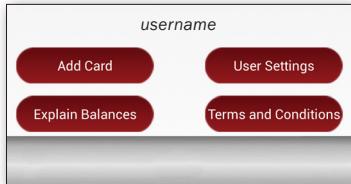


CARDHOLDER USER GUIDE

SHAZAM BOLT\$ is a fraud transaction alerting, balance monitoring and ATM locator application. Send money with person-to-person (P2P) money transfers and block and unblock your card with the transaction control feature!

ENROLL

Download SHAZAM BOLT\$ for free from the Apple App Store, Google Play or log into bolts.shazam.net and enter your full card number. Accept product terms and conditions, and proceed with the card verification process. You'll need to enter some additional card information as well as your PIN or Social Security number. Finally, create your username, password and user profile.



Note: Passwords must contain at least one capital letter, one lowercase letter, one number, one special character (!, @, #, \$, %, &, or *) and be 5 to 32 characters in length. You're required to change your password every 90 days.

Once you're logged in it's really easy to add an additional card, just tap the **Add Card** button and follow the same prompts as before.

ACTIVATE ALERTS

Once logged in, you'll see your balances. Tap on the **Card Actions** button. Tap on the **Manage Alerts** button.

In the Manage Alerts tab you can update:

- Transaction amount alerts (set amount threshold)
- Internet, phone and international transaction alerts
- A secondary email address for transaction-level alerts

You can also activate SMS text message alerts* :

1. Tap on an **alert type**
2. On the **Alert Delivery Settings** page move the mobile phone number slider button to the right
3. You'll receive a one-time passcode — enter to complete enrollment

*Text message alerts are only an option if your financial institution has subscribed to SMS alerting.

Note: The Suspected Fraud Alerts setting is configured by your financial institution. The SHAZAM BOLT\$ Notifications setting is not optional and indicates SHAZAM BOLT\$ will send email notifications to you whenever your user profile is edited.

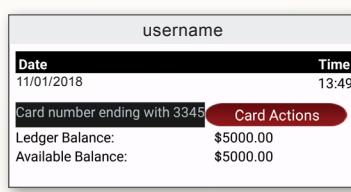
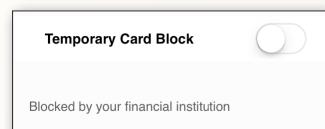
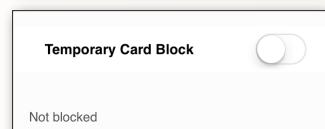
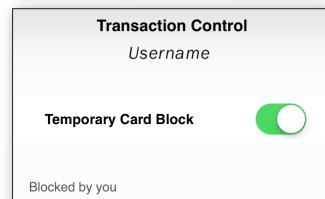
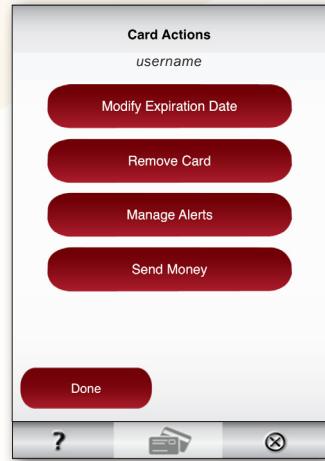
TRANSACTION CONTROL

Temporarily block and unblock your card by tapping the **Transaction Control** button on the Card Actions screen.

To **temporarily block your card**, slide the white button to the right. Transaction control is on and your card is blocked when the button is green.

To **unlock your card**, slide the button to the left. Transaction control is off and your card is not blocked when the button is white.

Your financial institution can also block your card. If you see the prompt **Blocked by your financial institution**, please give them a call.



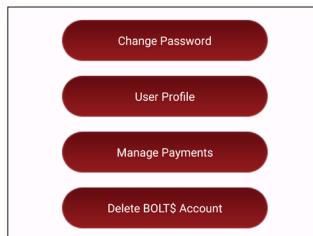
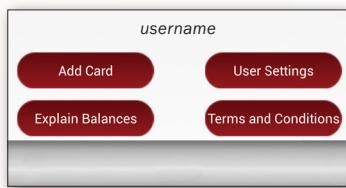


CARDHOLDER USER GUIDE

CHANGE USER SETTINGS

Access **User Settings** button from the SHAZAM BOLT\$ home screen to:

- Change your password
- Update your user profile



Change your password at any time by following these steps:

1. Tap **Current** and enter your current password
2. Tap **New** and enter a new password
3. Tap **Confirm** and re-enter the new password
4. Tap **Submit**



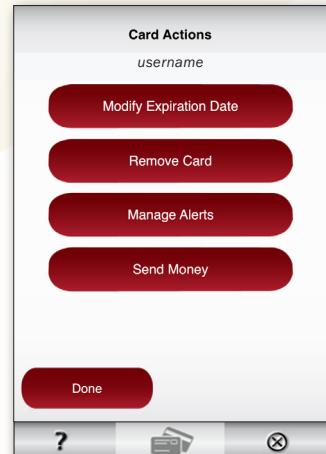
The **User Profile** button is located under the User Settings tab. Update your User Profile by tapping the field you wish to update, entering the new information and tapping Submit.

Forgot your password? From the main login screen, tap the **Forgot Password** button, enter your username and follow the steps provided.

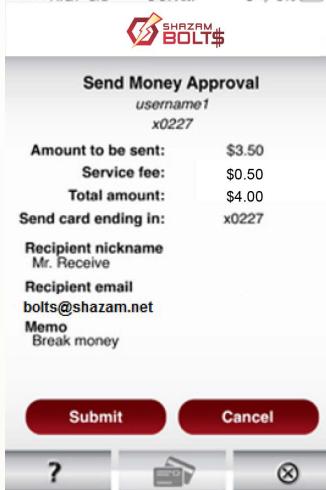
SEND MONEY

If your financial institution is enrolled in SHAZAM BOLT\$ P2P, you can send money to other SHAZAM BOLT\$ users for \$0.50 by following these steps:

1. From the main login screen, select **Card Actions** and then select **Send Money**
2. Add a new recipient or select an existing recipient, tap Next
3. Enter the dollar amount, then tap **Submit**
4. Tap **Submit** on the Send Money Approval screen



***** AT&T LTE 8:31 AM 8%



Both parties will receive an email confirmation of the P2P payment. If any part of the transaction fails, no service fee will be charged and all portions of the transaction will be reversed. The sender will be notified.

RECEIVE MONEY

You will receive an email from SHAZAM BOLT\$ stating <Sender's Name> would like to send you money.





CARDHOLDER USER GUIDE

SHAZAM BOLT\$ P2P Sender Receipt

The following is an example of an email your cardholder receives as a receipt for any funds he or she transferred to another cardholder:

Subject: Financial Institution Alert

You are receiving this email with information regarding your recent transfer using the SHAZAM BOLT\$ application. Your funds have successfully been transferred to JaneyJones@gmail.com. Below is a receipt of the transaction for your records.

06/17/2014 15:24:45: Transaction Management

Amount transferred	\$
Service fee	\$
Total amount	\$
Transaction type	SHAZAM XFER
Sender ZIP code	50321
Send card ending in	x0110
Send from account type	Checking
Reference number	1403036679652000
Transfer date & time	06/17/2014 15:24:45
Recipient nickname	Mrs. Receive
Recipient email	JaneyJones@gmail.com
Memo	Lunch

If you did not perform this transaction, please log into your SHAZAM BOLT\$ account and change your password to prevent additional access by an unauthorized party.

You may also contact your financial institution for assistance during regular business hours. Failure to contact your financial institution may affect your liability for unauthorized transactions. Keep in mind that legitimate businesses will never request detailed information from you through email. Beware of any email you receive requesting your PIN, password, or similar access information for debit cards, credit cards, or other financial accounts.





CARDHOLDER USER GUIDE

SHAZAM BOLT\$ P2P Recipient Receipt

The following is an example of an email your cardholder receives as a receipt for any funds he or she received from another cardholder:

Subject: Financial Institution Alert

You are receiving this email with information regarding a successful transfer to your account via the SHAZAM BOLT\$ application. The receipt displayed below is a summary of the transaction that was initiated by jjones@gmail.com. Please review to ensure that the correct amount has been transferred.

06/23/2014 14:31:47: Transaction Management

Amount transferred	\$10.00
Transaction type	SHAZAM XFER
Receive card ending in	x0037
Transfer to account type	Checking
Reference number	1403551904644000
Transfer date & time	06/23/2014 14:31:47
Sender name	User Name
Sender email	jjones@gmail.com

Sender ZIP code	50313
Memo	Dinner for two

If you are not the intended recipient of this transfer, please contact your financial institution immediately for assistance.

Failure to contact your financial institution may affect your liability for unauthorized transactions. Keep in mind that legitimate businesses will never request detailed information from you through email. Beware of any email you receive requesting your PIN, password, or similar access information for debit cards, credit cards, or other financial accounts.

