SETTING UP DIRECT DEPOSIT ON IGOE MOBILE

This guide is designed to help you set up Direct Deposit via the Igoe Mobile app. For your protection, this is a <u>2-day process</u> that requires validation of your personal bank account.

DAY 1 : PROVIDE YOUR BANK ACCOUNT DETAILS TO IGOE (STEP 1 OF 2)

Log into Igoe Mobile and follow the steps below to link your bank account. A validation process will begin once you have entered your bank account details.

BEFORE YOU BEGIN:

- You will need the following information to complete this part of the process:
 - Your Bank Name
 - Bank Account Number
 - Type of Account (Checking or Savings)
 - Your Bank Routing Number (See our FAQs for ways to locate the correct ACH Routing Number for your bank)
- Note that activating Direct Deposit is a 2 step process that occurs over 2 separate days
- Once you begin the process (by inputting your banking details into Igoe Mobile), you MUST complete the entire process, including validation, within 5 business days

Log into Igoe Mobile and click on the main menu icon on the top left corner of the screen		
Click on My Profile	My Profile	
Select Edit on the top right corner	ED	п
Tap the Direct Deposit button	DIRECT DI	IPOSIT
Click Save to move forward and securely input your bank account details	SAVE	
Select the option for Checking or Savings depending on your account type	Checking Savings	
Enter your account details: • Bank Name • Account Number • 9- Digit Bank Routing Number	Bank Name": Account Number": Confirm Account Number": Routing Number": Confirm Routing Number":	Mission Federal Cr ****6328 ****6328 ****1507
Review the Terms and tap to Save the bank account to Igoe Mobile	SAVE	

CONTINUE TO PAGE 2 TO COMPLETE THE BANK ACCOUNT VALIDATION PROCESS. THE VALIDATION PROCESS MUST BE COMPLETED WITHIN 5 DAYS.

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DAY 2 : COMPLETE THE BANK ACCOUNT VALIDATION (STEP 2 OF 2)

Within 2 business days of inputting your bank account details, a series of credits and one debit will be posted to the account you provided. Follow the steps below to locate these transactions and enter them into Igoe Mobile. Entering these micro transactions completes the validation process making your account live for direct deposit reimbursement. **IMPORTANT NOTES:**

- You MUST complete the validation within 5 days of entering your banking information into the Igoe Mobile app
- For your security, direct deposit <u>will not be active</u> until you have verified the test transactions to your bank were successful through this validation process

First, log into your personal bank account and locate the transactions from Igoe's banking partner, MBI . Note the dollar values & posting order of the three MBI transactions	Dec 31 3031 MB DESSETL IDHSA VALDATTON INON-HSA VALDATTON INON-HSA VEXXXXXX81806 PPD DESSETL IDHSA VALDATTON INON-HSA VALDATTON INON-HSA VALDATTON INON-HSA VALDATTON INON-HSA VALDATTON INON-HSA VALDATTON INON-HSA VALDATTON INON-HSA VALDATTON INON-HSA
Next, log into Igoe Mobile and access your Personal Information by clicking your profile photo icon	
Select Personal Information	Personal Information
Tap the button Account Validation Required	Constant information Personal Information Metaware Rear Metaware Rear Metawar
Enter the transaction dollar values in the order they appeared in your bank account (oldest to newest) and tap Submit to confirm your responses	Validate Account Internation: Cruck your back account and water the anomatories wateries the back account and water the back account of the b
Once you receive the Validation Successful message, your bank account is active. Requests for reimbursement submitted from this point forward will be directly deposited to this account.	Validation Successful Validation was successful. Now your direct deposit bank account is active. Ok

Please see our FAQs on page 3 for additional information about setting up direct deposit on Igoe Mobile.

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How do I get started?

You will first need to register your account with Igoe. If you have not yet registered, follow the instructions linked here to register either through Igoe Mobile or via web at www.goigoe.com.

What information do I need to have handy to set-up direct deposit?

You will need your bank name (the name of your financial institution), your account number, the type of account (checking or savings) and a 9-digit routing number. Be sure to use the ACH deposit routing number provided by your bank (this is often different than the routing number that appears on a deposit slip). You can locate the appropriate 9-digit routing number for direct deposit via your banking website or by contacting your financial institution directly.

What is the process to set-up for direct deposit?

Activating direct deposit is a 2-step process that occurs over 2 separate days. On day 1, you will provide Igoe with your bank account details. A series of 2 credits and 1 debit will be applied to the bank account you provide. These transactions are posted by Igoe's banking partner, **MBI**. Once these transactions have posted to your bank account, confirm them with Igoe by logging into your Igoe account to enter the transaction amounts.

What is bank account validation?

Bank account validation is a security test to verify that a specific personal bank account is indeed the account you intend to have connected to your Igoe experience. This test is completed by live transactions (2 credits and 1 offsetting debit) being made to the personal bank account you provide to Igoe. You complete the set-up process by providing Igoe with these transaction amounts, validating the account connection for future fund transfers.

Why do I have to validate my account?

Validation is used as a security measure to ensure that deposits are made to an account that you own.

I entered my personal account details, can I validate now or do I have to wait?

The validation process requires banking credits and a single debit to your personal bank account. This series of 2 credits and 1 debit typically appears in your bank account the business day after you provide Igoe with your bank account details. It may, however, take up to 2 business days for these transactions to appear in your personal bank account.

<u>In all cases, you must complete the entire process within 5 business days</u> – This begins by providing your bank account details to Igoe and ends by completing the validation process (again through your Igoe account).

I logged into my bank account the day after providing my bank details to Igoe but I do not see any transactions.

It may take up to 2 business days for the validation credits and debit to appear in your personal bank account.

I logged into my bank account but I do not see transactions from Igoe.

Transactions will show as posted from Igoe's banking partner, **MBI.**

Do I really have to complete the process within 5 business days?

Yes. Once you provide your bank account details to Igoe, a validation process is launched. For your security, the window to validate your account is only open for a short time - 5 business days.

What if I miss the window to validate my account?

You may be required to restart the entire process, beginning with providing your bank account details to Igoe.

I provided Igoe with my banking details, why I am still receiving check reimbursements?

It's likely you did not complete the validation process by logging back into your Igoe account to enter the series of 2 credits and 1 debit that posted to your personal bank account. You will need to log into your Igoe account to complete the validation or to restart the process entirely.