



# MESH

## What is MESH?

- *MESH is a simple and secure method for online purchases. MESH brings the Customer and the Merchant inside the same financial institution to handle real-time payments that might not otherwise be able to be processed using credit or debit cards.*
  - *The following steps are what you can expect using MESH. If you are already a MESH account holder you can expect your transaction to take about 60 seconds from start to finish.*
1. Login to your Mesh account. (If you don't currently have a MESH account pick the option to create a MESH account. This only takes an additional 60 seconds to complete).
  2. Purchase a MESH Load Pack. (MESH accepts VISA, Mastercard, and Discover)
  3. Activate Your MESH Load Pack
  4. Complete your purchase. You're not finished until you complete your purchase and return to the shopping cart with confirmation.
  5. MESH confirms your funds transfer directly with the Merchant.

*MESH is similar, in some ways, to a reloadable prepaid debit card. Before making a purchase, a customer must first create and fund their MESH account, that is held at an FDIC insured U.S. bank. This is why, on the first transaction, we have to collect a little more information on our customers than some other payment methods. It's also why your information is much more secure than other payment methods.*

*MESH IS SECURE. MESH never shares your personal information with any 3<sup>rd</sup> party other than the bank where your MESH checking account resides. Opening a MESH account has no impact on credit scores, nor is the information shared with any credit reporting agency. Also, MESH confirms each purchase with 2 factor authentication to your mobile phone, so your funds are safe from unauthorized use.*

For additional information and customer service please visit [www.mymesh.money](http://www.mymesh.money)