

My Mobile Money Access Card Control App FAQ

Q Does LCNB National Bank have two Mobile Apps

A Yes – there is the

1. **LCNB Mobile Banking** app which is used for checking balances, transfers, bill pay and other electronic banking via an Android[®] or iPhone mobile device.
2. **My Mobile Money Access** app which is an app that allows all LCNB National Bank Debit Mastercard[®] cardholders to a) control their card in reference to types of merchants, spending limits, locations b) enroll in alerts to alert the cardholder when the card is used c) turn their card off if it is lost or stolen d) respond to interactive fraud alerts to turn a card off and identify fraudulent transactions.

Q Will LCNB National Bank be integrating the My Mobile Money Access App into the current LCNB Mobile Banking app?

A At this time there are no plans to integrate both together.

Q Can you please explain the Access Code and Touch ID and how they work?

A When you create your User Account you are asked to pick a four digit Quick Access Code (to use if your phone does not have Touch ID ability). If your phone has Touch ID ability, you are next asked if you would like to enable Touch ID.

- o The app is for the most part designed to set up your alerts and controls and not have a need to log in regularly since the alerts appear on your phone without logging into the app to view them. If you would like additional detail, you can then log into the app. The Quick Access Code or Touch ID will then work for 30 days after using the Password to allow for quicker access. After 30 days, you will be prompted to log in with your password again for verification purpose.
 - **Note For Touch ID phones** – If you have Touch ID enabled and you log in for a subsequent time that day and you select Cancel to the “Touch ID Please Authentic” popup window, you will be asked to log in again using the password and then choose and set a Four Digit Access Code again. This is because you originally have chosen to use Touch ID and now that you are choosing not to use it, the app is having you confirm or change your settings.

Q What if I forget my Password?

A When you click on the Login button, there is a Forgot Password? link at the bottom. You follow the prompts and you will be emailed a Security Token. The security token found in your email will need to be written down so that you can then transcribe it back in the app to proceed and reset your password. For security purposes, the Security Token cannot be copied and pasted from the email if on your mobile device.

Q Is the My Mobile Money Access app for all of my cards?

A The My Mobile Money Access app is ONLY for your LCNB National Bank Debit Mastercard[®]. *CAVEAT: This app is implemented by the Card Issuing Bank (other Issuing Banks may be using My Mobile Money Access app for their cards), so unless you have another Card Issuer that communicates to you to use the My Mobile Money Access app, you should only use it for LCNB National Bank Debit Mastercards[®].*

Q Can I add more than one card?

A You may add as many LCNB National Bank Debit Mastercards[®] that you have under your control or that someone else allows you to control (e.g. spouse, joint owner, minor, etc.). This could include any card that the cardholder gives you the authority to add to your app. This does not authorize use of the card but does allow for control of the card’s functionality or if the card is lost or stolen, it can be turned off.

Q Where can I get more information on the My Mobile Money Access app?

A Please visit www.lcnb.com and look under Checking and Debit Card Resources.

- Q** As an LCNB National Bank Debit Mastercard® user, am I required to use the app?
- A** The app **IS NOT REQUIRED** but it is very important that all cardholders begin to use the app to identify any unauthorized transactions. With fraud happening everywhere and in many different kinds of places (e.g. online, in stores, out of state, in your hometown, etc.) it would be very beneficial for you to get immediately alerted when your card is being used. If it is you using the card then no action is needed but if you get an alert indicating that you used your card and you did not, you can immediately shut off the card. This will help prevent multiple unauthorized transactions from taking place before you are either notified by our Fraud Monitoring or you identify the fraud on their online banking.
- Q** Is the app secure? We have been told never to store our card number anywhere.
- A** Yes, the app is secure and the card number is only used for authentication purposes. After the initial registration process, the cardholders are not prompted to provide their card number again.
- Q** Can you provide me some examples of how the app will be beneficial to a cardholder?
1. Scenario 1 – A customer uses their LCNB National Bank Debit Mastercard to pay their bill at a restaurant but after leaving the restaurant they realize they left their debit card there. They can login to their My Mobile Money Access App and immediately turn off their card so that it cannot be used again. If they are able to retrieve their debit card from the restaurant they can log in to the app again to turn their card back on. If they are unable to retrieve the card they will need to contact LCNB National Bank to permanently block the lost card and request a new one. The same actions can be taken if someone’s purse or wallet is stolen to prevent any fraudulent activity.
 2. Scenario 2 – A customer gets an alert from the app that their card is being used when in fact they know that they did not use their card recently. They also have not done business with the merchant or have not authorized the dollar amount. They have the ability to instantly turn their card off and prevent any further fraudulent transactions from being used. Please notify LCNB National Bank immediately and dispute any unauthorized transactions.
 3. Scenario 3 – A cardholder only uses their debit card for ATM withdrawals and does not want to be able to use the card to make purchases. The cardholder can go into the app and disable and deny all but ATM transactions. If they find themselves having to use their card for a purchase, they can immediately turn the merchant type back on and use the card.
 4. Scenario 4 – The cardholder does not want to allow their card to be used for more than \$100.00 at the ATM and no more than \$50.00 in purchases. The cardholder can go into the app and set spending limits for their card. NOTE: They cannot RAISE their limits higher than our \$500.00 Withdrawal and \$2,000.00 Purchase limits.
 5. Scenario 5 – The cardholder does not want their card to ever be used over the internet. They can go into the app and disable the eCommerce merchant type that would prevent any use on the internet.
 6. Scenario 6 – The cardholder gets denied using their debit card due to a bank transaction block rule. The cardholder will receive a “Suspicious Activity” alert and if they respond that they Attempted the Transaction, a temporary Exception will be placed on the customer’s card until midnight that night allowing the customer to attempt the transaction again immediately. After Midnight, the rule will block the transaction again and the process would repeat if they attempted the same type of transaction.