



A quick start guide to your mimoney account and card

For more information, take a look at the full list of FAQs available on your online account.

Your Account

I've registered for an account. What happens next?

You'll shortly receive confirmation from VFX Financial that your account has been opened, and you'll log into your online account using the User Name and password set up when you initially registered. You'll receive an email confirming the details, and a separate email confirming your mimoney card order.

How do I put money on my mimoney account?

Your mimoney account has a unique account number and sort code which enables you to receive deposits within 30 minutes of funds being sent to you, through the Faster Payments scheme.

Tip: Your first deposit from a new source may be subject to additional checks for security, after which the originating account can be "whitelisted" to allow future deposits to be received quickly 24/7.

Where do I find my mimoney account number and sort code?

Log into your account, and select "My Account" from the drop-down menu under your display name. You can copy the information by clicking on the "Copy" icon next to the account number and sort code.

How do I add a beneficiary?

You can send money to the bank account of any person or business held in pound sterling (GBP) as well as transfer money to other mimoney accounts. First, you need to store their details. Here's how:

1. Log into your mimoney account and select "Add New" under "Popular beneficiaries"
2. Choose the type of beneficiary you want to add: mimoney, personal or business,
3. You will be asked to provide the name, address, bank account number and sort code in order to create a personal or business beneficiary. To add a mimoney beneficiary you only need the email address or mobile number they've registered against their mimoney account.
4. Enter the required details and click "Save"
5. Done!

How do I send money to a business or a person?

1. Log in to your mimoney account, and select the beneficiary from the "Popular beneficiaries" area.
2. Enter the amount you want to send, and a reference if needed (for example "electric bill").
3. When finished, click on "confirm"
4. A pop-up message confirming that your money has been sent will be displayed.

Are there any costs associated with my mimoney account?

Yes, we do charge a small monthly maintenance fee of £1.

For more please have a look at the limits and fees section on your online account.



Your Card

How long will my mimoney card take to arrive?

Cards normally take between 3 to 5 working days to arrive, depending on the postal service.

How do I activate my mimoney card?

1. Log-in to your mimoney account, select Card from the top menu and click the "Activate" button
2. Enter the 16-digit number shown on the back of your mimoney card, accept the terms and conditions and click "Confirm".
3. Your PIN will display on screen after you've successfully activated your card.

Tip: you can view the PIN for your card at any time under the "View PIN" option of "Card" on your mimoney account.

Can I change the PIN for my mimoney card?

Yes, at any ATM that has PIN services.

Can I check my balance at an ATM?

No, but you can keep track of your balance by logging into your mimoney account.

How do I use my mimoney card?

Your mimoney card can be used anywhere you see the Mastercard logo, such as supermarkets, restaurants and for online purchases. Your mimoney card can be used in the following ways:

Chip and Pin - Insert the card into the reader and then enter the 4 digit PIN number when prompted;

Online - Purchases made through the internet;

Mag Stripe - When your card is swiped through the card reader or the 16 digit card number is entered manually;

Contactless - Pay for items by simply holding your card up to any reader with the contactless symbol displayed.

Tip 1: Your first card transaction **must** be completed using chip and pin, before using any other pay method.

Tip 2: Chip and Pin is always available but the other payment modes are configurable under the "Security" option of "Card" on your mimoney account. Check out the FAQs online to see how.

To minimise the risk of your card being compromised, we recommend you only enable these modes when needed.

Are there any costs involved with my mimoney card?

ATM fee: £1

Replacement card: £6

Monthly card dormancy fee: £1 (if there are no card transactions in the preceding 12 months).

For more information please have a look at the limits and fees section on your online account.

Important Contact Details

Guernsey Community Savings (GCS): +44 (0) 1481 700360

Customer Support (VFX Financial): +44 (0)20 7959 6999