

LCNB National Bank

mymobilemoneyaccess

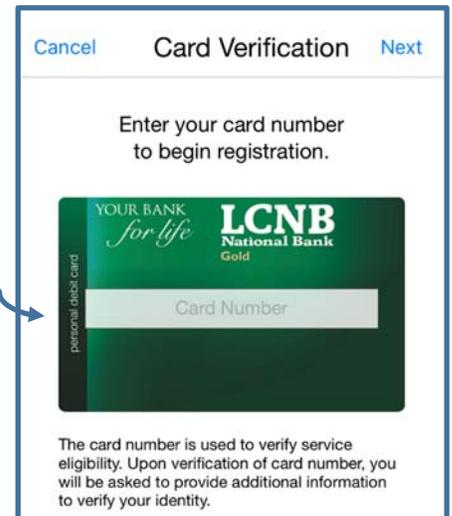
Quick Reference Guide



Getting Set Up

If you have an Android® or an iPhone®, please visit your app store and search for “**My Mobile Money Access.**” Download the app to your phone. Then follow these simple steps:

- Open the app and have your debit card handy
- Click the “Sign Up Free” button
- You will be prompted to enter your card number
- On the next screen enter your name, your CVV (the three-digit security code on the back of your card) and your card expiration date to verify your identity
- After you accept the app Terms and Conditions and the Privacy Policy, you will be asked for your email address, user name and password. You may choose to use your email address as your user name. You will also need to enter your full name.



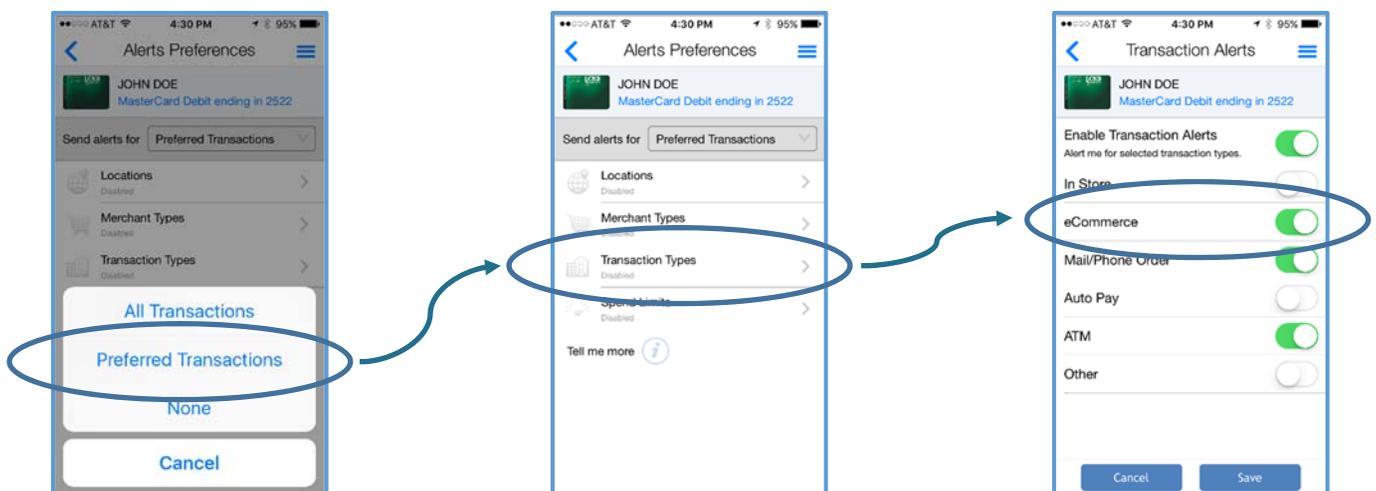
And that's it - you're ready to use My Mobile Money Access!

Setting Alerts*

If you want to receive alerts for certain transactions on your mobile device, choose the card you wish to set alerts for and then select **Alert Preferences**. If you want to alert on all transactions, click the “Send alerts for” drop down and select All Transactions.

To set specific alerts, such as alerting for all online purchases, follow these quick steps. Change Alert Preferences to **Preferred Transactions**. Then choose the type(s) of alerts you wish to set. In this case, select Transaction Types as the alert criteria, and slide the button to Enable Transaction Alerts and then choose eCommerce to alert for all online purchases.

Don't forget to Save when you are finished setting alerts.



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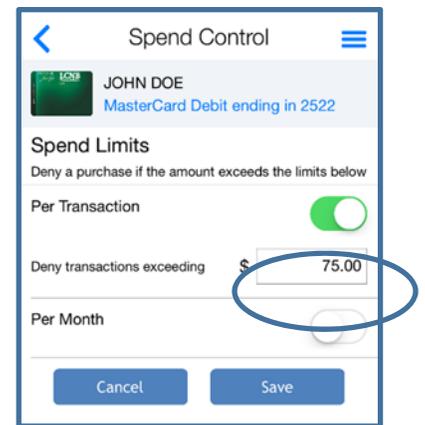


Enabling Denials

In addition to alerting, you have the ability to deny transactions.

It's easy to tell the app which transactions you want to deny using **Control Preferences**. The steps are very similar to setting up a mobile alert.

For instance, if you want to deny transactions over a set amount, select the card you wish to set up for denials and then choose **Control Preferences**. Then select Spend Limits and slide on Per Transaction. Then simply enter in the maximum amount that will be allowed for a transaction. Click Save and you're set!



My Location and My Region

The My Mobile Money Access app gives you two options for setting alerts and controls based on the location of the transaction. Although these options give you the flexibility to protect your card while traveling, you may still need to notify your financial institution of travel plans to ensure your card can be used while out of town.

My Location

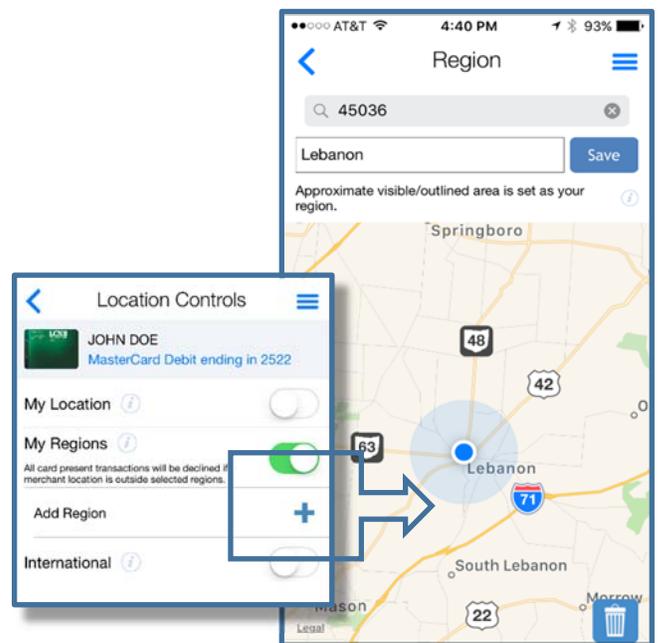
This option is based on the location of your smart phone.

You **must have location services enabled** on your device for this feature to work. To activate, tap on Locations after clicking on either Alert Preferences or Controls Control Preferences and swipe the My Location function on.

- If you select this option for alerts, you will receive an alert when your card is used outside of the zip code where your smart phone is located.
- If you have enabled the My Location control, all transactions that are attempted outside of the zip code where your phone is located will be denied.

My Region

This option allows you to set up to three regions where your card may be used. Simply slide the My Regions switch on and click the plus sign beneath it to add a region. You can enter in a zip code or use the map to zoom into a region. Give your region a title and hit save.



Fraud Alerting*

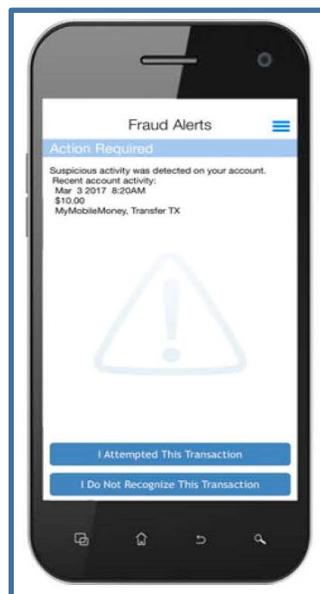
Fraud alerting allows you to respond quickly to potential fraud on your card. Using My Mobile Money Access to respond to these alerts can prevent additional fraud or the inconvenience of having your card turned off unnecessarily.

If the fraud monitoring service suspects that a transaction might be fraud, you will receive an alert on your phone. The alert gives you two options:



Close – If you close the alert box, you can still log into the My Mobile Money Access app and review your Messages for a limited time, not to exceed 24 hours. If you see suspicious transactions, you should contact your financial institution right away.

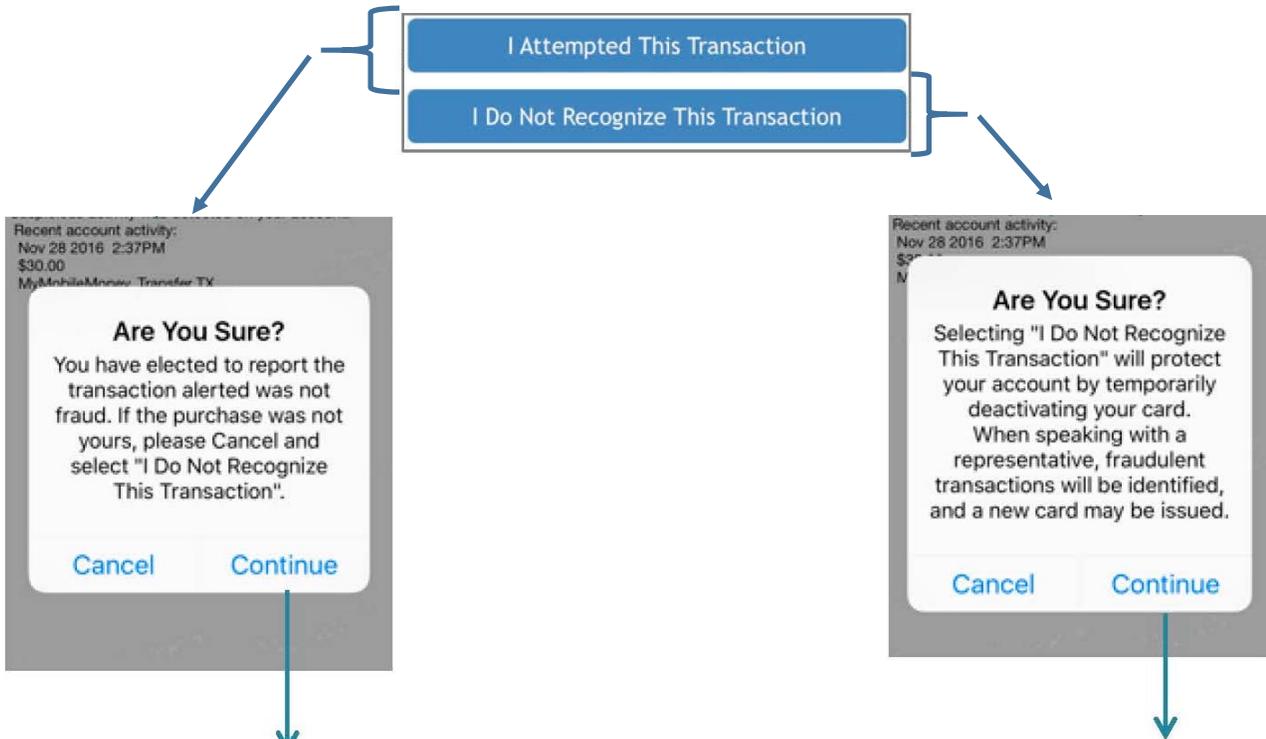
View – Immediately view the suspicious transaction alert in the My Mobile Money Access app and indicate if you conducted the transaction or not.



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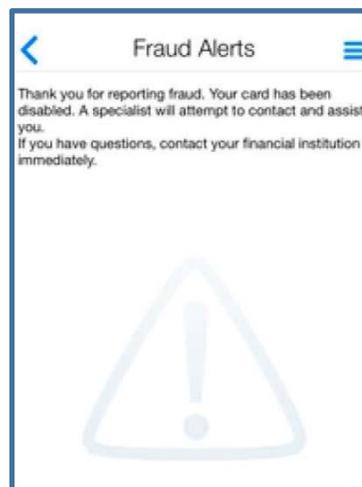
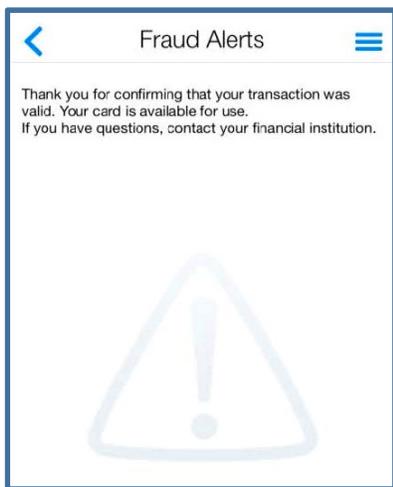


When viewing the suspicious transaction details, you will have two choices:



Click Continue and no further action is required.

Click Continue and your card will be temporarily deactivated and a specialist will attempt to contact you to review the transaction.



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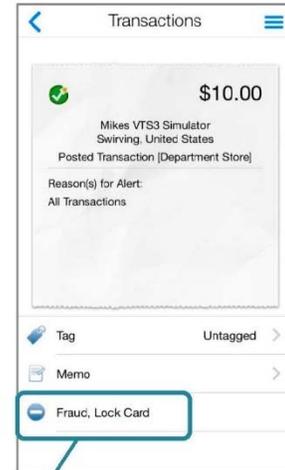
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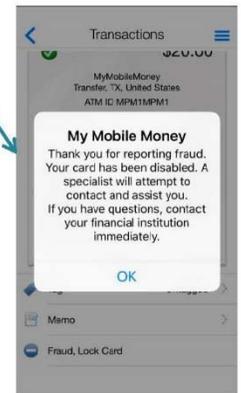
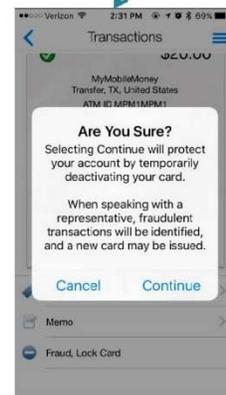
In addition to being notified of potential fraud through the My Mobile Money Access app, you can also indicate transactions that you did not make.

On the Recent Transactions screen, simply tap on the transaction and then tap the option that says Fraud, Lock Card.

This notifies our fraud specialists that this transaction needs to be investigated and your card is **automatically locked**. If you select Fraud, Lock Card, your card will be turned off temporarily and future transactions may be denied. Notify your financial institution immediately with questions and concerns.



Note: You will receive an alert from the My Mobile Money Access app any time a transaction is declined for ANY reason. Denied transaction alerts are informational only and do not allow a response like the suspicious fraud alerts.



Account Management

Need to keep tabs on the funds in your account? Simply tap on the account you want to view and then select an action, like Recent Transactions to view details of the last few transactions you made.

Need help?

Find Help by tapping the three lines in the upper right corner to display the app Menu. Select Legal & Help and then Help again. This will show information helpful for the app page you are viewing.

Forgotten Passwords

If you forget your password, tap the Login button. Then choose Forgot Password. Enter your username and click OK. You will be emailed a password reset token to the email associated with your username. Once you receive the email, revisit this Forgot Password screen and check the box that says "I have the security token" and enter in your token in the field that appears. You will then be able to reset your password.

Remember: your password reset token is only valid for a few minutes, so use it right away!

* In order for any of the alerts to work, you must allow notifications from the app in your phone settings.