



MOCAFI IMMEDIATE RESPONSE INCENTIVE MASTERCARD FREQUENTLY ASKED QUESTIONS

HOW CAN I DEPOSIT FUNDS TO MY MOCAFI IMMEDIATE RESPONSE INCENTIVE MASTERCARD?

MoCaFi Immediate Response Cards are prepaid cards funded solely by the sponsoring municipality or organization. The sponsoring municipality or organization has the right to restrict and/or reclaim funds loaded on the card subject to specific program rules. Please check with the card sponsor for details about specific funding programs.

HOW DO I CHECK MY CARD BALANCE?

Visit the App Store or Google Play® Store¹ to download the MoCaFi IRC app. Link your card to the app and tap the "\$" icon to see your balance and all recent transactions.

HOW DO I REPORT MY CARD LOST OR STOLEN?

If your Card has been lost or stolen, or you believe that someone has made an unauthorized transaction with your Card, (or may attempt to use your Card without permission), or you believe an error has occurred with your Card, you agree to notify MoCaFi immediately at 1-800-342-7374 and in no event later than sixty (60) days of the date of the transaction at issue.

ATM FEES FOR WITHDRAWING CASH?

Withdraw cash without fees at any Allpoint ATM®. Use the "Find ATM" feature in the MoCaFi IRC app to search for Allpoint ATMs in any zip code. Other fees, terms and conditions may apply. See Cardholder Agreement.

HOW CAN I REPORT RENT PAYMENTS TO THE CREDIT BUREAUS?

MoCaFi Immediate Response Cards cannot be used to report rent payments to the credit bureaus². This feature is only available in the MoCaFi app with a MoCaFi Bank Account. In the MoCaFi app, you can add your Landlord as a Biller, then pay and report rent to Equifax and TransUnion to build your credit profile.



WHERE CAN I USE THE CARD?

Your card may be used everywhere Debit Mastercard is accepted. However, incentive cards are funded solely by a sponsoring municipality or organization. The card sponsor has the right to restrict and/or reclaim funds loaded on the card subject to specific program rules. To check program restrictions, please see your Cardholder Agreement.

CAN I TRANSFER FUNDS TO MY BANK ACCOUNT?

No. Funds loaded to a MoCaFi Immediate Response Card cannot be transferred to a connected bank account. With a MoCaFi Bank Account, you can transfer funds to and from your external bank account.

DOES THE MOCAFI BANK ACCOUNT REQUIRE A MINIMUM BALANCE?

No. There are no minimum balance requirements for the MoCaFi Bank Account.

HOW CAN I OPEN A MOCAFI BANK ACCOUNT?

Download the MoCaFi app from the App Store or Google Play Store. Once you've installed the app, tap "Sign Up" and follow the instructions for applying for a MoCaFi Bank Account.

App Store is a service mark of Apple Inc. Google Play is a trademark of Google LLC.

IS MY CARD PROTECTED FROM FRAUDULENT PURCHASES?

MoCaFi respects and is committed to protecting the privacy of all cardholders. Your account is protected with multifactor authentication, Mastercard ID Theft Protection™¹, Mastercard Zero Liability Protection² for unauthorized purchases, and secure contactless card payment at in-person points of sale.

HOW CAN I FIND THE CARDHOLDER AGREEMENT?

Your Cardholder Agreement contains terms, conditions, and specific program rules associated with your card. You can find a link in the footer section of mocaifi.com/irc. You can also find the Cardholder Agreement in the app by going to Profile, tapping 'Legal', then 'Cardholder Agreement'. Check your Cardholder Agreement for any program restrictions.

WHAT BANK ISSUES THE CARD?

Sunrise Banks, N.A., provides the banking services for the MoCaFi Immediate Response Incentive Mastercard.



HOW DO I ADD MY CARD TO GOOGLE PAY®?

Sign in to Payment methods.

At the bottom, click Add payment method.

Click Add credit or debit card.

Enter your card info.

If you're asked to verify your payment method, choose an option from the list.

Find and enter the verification code.

HOW DO I ADD MY CARD TO APPLE® WALLET?

Open the Wallet app on your iPhone and tap the add button .

Tap Continue, then tap Enter Card Details Manually

Enter your card information and tap Next.

Enter the requested information.

¹ Mastercard ID Theft Protection provided by Generali Global Assistance, Inc.

² Conditions and exceptions apply. See Cardholder Agreement.

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Bill Payment Reporting is not a Sunrise Banks N.A. product, nor does Sunrise Banks N.A. endorse this feature

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