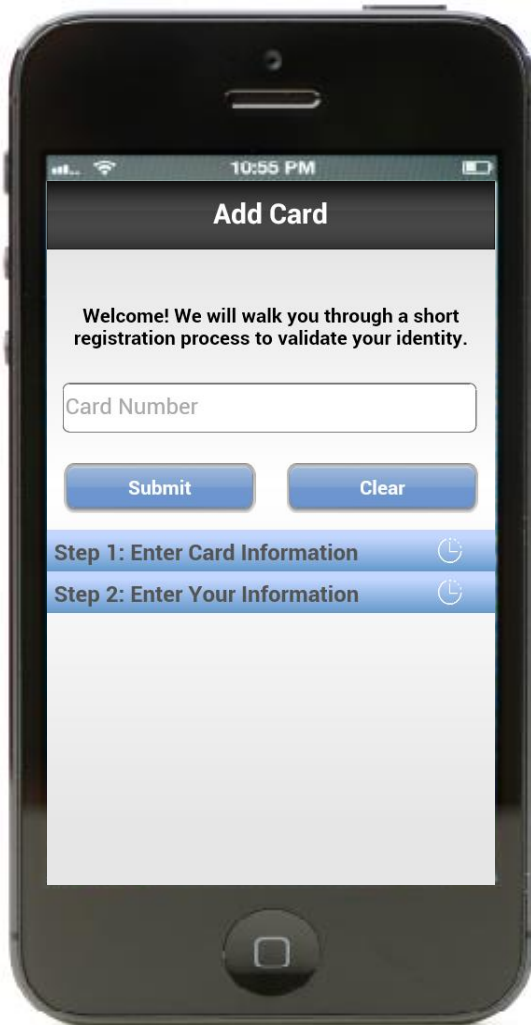


Do Not Disturb Settings



From the "Settings" page you are able to specify a window of time for which alerts, financial institution messages and other notifications are not to be sent to the user's phone. You are also able to specify your time zone which can be changed as you travel to different time zones.

Add Card



From the "Settings" page you are able to add additional cards, where you will also have the ability to set controls and alerts just as the initial card you registered.

After entering the card details, you will continue the user verification process as used during initial registration.

For cards which were also added by other users, each user is able to generate individual alert preferences. "ON/OFF" and "Controls" will work based upon the last user who updated the respective "ON/OFF" or "Control Preferences."



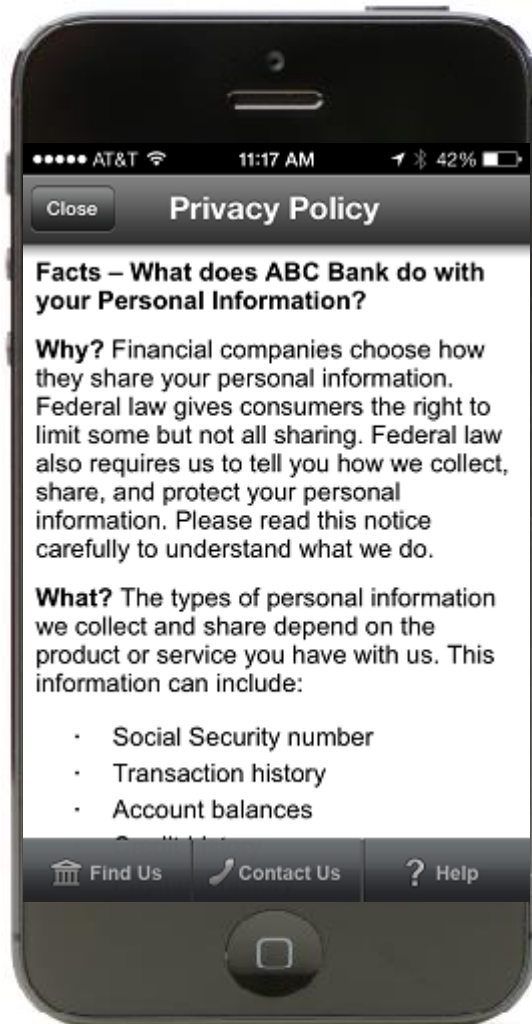
Terms & Conditions



The Terms & Conditions page show the terms and conditions you have accepted in using the application. In order to navigate away from this page, simply tap the "Close" button at the top of the screen.



Privacy Policy

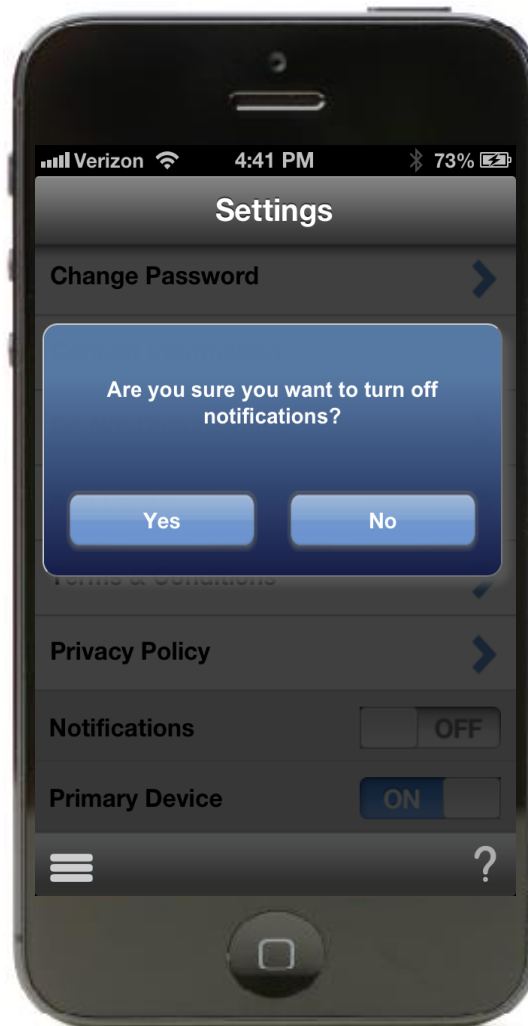
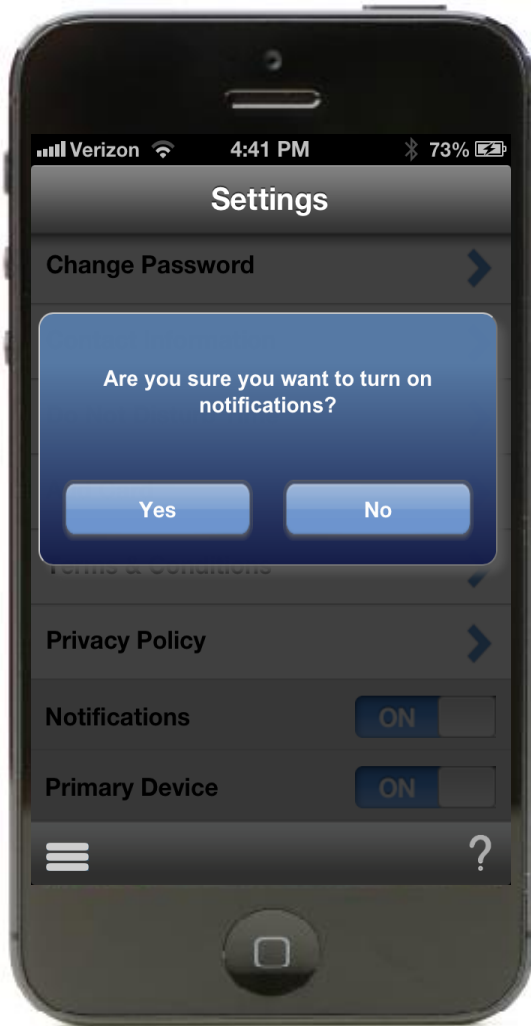


The Privacy Policy page shows the Privacy Policy and details what information is shared with other parties and what you can do to limit sharing.

Similar to the Terms & Conditions page, you need to tap the "Close" button at the top of the screen to navigate away from the page.



Notifications On/Off



From the "Settings" page, you can turn notifications On and Off.

A prompt will be shown each time the notifications status is being changed.

To confirm the change, select the "Yes" button.



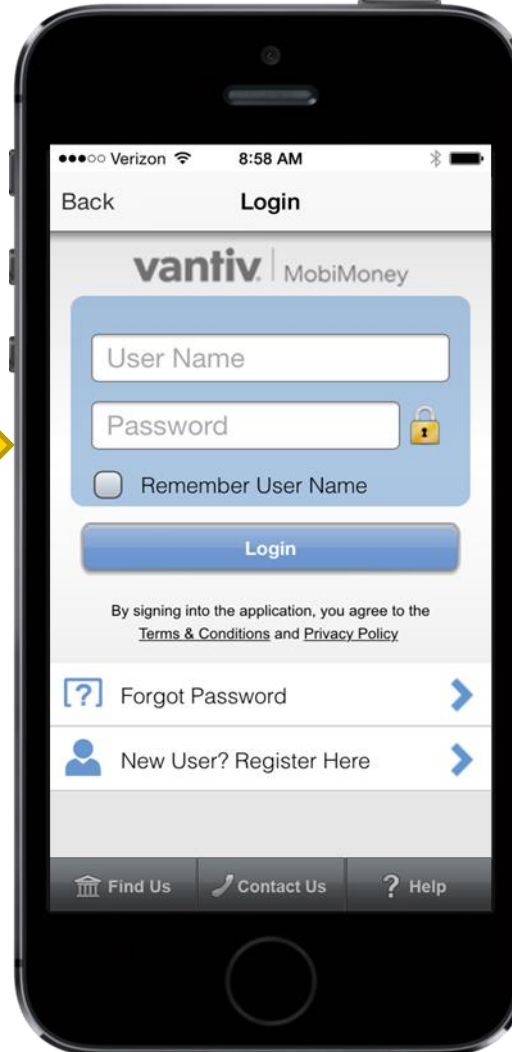
Primary Device On/Off



From the "Settings" page, you can switch the primary device On and Off. Note - only the primary device will receive alerts. A prompt will be shown each time the primary device status is being changed. To confirm the change, select the "Yes" button.



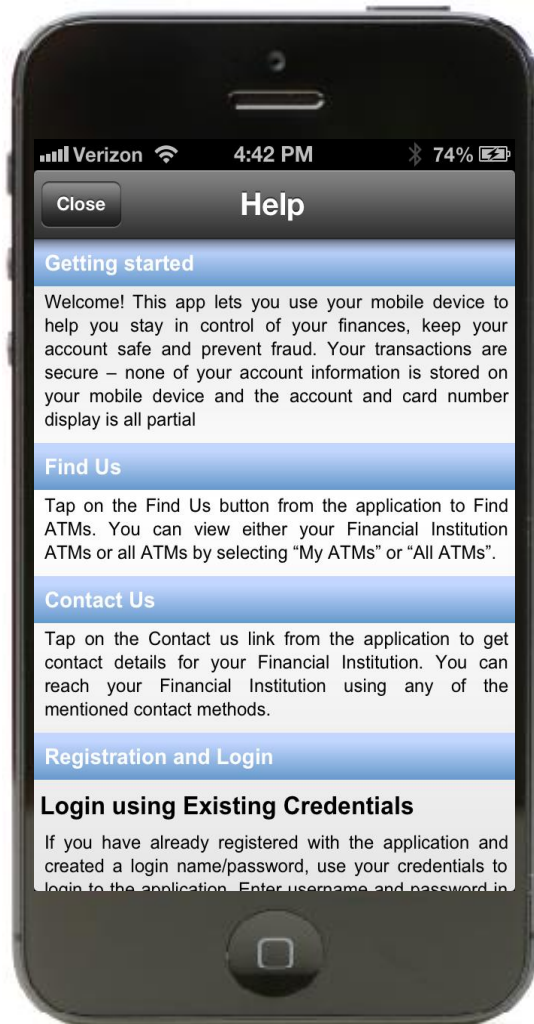
Logging Out



Selecting "Logout" from the Menu, you will be logged out of the application and brought to the Login page.



Help



Selecting the Question Mark icon will bring you to the "Settings Help" page. Tapping the home icon will bring you to the main help "Settings" showing:

- Getting Started
- Accounts
- Transactions
- Settings
- App Settings
- App Version



MobiMoney

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