



## MY MOBILE MONEY FAQs

### Frequently Asked Questions about My Mobile Money

**Question:** *What is My Mobile Money?*

**Answer:** My Mobile Money is a free app that helps you protect yourself from the hassles of card fraud. With My Mobile Money, you can conveniently manage and monitor your American River Bank debit card accounts anywhere you go.

**Question:** *What can I do with My Mobile Money?*

**Answer:** With My Mobile Money, you can set security measures right from your phone or other device and you can control your card access without having to call the bank. With the app, you can view your account balances, view recent debit card transactions, transfer money between accounts, turn your card(s) on or off, set up and receive alerts, restrict or deny certain transactions, and locate surcharge-free ATMs. You can even monitor and manage other individual's cards associated with your account.

**Question:** *What are the requirements for My Mobile Money?*

**Answer:** In order to use My Mobile Money, you must have at least one American River Bank Debit MasterCard® (personal or business), and have a smart phone or other device, such as a tablet, on which you can install and run mobile apps for Apple or Android.\*

**Question:** *How do I sign up for My Mobile Money?*

**Answer:** It's easy! Just download and install the free app, open it, tap the "Sign Up Free" button on the welcome screen, and follow the prompts. You'll need to have your American River bank debit card(s) with you and correctly answer a few identifying questions in order to complete the registration process.

**Question:** *How do I download and install the My Mobile Money app?*

**Answer:** The free app is available in the Apple App Store (or iTunes) for iPhone, iPad and iPod Touch. It is also available in the Google Play app store for any Android device. Just use your device's app store to search for "My Mobile Money Access", and then follow the on-screen instructions to download and install.

**Question:** *Is my card number stored on the mobile device (phone or tablet) when I register?*

**Answer:** No. Your card number is only used to verify service eligibility and is not stored on the device.

**Question:** *How do I reset my access if I get locked out of My Mobile Money while I'm trying to sign up?*

**Answer:** You have three chances to enter the correct information. After the third attempt, you will see a message that reads, "The registration process has been suspended due to repeated failures. Please try again after 30 minutes". You can either tap "OK" to return to the second page of the Card Verification process, or tap "Cancel" to return to the Welcome screen. You can try again after the 30 minutes are up, or you can contact the bank during business hours to have it reset immediately.

**Question:** *If I transfer money between accounts with My Mobile Money, when will the transfer happen?*

**Answer:** Transfers between your American River Bank accounts happen almost immediately. Transfers done after 7:00 PM Pacific will be processed on the next business day. Please note, however, that ATM and debit card balances may not be immediately updated during our maintenance window, 7:00 PM to midnight, Monday through Friday.

**Question:** *Can I transfer money to or from accounts at other banks with My Mobile Money?*

**Answer:** No. Only internal transfers between accounts held at American River Bank can be done via My Mobile Money.

\* Data rates may apply.

**Question:** *What if I forget my password for My Mobile Money?*

**Answer:** Just tap the “Forgot Password” link on the Login screen, and follow the prompts to complete the password change.

**Question:** *What if I forget my username for My Mobile Money?*

**Answer:** If you forget your username, you’ll need to contact the bank for assistance. To prevent that from happening in the future, you can check the “Remember my username” box on the My Mobile Money Login screen.

**Question:** *If I notice my card is missing or misplaced, how can I turn it off in the My Mobile Money app?*

**Answer:** Turning your card off as soon as you notice it’s missing is a great way to prevent fraud. If you don’t find it right away, be sure to notify the bank immediately by calling (800) 757-6305 – don’t wait! To turn your card off in the app:

- Tap the card you want to turn off.
- Slide the “Card ON/OFF” button to the gray “off” position.
- To turn it on again later, just slide the “Card ON/OFF” button back to the green “on” position.

**Question:** *How can I see the daily withdrawal and purchase limits on my debit card?*

**Answer:** Simple! On the welcome screen, just tap the card you want to see, and then tap the card again on the next screen to see more details. If you have other cards, you can swipe left or right on the card image to scroll through and view other cards.

**Question:** *With My Mobile Money, can I monitor and manage the cards issued to other cardholders on my account?*

**Answer:** Absolutely! If you have multiple cardholders on your checking account (e.g., joint or business account), you can set it up so that both of you can manage the cards. Both users must download and install the My Mobile Money app. The primary card user adds the card to the app either during the sign up process or later. The primary card user then adds a “Shared Card User” within the My Mobile Money app, giving the shared card user either full or restricted access to the control and alert capabilities on that card. The shared card user receives an email invitation to download and install the My Mobile Money app and add the card using a one-time security code. To add a shared card user:

- Tap the card you want to share.
- Tap “Shared Card Users”
- Tap “Add Shared Card User”
- Enter the information as prompted and then tap the “Send Invite” button.
- The shared card user will receive an email with instructions on how to add the card to the My Mobile Money app.

**Question:** *Can I set up alerts on my debit card(s) in My Mobile Money?*

**Answer:** Yes. You can set up alerts for activity occurring on each card. Here’s how:

- Tap the card on which you want to set alerts.
- Tap “Alerts Preferences”, and then tap the “Send Alerts For” drop down box to select “All Transactions” or “Preferred Transactions”.
- If you select “All Transactions”, then you are done.
- If you select “Preferred Transactions”, then you will need to set up one or more of the categories: Locations, Merchant Types, Transaction Types and/or Spend Limits.
- Tap the “Tell Me More” button to get more details on how the alerts work.

**Question:** *When I look at my savings account details in My Mobile Money, it says “Restricted”. What does that mean?*

**Answer:** When you look at your accounts in the My Mobile Money app, you will see “Open” as the status of your primary checking account used for POS (Point-of-Sale) purchases, and “Restricted” as the status of all other accounts linked to your card. That status is only referring to the POS purchase status and indicates whether or not POS purchases can be transacted on that account. A status of “Restricted” simply means the account cannot be used for POS transactions with that debit card, but ATM transactions and/or transfers may be allowed. It has nothing to do with the actual status of the account at the bank.

**Question:** *How can I get help with the My Mobile Money app?*

**Answer:** Online help is available any time within the app. Just tap the “Tell me more” question mark button on any screen, or the information button, which is a light blue or gray button that looks like a lowercase “i” within a circle. You can also access it from the menu in the upper corner by tapping “Legal & Help”, and then “Help”. For further assistance during business hours, you may contact any American River Bank location or call our main number at 1-800-544-0545 and we’ll be happy help.