

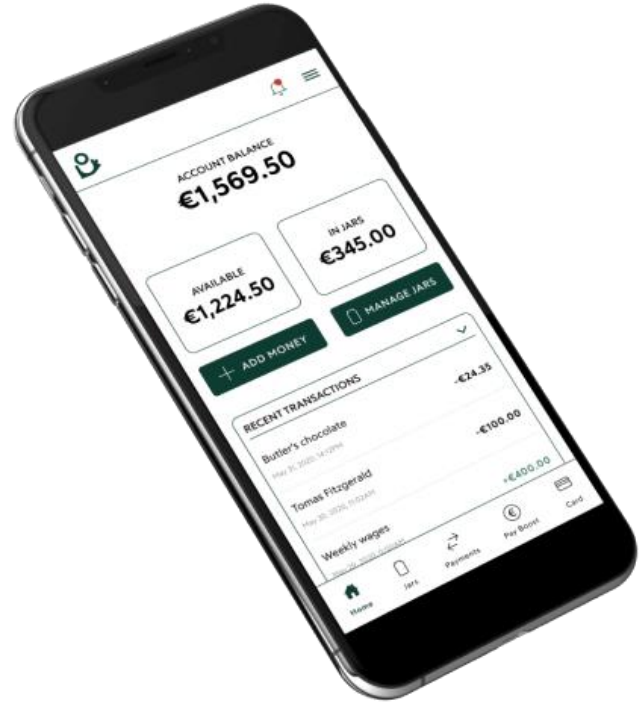


Product Overview

Setup a digital current account

Sign-up via a Money Jar partner:

1. Download the App
2. Enter employer and personal details
3. Verify identify



Sign-up via Money Jar Partner

- User friendly interface where user searches for the employer or college
- Add Employer/College ID - facilitated by partner

Why do we need College / Employer ID?

It allows Money Jar to offer the users different journey if needed and to customise the offer per partner:

- 1 Employer/College ID for all the employees/students



Select your employer or college

Search for your employer or college so we can sign you up to the Money Jar account with the right benefits.



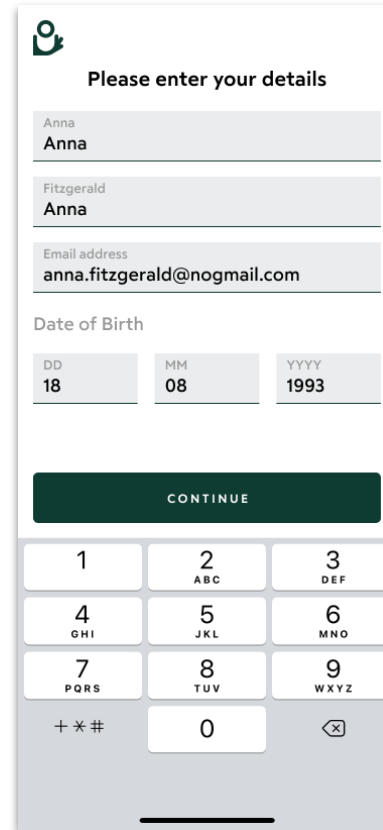
SIGN UP WITHOUT

GO BACK

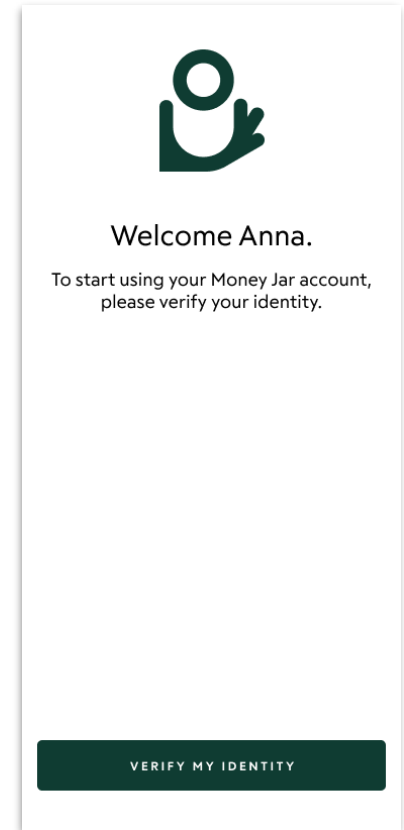
Sign-Up details

As part of Sign up process, the following user information is required:

- Please enter your details
- Please enter you address
- Enhanced security Details - AML
- Enter your mobile number
- Login pass code
- SMS code - account verification
- Privacy Policy/Terms&Conditions acceptance



A mobile app sign-up form for a user named Anna Fitzgerald. The form is titled "Please enter your details" and includes the following fields: Name (Anna), Surname (Fitzgerald), Email address (anna.fitzgerald@nogmail.com), and Date of Birth (DD: 18, MM: 08, YYYY: 1993). Below the form is a dark green "CONTINUE" button. At the bottom of the screen is a numeric keypad with letters associated with numbers 2-9, a "+" * # key, a "0" key, and a backspace key.




Know Your Customer (KYC)

Customer needs to go through a verification process* and upload the following documents:


- **User's photo**
- **Identity document:**
 - Passport
 - Drivers licence
 - National ID card.

Verify your identity

For you to use Money Jar we just need:



A photo of yourself
We'll guide you through the steps here of taking a selfie. This won't be seen by anyone else.




Proof of identity
This can be a Passport, Drivers licence or National ID card.


CONTINUE


I NEED MORE TIME

Select ID type

Which photo ID would you like to use?

Driver's license 

ID card 

Passport 

Start

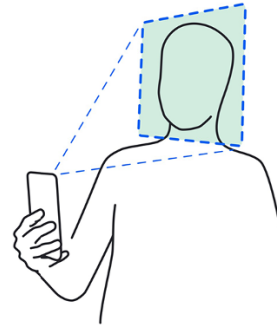
Know Your Customer (KYC)

All the instructions are provided in the App, but user needs to:

- Take a selfie where **face is clearly visible** in the frame
- **ID document photo** (Passport, Drivers licence or National ID card) needs to cover the **4 corners**
- User needs to have **good wifi/internet connection** so that documents can be uploaded successfully.

Take a selfie

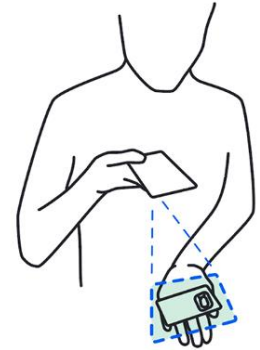
Get ready to snap a photo of yourself.



START

Front of driver's license

Take a photo of the front of your driver's license.



CONTINUE

Digital current account

Plan & Spend

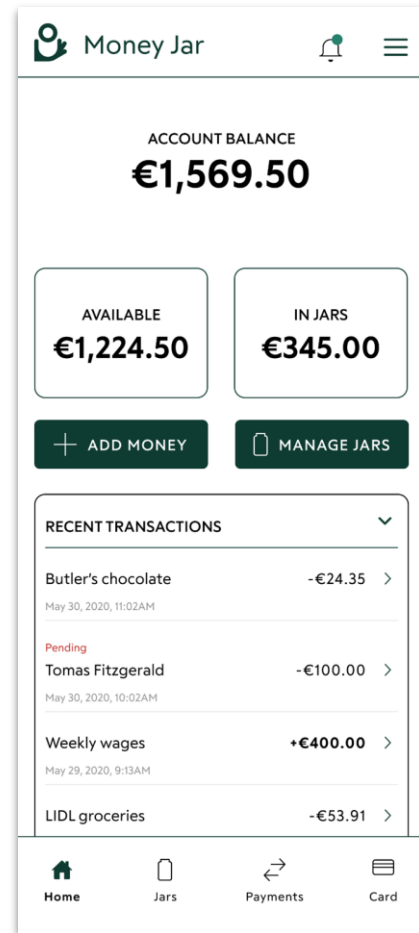
- Jars
- Payments - Money In / Money out
- Card

Notification Centre

- Messages and alerts to users

Side menu

- Account and Profile
- Customer Support
- FAQ



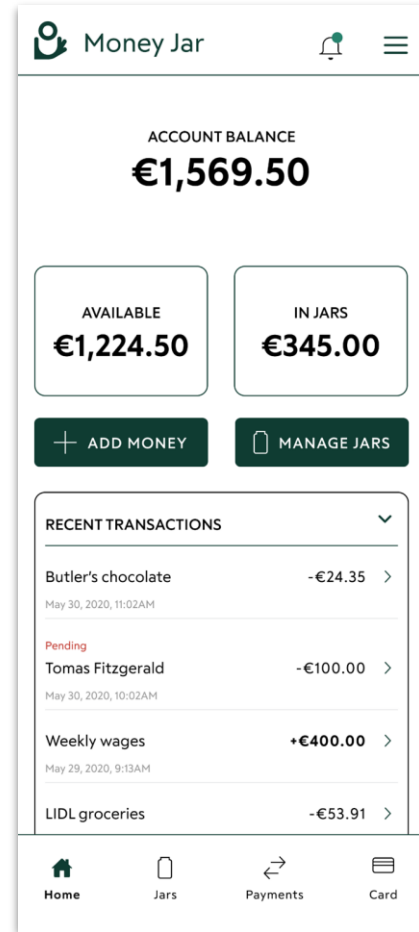
Home Screen

Initial screen the user sees when opens the app and allows user to access:

- **Account Balance** - total account balance
- **Available** - (account balance - jars balance)
- **Jars balance**
- **Recent Transactions**

User can use the shortcuts to:

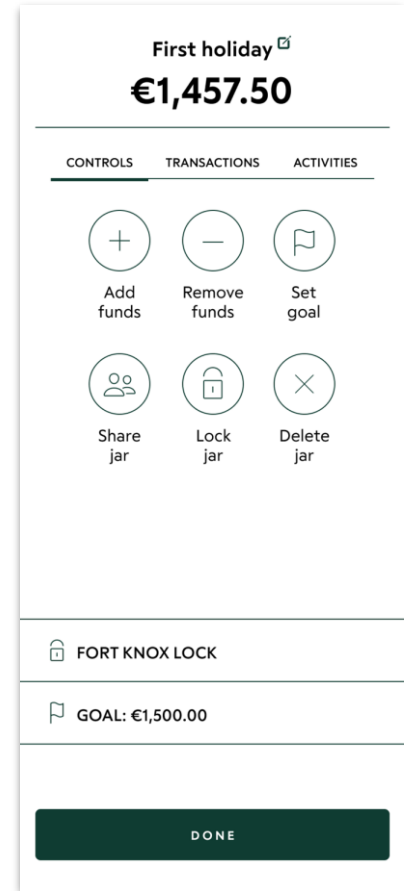
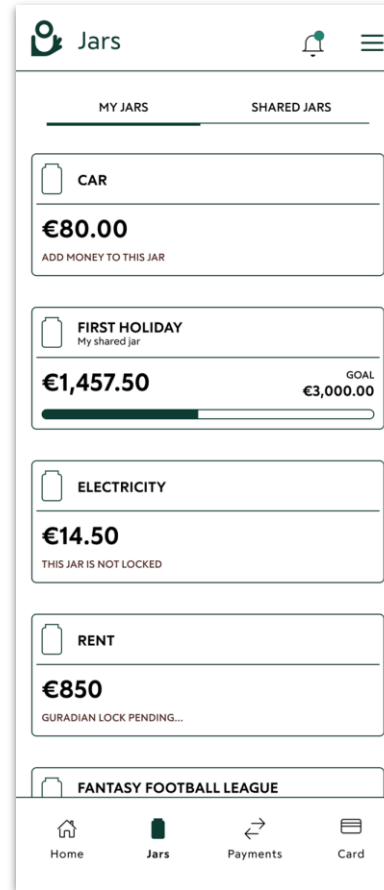
- **Add money** - goes to Payments screen
- **Manage Jars** - goes Jars screen



Jars

Jars can help plan short or long term:

- Create a new jar
- Share jars with other Money Jar users.
- Set goals - see progress
- Lock jars
- Add and remove funds from jars
- See jar transactions



Payments

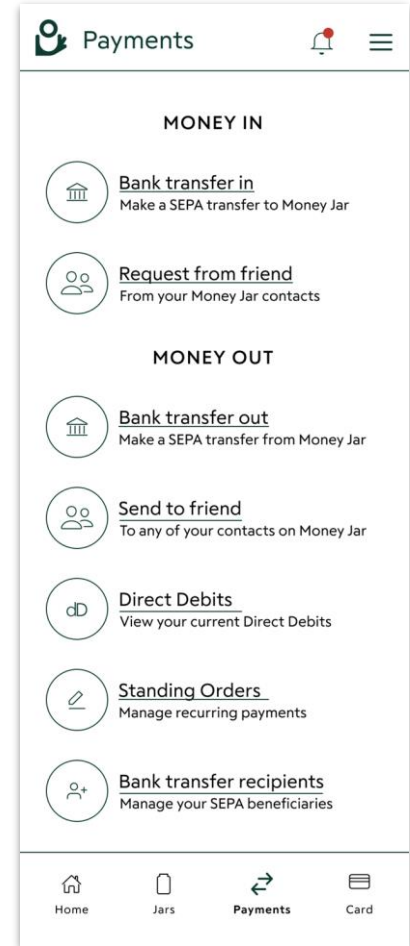
Customers can pay bills, set up standing orders, direct debits and transfer money in and out via SEPA:

Money In

- Bank transfer in - SEPA transfer
- Request from a friend - Money Jar user

Money Out

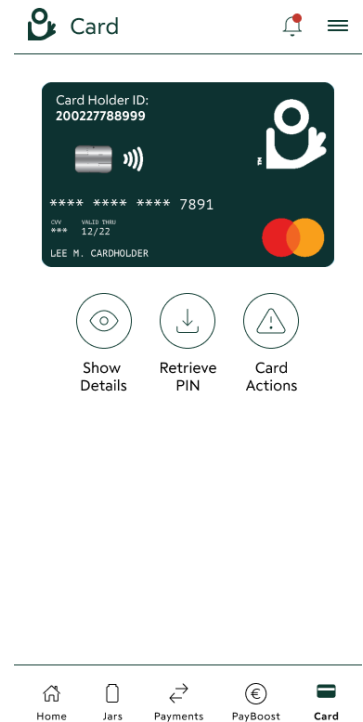
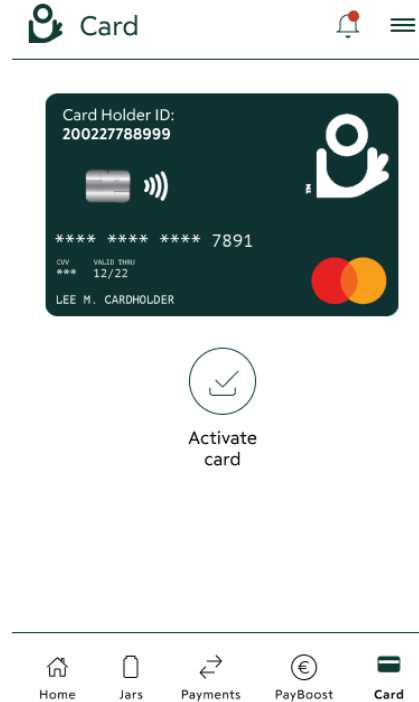
- Bank transfer out - SEPA transfer
- Send to a friend - Money Jar user
- Direct Debits - set Direct Debits on the merchant side
- Standing Orders - recurrent transfers
- Bank transfer recipients - manage SEPA recipients



Card

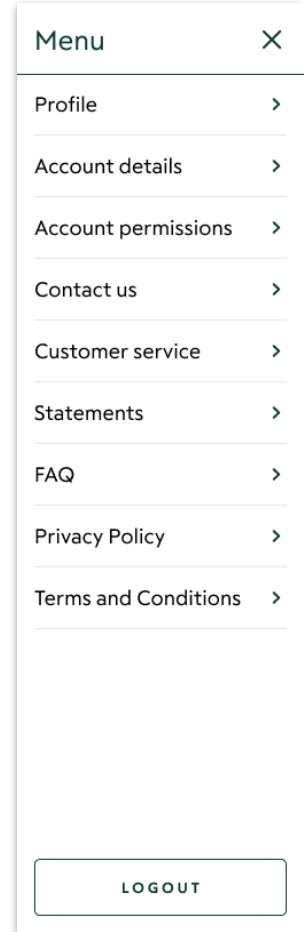
Customers get a physical prepaid card shipped to their address and in the app users can:

- Activate Card
- See card details - protected by user authentication
- Retrieve PIN - sends PIN via SMS.
- Card Actions - Block/unblock card, order new card.



Side Menu

- **Profile** - User details, change address, block account
- **Account details** - Account Holder ID, Card holder ID, IBAN, BIC, Account Certificate.
- **Account permissions** - Enable Contacts and Camera Access, Biometric Login, Push Notifications.
- **Contact us** - Phone and Email contact
- **Customer Service** - enter Live Chat.
- **Statements** - Account Monthly Statement, Weekly fees Statement
- FAQ
- Privacy Policy
- Terms & Conditions
- Logout



Side Menu - Account Details

Account details

- Account Holder ID
- Card holder ID
- **Irish IBAN**
- BIC
- Account Certificate.

Account details

These details are important when you contact customer service.

Never share your Account Holder ID or Card Holder ID with anyone other than our customer service team.

Account Holder ID Copy
200005599333

Card Holder ID Copy
200227788999

IBAN Copy
IE92BOFI99553316016066

BIC Copy
BOFIIE2DXXX

Account Certificate Email
Receive official proof of your Irish digital current account to your email.

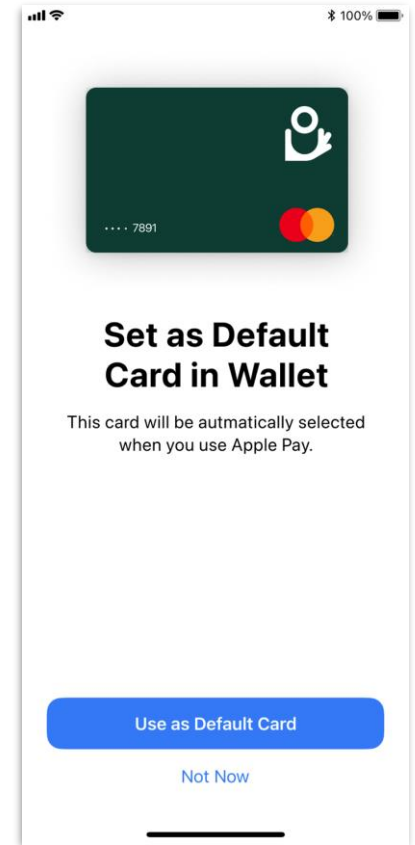
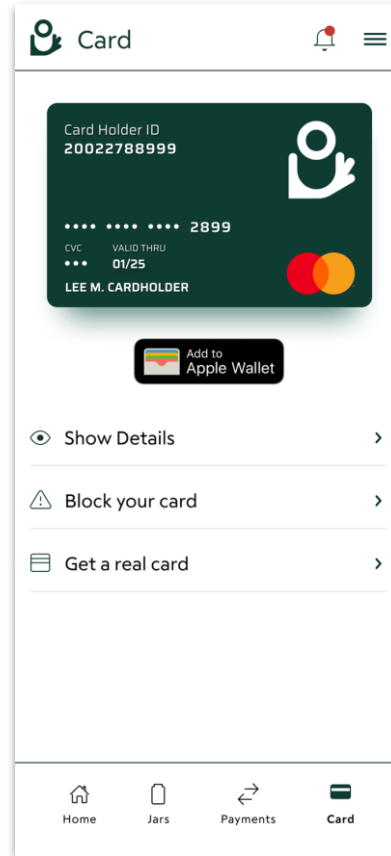
DONE

Mobile Payments

- **Google Pay**
- **Apple Pay**

Coming Soon

- **Cross-border transfers**, allowing transactions in several **foreign currencies**.





Partner Companies

- Google
- Facebook
- LinkedIn
- TikTok
- Accenture
- Microsoft
- KPMG
- PWC
- UCD / NCI / DBS / Griffith College
- Orwell Healthcare
- Beacon Hospital
- Windmill Healthcare Group
- ABP Food Group
- Liffey Meats
- Natures Best

