



PinPoint
User's Guide

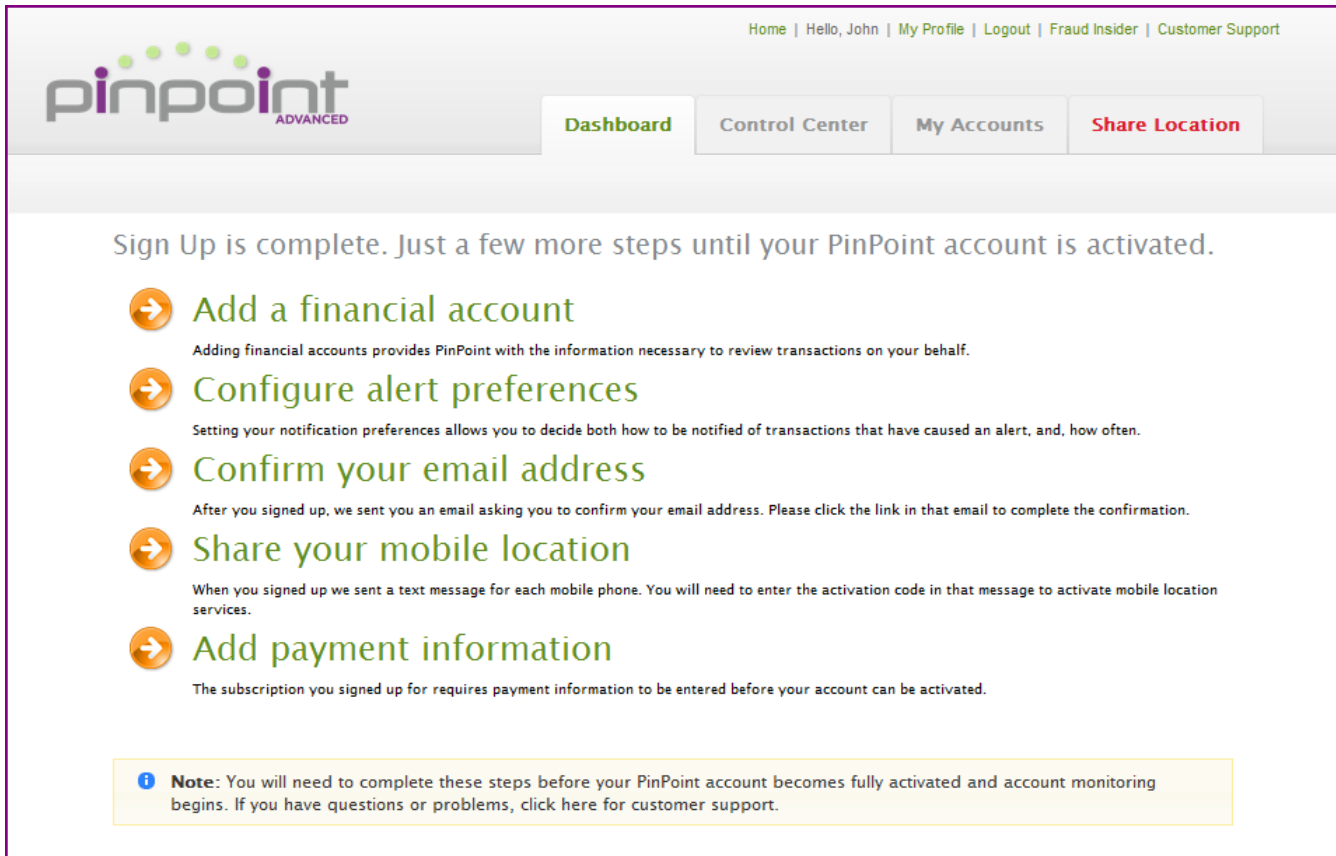
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Activate your PinPoint Account after Signup

After completing the signup process, the PinPoint Dashboard will display the steps required to activate your account.



The screenshot shows the PinPoint Advanced dashboard. At the top right, there are navigation links: Home | Hello, John | My Profile | Logout | Fraud Insider | Customer Support. Below the logo, there are four tabs: Dashboard (highlighted), Control Center, My Accounts, and Share Location. The main content area displays a message: "Sign Up is complete. Just a few more steps until your PinPoint account is activated." Below this message are five steps, each with a right-pointing arrow icon and a brief description:

- Add a financial account**
Adding financial accounts provides PinPoint with the information necessary to review transactions on your behalf.
- Configure alert preferences**
Setting your notification preferences allows you to decide both how to be notified of transactions that have caused an alert, and, how often.
- Confirm your email address**
After you signed up, we sent you an email asking you to confirm your email address. Please click the link in that email to complete the confirmation.
- Share your mobile location**
When you signed up we sent a text message for each mobile phone. You will need to enter the activation code in that message to activate mobile location services.
- Add payment information**
The subscription you signed up for requires payment information to be entered before your account can be activated.

A yellow note box at the bottom states: "Note: You will need to complete these steps before your PinPoint account becomes fully activated and account monitoring begins. If you have questions or problems, click here for customer support."

- **Add a financial account**

The core value of the PinPoint service is to monitor one or more financial accounts. Therefore, you must add at least one financial account to activate the service. To add a financial account, click *Add a financial account* in the Dashboard or select the *My Accounts* tab. For detailed instructions on adding a financial account, see [Add a Financial Account](#).

- **Configure alert preferences**

PinPoint works to ensure that users are communicated with in the manner and frequency they desire. Therefore, prior to activating the service, PinPoint requires that a user review the default alert notification preferences. To set your notification preferences, click *Configure alert preferences* in the Dashboard or select the *Control Center* tab. For more information on configuring your alert preferences, see [Configure Your Alert Notification Preferences](#).

- **Confirm your email address**

PinPoint safeguards your privacy by asking you to confirm the email address that PinPoint will use to send you alert notifications or other product emails depending on your email preferences. When you initially enter your email address during Signup or whenever you subsequently change your email address in My Profile, PinPoint sends a message to your email address asking you to confirm your address by clicking the embedded link. To confirm your email address, click the embedded link or paste it into your browser's address bar. See [Confirm Your Email Address](#) for detailed instructions.

- **Share your mobile location**

PinPoint safeguards your privacy by asking you to confirm all mobile phones whose location PinPoint will be monitoring in conjunction with your financial transactions. When you initially enter your mobile phone number(s) during Signup or whenever you subsequently change your mobile phone number(s) in My Profile, PinPoint sends

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a text message to each new mobile device to confirm your opt-in to share their mobile location.. Standard text messaging rates may apply.

- For **AT&T, T-Mobile and Sprint phones**, you will receive a text message stating PinPoint wants to locate you. Simply reply Y to allow Veriplace, our mobile location service provider, to share your mobile location information with the PinPoint service.

To stop sharing your mobile location information with the PinPoint service, simply remove your mobile phone number in My Profile or text STOP to 222777. PinPoint requires at least one mobile phone number on your PinPoint account. If you want to opt out all mobile phones associated with your PinPoint account, you must text STOP to 222777. See [Stop Sharing Your Mobile Location](#) for more details.


Note:

- *If no phones are opted in for mobile location sharing, your accounts are still monitored on a daily basis, but without the benefit of using mobile location data as part of our expert daily analysis.*
- *If you signed up for PinPoint directly from your mobile device, this step is not required. Your phone was activated when you agreed to the Terms of Use during the Signup process.*
- For **Verizon phones**, you will receive a text message with an activation code. To activate (opt-in) your mobile device via an activation code, click *Share your mobile location* in the Dashboard or select the *Share Location* tab and enter the 8-digit activation code.

Note: PinPoint does not currently support location of Verizon mobile phones. This activation process is simply to confirm the PinPoint subscriber is in possession of the phone registered with PinPoint.

- For **all other phones**, this step is not required and will not display on the Activation Dashboard. PinPoint does not currently support location of mobile phones for mobile operators other than those listed above. Therefore, we do not require you to opt into mobile location sharing.

You can see the current opt-in status of your mobile devices by either:

- Clicking the *Share Location* tab, which only displays when one or more phones are pending activation. See [Share Your Mobile Location](#) for detailed instructions.
- Clicking *My Profile* link in the upper menu bar. Phones which are opted in for mobile location sharing will have the 'Location Shared' icon  displayed to the right on the phone number.

• **Add Payment Information**

 **Add payment information**



- **PinPoint Advanced** The subscription you signed up for requires payment information to be entered before your account can be activated.

If you signed up for PinPoint Advanced, you must provide payment information to enable PinPoint to bill for the service on a recurring monthly basis. See [Manage Your Payment Information](#) for detailed instructions.

 **No payment required**

- **PinPoint Free** The subscription you selected does not require that you enter payment information at this time.

If you signed up for PinPoint Free, your subscription is provided for free. Therefore, your activation step is 'No payment required' and the step is automatically checked as complete.

After completing each account activation step, the orange pending action icon  will change to a green action completed icon  indicating the step is complete.

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Add a Financial Account

To add a financial account:

- Select the **My Accounts** tab

If there are currently no financial accounts set up, the Accounts page will display the steps to adding a financial account:

The screenshot shows the 'Accounts' page with the following content:

- Accounts** (Page Title)
- Click the "Add Account" button to get started monitoring your transactions.
- It only takes a few minutes, and allows MIP to begin monitoring your accounts.
- + Add Account** (Orange button)
- Step 1: Select your financial institution**
 - Select Financial Institution: Choose Fin...
 - Click the "Add Account" button
 - Select your financial institution from the list
 - Don't see your financial institution?
[Contact Us](#)
 - + Add Account** (Green button)
- Step 2: Enter your credentials**
 - Account details at Bank Of America
 - Username: [input]
 - Password: [input]
 - Confirm Password: [input]
 - Enter your username and password
 - If prompted, enter additional information
 - [Why do I need this?](#)
- Step 3: Monitor your accounts**
 - Select an account to monitor
 - Select accounts: xxxxxx xxxxx 1
 - Select the accounts you want to monitor
 - MIP will do the rest!

Click either the orange *Add Account* button at the upper right of the page or the green *Add Account* button in the lower left of the page to start the process.

If you have already added one or more financial accounts, the Accounts page will display the existing accounts:

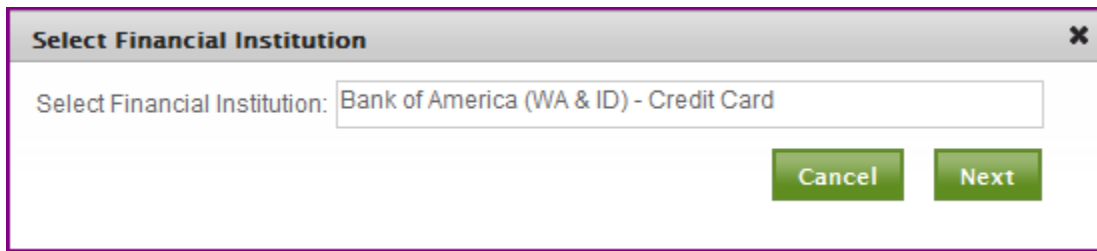
The screenshot shows the 'Accounts' page with the following content:

- Accounts** (Page Title)
- ▶ American Express Cards
- ▶ Bank of America (WA & ID)
- + Add Account** (Green button)

Click the green *Add Account* button in the lower left of the page to start the process.

- **Step 1: Select your financial institution**

Select your financial institution from the list of supported financial institutions and click *Next*. As you enter characters in the financial institution field, the list of financial institutions will be filtered based on the entered characters. For example, if you enter 'America', the list will only include financial institutions that include 'America' in their name.

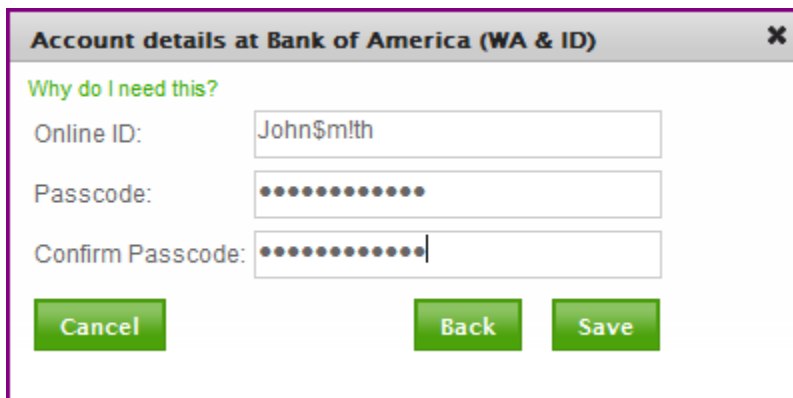


Note: There may be multiple entries for your financial institution in the Financial Institution list. If you see multiple entries for your financial institution, select the appropriate entry as follows:

- To add a debit card, select the financial institution entry which ends in '- Debit Card'. For example, to add a Chase debit card, select 'Chase Bank – Debit Card'.
- To add a credit card, select the financial institution entry which ends in '- Credit Card'. For example, to add a Chase credit card, select 'Chase - Credit Card'

- **Step 2: Enter your credentials**

After choosing your financial institution, the *Account Details* dialog box will display. Enter your login credentials which you use to access your financial institution online, often referred to as your online banking site. You will typically be prompted for User ID and Password. However, in some cases you may be prompted for responses to security questions that you defined when you initially set up your online account at your financial institution. Your financial institution controls the information required to access your transactions online.

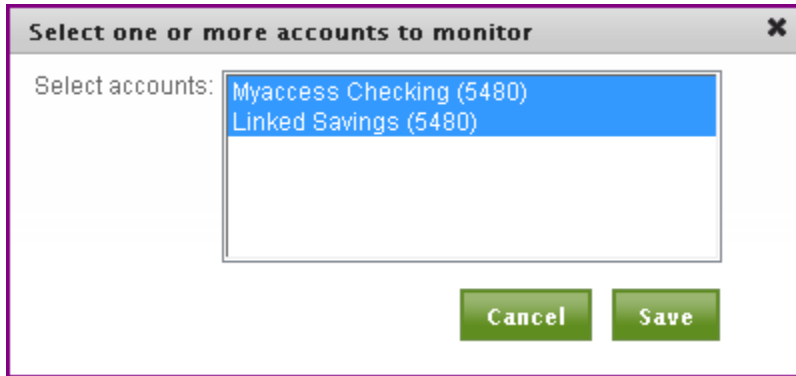


If you do not currently have an online account at the financial institution whose accounts you would like PinPoint to monitor, go to their home page and sign up for online banking. Then return to PinPoint and enter the same credentials in the Account details dialog box.

After entering your credentials, click *Save* to proceed to the next step. A short delay will occur while PinPoint validates it can connect to your financial institution. A progress icon and a message 'Please wait while we communicate with your financial institution' will display during this process.

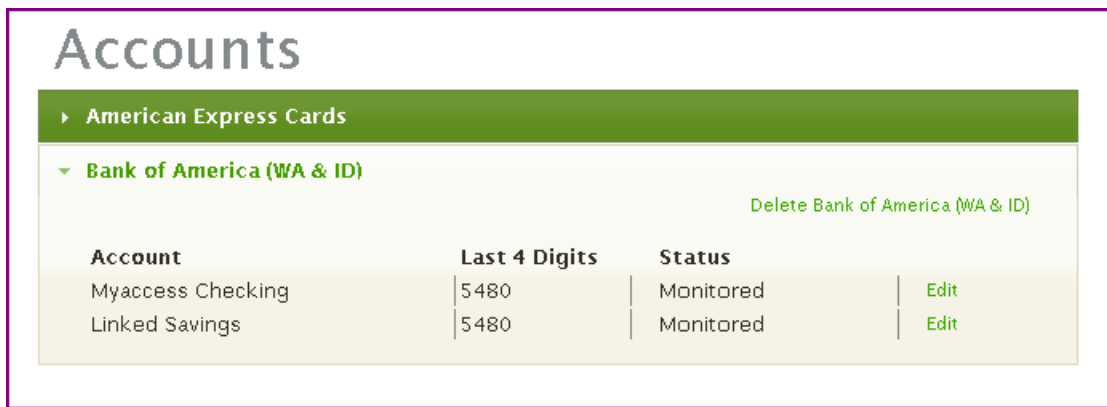
- **Step 3: Monitor your accounts**

All accounts accessible on your financial institution's online site using the credentials entered in Step 2 will be displayed. Choose which accounts you would like PinPoint to monitor. Click *Save* to complete the process.



- **View your accounts**

After successfully adding an account, the new financial institution will display on the Accounts page. To view the individual accounts being monitored, click on the financial institution:

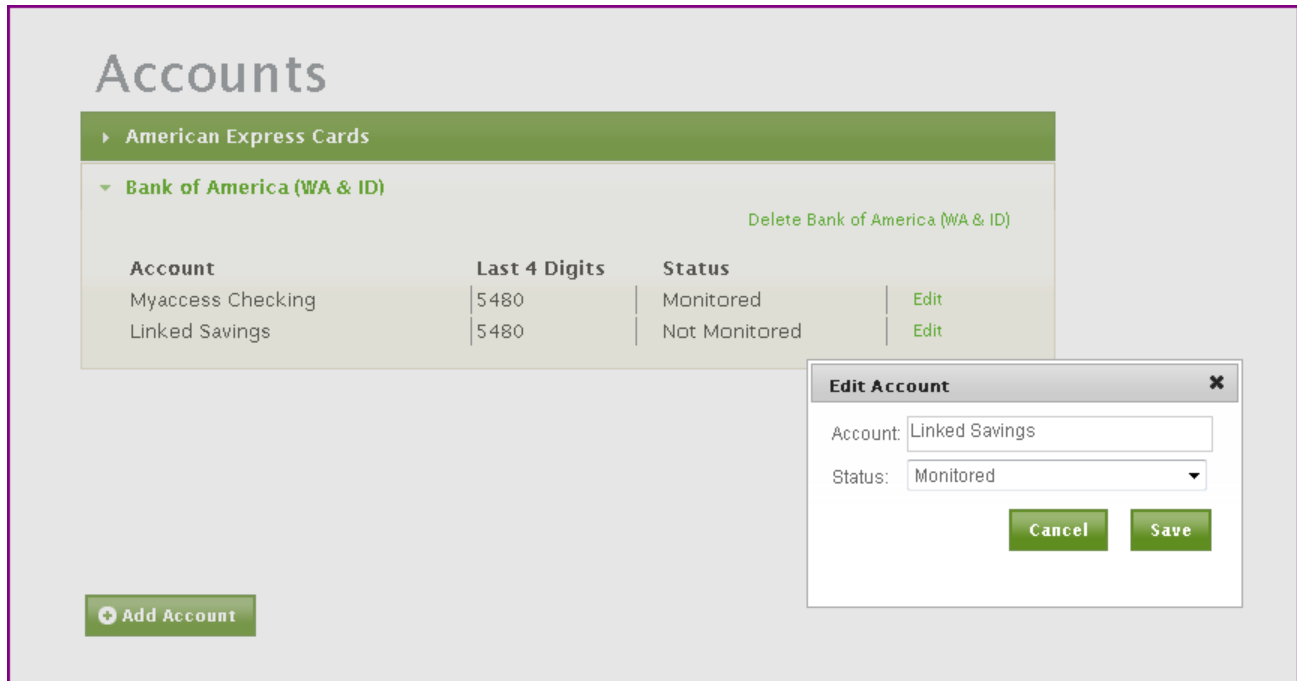


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Begin Monitoring a Financial Account

To begin monitoring a financial account:

- Select the *My Accounts* tab
- Click on the financial institution for the account you wish to monitor. All accounts for this financial institution are displayed.
- Click the *Edit* link next to the financial account you wish to begin monitoring. The Edit Account dialog box will display.
- Change the status of the account from 'Not Monitored' to 'Monitored'



- Click **Save** to complete the process. A short delay will occur while PinPoint validates it can connect to your financial institution. A progress icon and a message 'Please wait while we communicate with your financial institution' will display during this process.

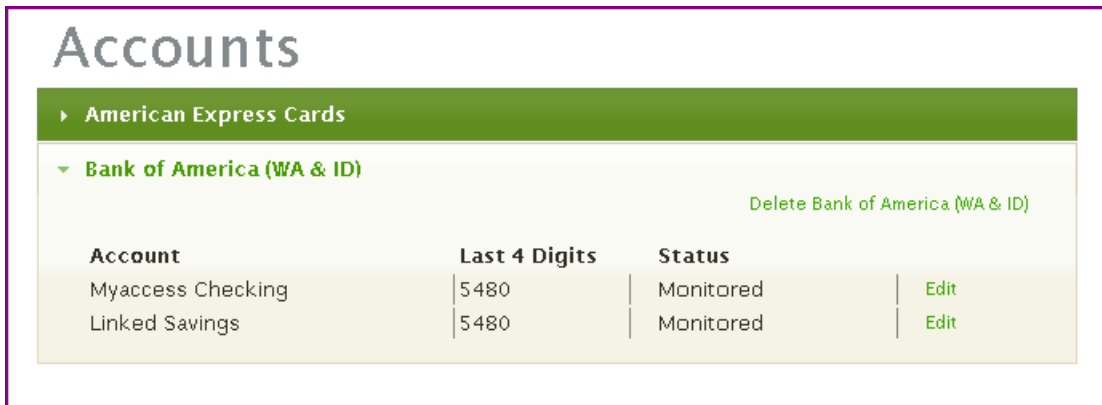
Note:

- *When you begin monitoring a financial account, PinPoint will retrieve your most recent 30 days of transaction history from your financial institution. As the account continues to be monitored, PinPoint will build up your transaction history up to a maximum of 90 days.*
- *After adding an account, please allow up to 24 hours for your initial transactions to be processed and displayed on the [PinPoint Dashboard](#).*

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Nickname Your Financial Account

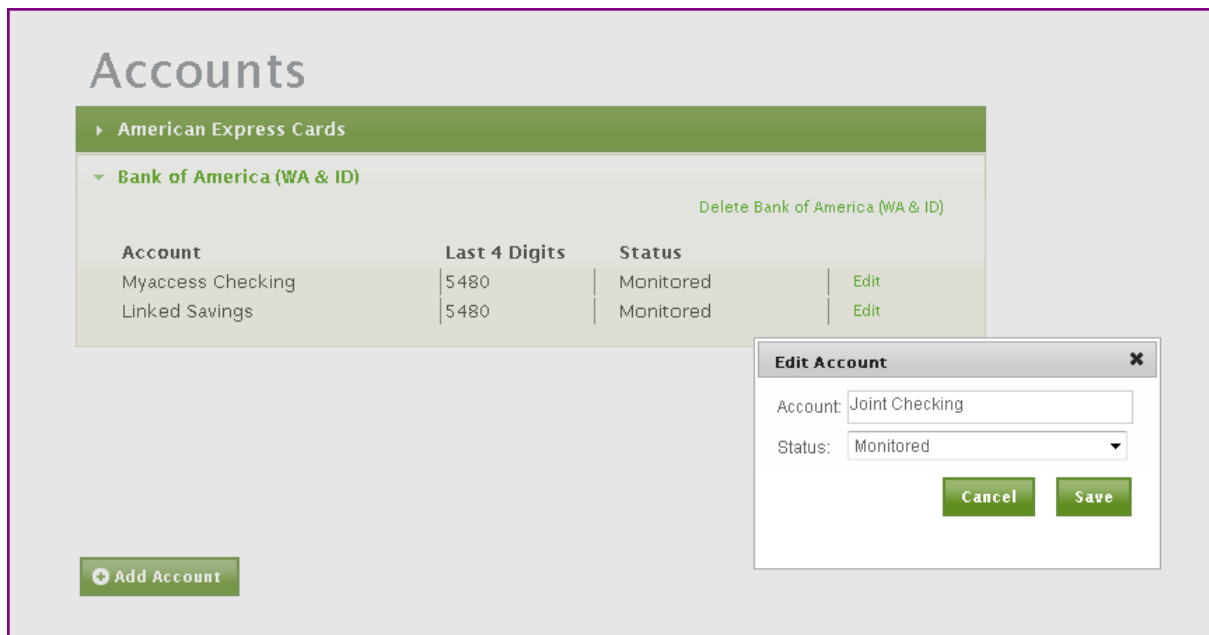
When you initially add an account, the Account name will be the Account Name set by your financial institution. For example, the account name may be a product name such as 'Myaccess Checking' (see screenshot below) or it may be the masked account number such as 'xxxxxx9000'. It is often helpful to define a friendlier name (a nickname) for your accounts so that you can easily identify the financial account on the PinPoint alert notification.



If your financial institution allows you to nickname your accounts on their online site, those nicknames will not be available for new PinPoint accounts. You will have to re-enter those nicknames in PinPoint.

To nickname your financial account:

- Select the *My Accounts* tab
- Click on the financial institution for the account you wish to nickname. All accounts for this financial institution are displayed.
- Click the *Edit* link next to the financial account you wish to stop monitoring. The Edit Account dialog box will display.



- Enter a new name for the account.
- Click *Save* to complete the process. A short delay will occur while PinPoint saves your new nickname. A progress icon and a message 'Please wait while we communicate with your financial institution' will display during this process. PinPoint is not saving the nickname at your financial institution, but rather communicating with your financial institution only if you have changed the Status of an account at the same time you changed the account name.

Note: Nicknames cannot contain the following special characters:

& (ampersand)

“ (straight quote marks)

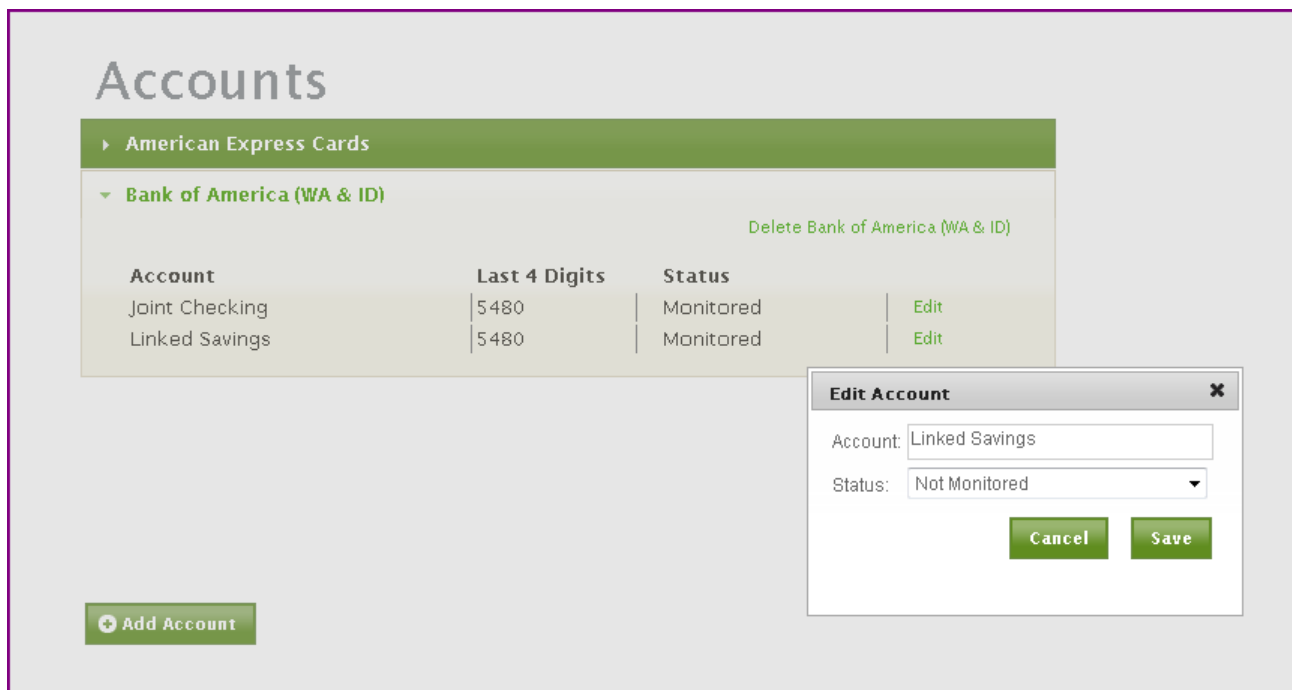
If you enter these special characters in the Account Nickname field, PinPoint will remove them during save. For example, if you enter 'John & Mary's Checking', it will be saved as 'John Mary's Checking'.

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Stop Monitoring a Financial Account

To stop monitoring a financial account:

- Select the *My Accounts* tab
- Click on the financial institution for the account you wish to stop monitoring. All accounts for this financial institution are displayed.
- Click the *Edit* link next to the financial account you wish to stop monitoring. The Edit Account dialog box will display.



- Change the status of the account from 'Monitored' to 'Not Monitored'
- Click *Save* to complete the process. A short delay will occur while PinPoint validates it can connect to your financial institution. A progress icon and a message 'Please wait while we communicate with your financial institution' will display during this process.

Note:

- *Turning monitoring off for an account allows you to easily begin monitoring the account again without having to re-add the financial institution. PinPoint retains all transaction history to-date for accounts when monitoring is turned off.*
- *To permanently delete a financial institution and all transaction data for accounts associated with that financial institution, please see [Delete a Financial Institution](#).*

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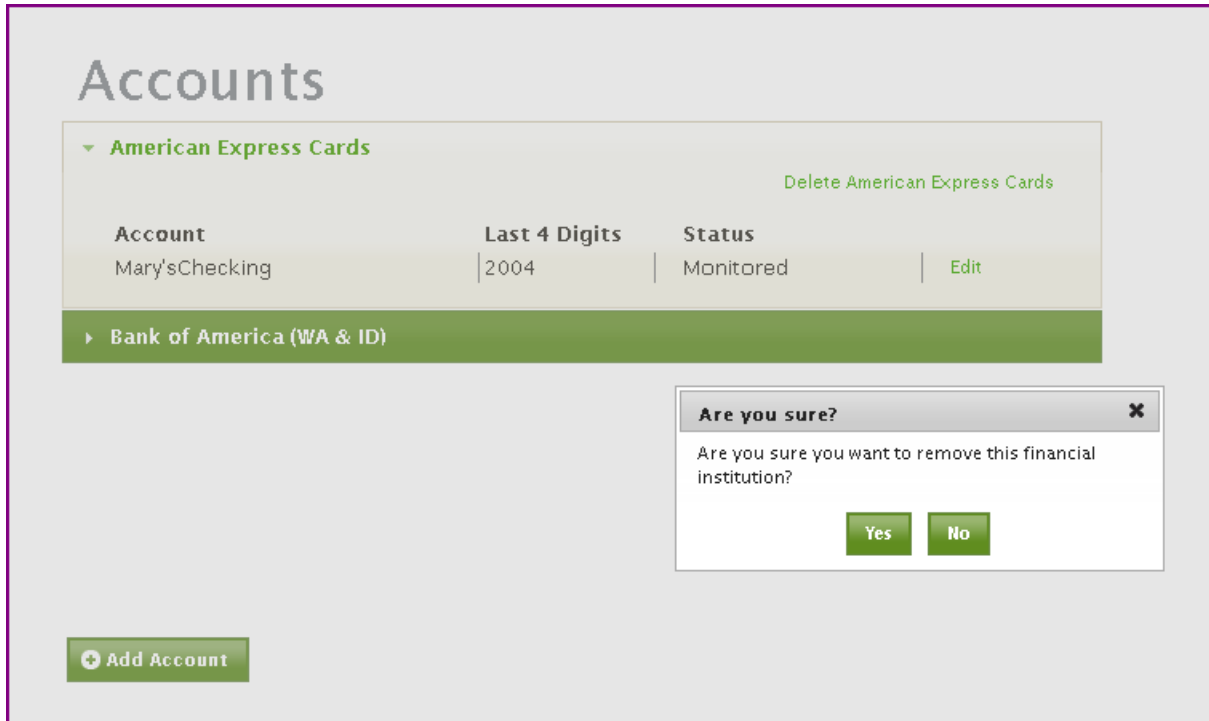
Delete a Financial Institution

When you delete a Financial Institution, PinPoint permanently deletes the financial institution and all transaction data for accounts associated with that financial institution within 48 hours.

You can re-add this financial institution at a later date, but the transaction history will restart with only your most recent 30 days of transaction history.

To stop monitoring a financial account:

- Select the *My Accounts* tab
- Click on the financial institution you wish to delete. All accounts for this financial institution are displayed.
- Click the *Delete* link to the right of the financial institution name. The 'Are you sure?' dialog box will display.



- Click **Yes** to complete the process. A short delay will occur while PinPoint validates it can connect to your financial institution. A progress icon and a message 'Please wait while we communicate with your financial institution' will display during this process.

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Configure Your Alert Notification Preferences

PinPoint works to ensure that users are communicated with in the manner and frequency they desire. To configure your financial alert notification preferences:

- **Select the *Control Center* tab**

Notifications User Alerts

EMAIL ALERT NOTIFICATIONS

Send To j48xsmith@gmail.com

Daily Weekly None

TEXT MESSAGE ALERT NOTIFICATIONS

Send To 1-206-437-8884

Daily Weekly None

SUMMARY TERMS OF SERVICE for TEXT MESSAGE ALERT NOTIFICATIONS
By selecting your phone number above and an alert notification frequency of 'Daily' or 'Weekly', you acknowledge that you agree to terms of service and receipt of text message alerts of financial transactions from the PinPoint service, provided by Finsphere Corporation. PinPoint works with these carriers: AT&T, Sprint, T-Mobile, and Verizon Wireless, but is not compatible with all handsets. You will receive no more than **1 msg per day**, Msg & Data Rates Map Apply. You confirm that you hold the account corresponding to the mobile phone number you have selected, or that you have the account holder's permission to use this service. For help, text "HELP" to 46647. To unsubscribe from PinPoint text messages, set your text alert notification frequency to 'None' or text "STOP" to 46647 at anytime. For customer support, visit www.pinpoint-fraud.com or call 1-888-998-8029.

I would like to receive emails regarding PinPoint products and services

[Privacy Policy](#) | [Terms & Conditions](#) Next

The Control Center Notifications page will be displayed.

- **Set your email notification preference**
 - To receive alert notifications via email, set the Email Alert Notification frequency to Daily or Weekly.
 - If you choose Daily notifications, you will receive a daily email listing all financial alerts which occurred within the last 24 hours. You will not receive an email if no financial alerts occurred within the last 24 hours.
 - If you choose Weekly notifications, you will receive a weekly email listing all financial alerts which occurred within the last 7 days. You will not receive an email if no financial alerts occurred within the last 7 days.
 - Set the alert notification frequency to None if you do not wish to receive alert notifications via email. If you choose not to receive alert notifications, you can still [view all financial alerts](#) in the PinPoint Dashboard at www.pinpoint-fraud.com.

All email alert notifications are sent to the email address defined in your PinPoint Profile and displayed on the Control Center page. To change your email address, see [Change Your PinPoint Profile](#).

Email notifications will only be sent between the hours of 9:00am and 6:00pm Pacific Time.

- **Set your text message notification preference**

- To receive alert notifications via a text message sent to your mobile phone, set the Text Message Alert Notification frequency to Daily or Weekly. Standard text messaging rates may apply.
- If you choose Daily notifications, you will receive a daily text message listing a single financial alert which occurred within the last 24 hours. Due to limitations on the length of text messages, the text message will indicate if there are other new alerts which may be viewed in the Dashboard at www.pinpoint-fraud.com. You will not receive a text message if no financial alerts occurred within the last 24 hours.
- If you choose Weekly notifications, you will receive a weekly text message listing a single financial alert which occurred within the last 7 days. Due to limitations on the length of text messages, the text message will indicate if there are other new alerts which may be viewed at www.pinpoint-fraud.com. You will not receive a text message if no financial alerts occurred within the last 7 days.
- Set the alert notification frequency to None if you do not wish to receive alert notifications via text messages. If you choose not to receive alert notifications, you can still [view all financial alerts](#) in the PinPoint Dashboard at www.pinpoint-fraud.com.

All text message alert notifications are sent to the mobile phone defined in your PinPoint Profile and displayed on the Control Center page. To change your mobile phone, see [Change Your PinPoint Profile](#). Please note the mobile phone defined in your profile should be the mobile device most closely associated with the financial accounts being monitored as its proximity to a financial transaction is a key factor in determining the relative risk of fraud for any given transaction.

Text notifications will only be sent between the hours of 9:00am and 6:00pm Pacific Time.

- To subscribe (opt-in) to emails regarding PinPoint products and services unrelated to financial alerts, click the checkbox. To unsubscribe (opt-out) of such emails, simply uncheck the box.
- **Set your user threshold alert preference**

To receive alert notifications whenever a transaction exceeds a specific amount, set the User Threshold Alert by:

- Click the *User Alerts* tab
- Click the 'Enable user threshold alert' checkbox
- Enter an amount in your local currency in the Threshold Amount field

Note:

- *User-defined alert thresholds are independent of our expert daily analysis. By setting a user threshold alert preference, you may receive alert notifications for transactions that are not considered higher risk by the PinPoint precision analytics system.*
- *You do not need to set a User Threshold Alert in order for PinPoint to alert you to higher risk transactions. PinPoint's precision analytics system will continuously monitor your transactions and alert you to higher risk transactions based on your alert notification preferences irrespective of your User Threshold Alert preference.*
- Click **Save** to complete the process.

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Unsubscribe from Emails or Text Messages

PinPoint works to ensure that users are communicated with in the manner and frequency they desire.

You can unsubscribe from PinPoint emails at any time by changing your preferences in *Control Center* or clicking the unsubscribe link which appears at the bottom of all www.pinpoint-fraud.com emails.

To unsubscribe from PinPoint mobile text messages, change your preferences in *Control Center* or reply 'STOP' to any www.pinpoint-fraud.com text message.

Note:

- When you click the **unsubscribe link in a PinPoint Alert email**, you are unsubscribed from financial alert emails only. Your Email Alert Notifications preference in PinPoint Control Center is set to None. If more than one PinPoint account shares the same email address, only the user who clicked the link will be unsubscribed from PinPoint Alert emails.
- When you click the **unsubscribe link in a PinPoint informational email**, such as the "Welcome to PinPoint!" email welcoming you to the service or any other informational email, you are unsubscribed from financial alert emails as well as all other informational emails. Your Email Alert Notifications preference in PinPoint Control Center is set to None and "I would like to receive emails regarding PinPoint products and service" is unchecked. If more than one PinPoint account shares the same email address, only the user who clicked the link will be unsubscribed from PinPoint Alert emails.
- When you click the **unsubscribe link in a PinPoint user confirmation email**, such as the 'Confirm Email Address' or 'Reset Password' emails, all users who share the same email address are unsubscribed from all emails in compliance with the US CAN-SPAM Act of 2003. Users may re-subscribe by visiting PinPoint Control Center.

Confirm Your Email Address

PinPoint safeguards your privacy by asking you to confirm the email address which PinPoint will use to send financial alerts and other information about your PinPoint account. When you initially enter your email address during Signup or whenever you subsequently change your email address in My Profile, PinPoint sends a message to your email address asking you to confirm your address by clicking the embedded link. To confirm your email address, click the embedded link or paste it into your browser's address bar.

After navigating to the link, you may be prompted to log into your PinPoint account to complete the confirmation process. Upon successfully confirming your email address, the following message will display:

Thank you for confirming your email address!


Now that your email address is confirmed, you will be able to receive alert email messages from PinPoint. Please [click here](#) to go to the dashboard to view alerts and transactions or to continue setting up your account.

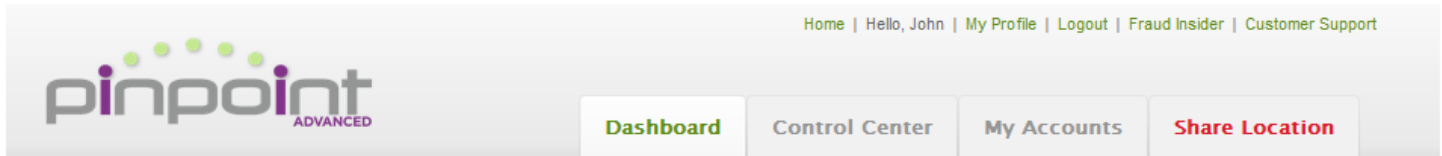
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Share Your Mobile Location

PinPoint safeguards your privacy by asking you to confirm all mobile phones whose location PinPoint will be monitoring in conjunction with your financial transactions. When you initially enter your mobile phone number(s) during Signup or whenever you subsequently change your mobile phone number(s) in My Profile, PinPoint sends a text message to activate mobile location services for each new mobile device. Standard text messaging rates may apply.

You can see the current opt-in status of your mobile devices by either:

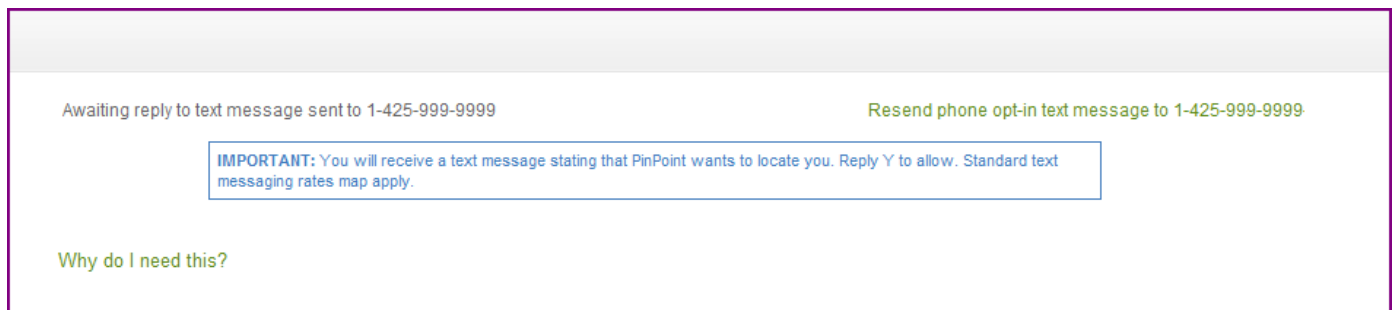
- Clicking *My Profile* link in the upper menu bar. Phones which are opted in for mobile location sharing will have the 'Location Shared' icon  displayed to the right on the phone number.
- Clicking the *Share Location* tab, which only displays when one or more phones are pending activation.



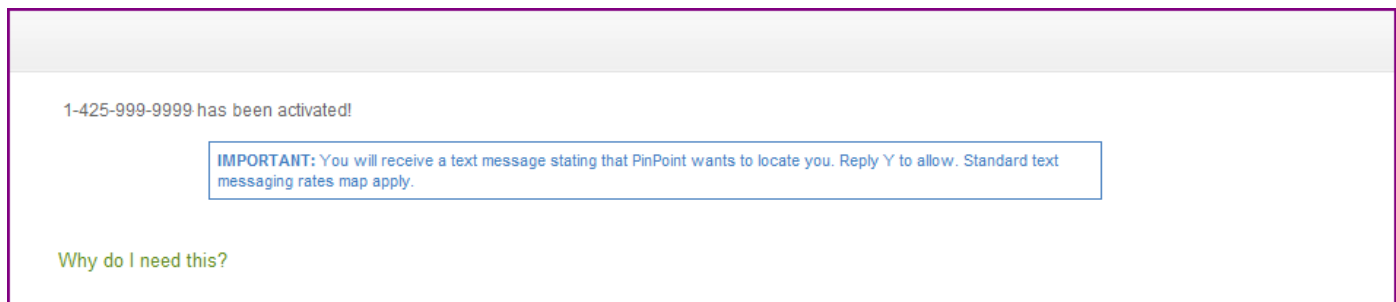
To activate (opt-in) AT&T, T-Mobile and Sprint mobile devices to share mobile location:

- Select the *Share Location* tab. If this is the first time you've activated a phone, you may Click *Share your mobile location* in the Dashboard.

The Share Location page will indicate that a text message has been sent to the phone and that the PinPoint service is awaiting your response. The message you receive will be from Veriplace (short code 222777), our mobile location service provider. Simply reply Y to allow Veriplace to share your mobile location information with the PinPoint service.



- After replying 'Y' to the Veriplace text message, PinPoint will indicate that your mobile phone has been activated.



If you do not receive the text message from Veriplace or if you have accidentally deleted it, you may generate a new message by clicking the 'Resend phone opt-in text message' link.

To activate (opt-in) Verizon mobile devices:

- Select the *Share Location* tab. If this is the first time you've activated a phone, you may Click *Share your mobile location* in the Dashboard.

The Share Location page will indicate that a text message has been sent to the phone. The message you receive will be from PinPoint. To activate your phone, enter the 8-digit activation code.

Enter Mobile Phone Activation Code for 1-206-888-8888: [Generate New Activation Code for 1-206-888-8888](#)

Activate

IMPORTANT: You will receive a text message with an activation code. You must enter the activation code to activate mobile location services. Standard text messaging rates may apply.

[Why do I need this?](#)

If you do not receive the text message with your activation code or if you have accidentally deleted it, you may generate a new activation code by clicking the 'Generate New Activation Code' link.

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Stop Sharing Your Mobile Location

Mobile location is a key element used by the PinPoint precision analytics system to detect high risk transactions. By sharing your mobile location, PinPoint can provide higher quality alerts. However, you may opt out of sharing your mobile location at any time.

To stop sharing (opt-out) AT&T, T-Mobile and Sprint mobile devices from mobile location sharing, you may either:

- Remove your mobile phone number in My Profile, or
- Text STOP to 222777 (only available for AT&T, T-Mobile and Sprint phones)

PinPoint requires at least one mobile phone number on your PinPoint account. If you want to opt all mobile phones associated with your PinPoint account, you must text STOP to 222777.

Note: If no phones are opted in for mobile location sharing, your accounts are still monitored on a daily basis, but without the benefit of using mobile location data as part of our predictive analytics system.

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Manage Your Payment Information

If you signed up for PinPoint Advanced, you must provide payment information to enable PinPoint to bill for the service on a recurring monthly basis. Billing will start on the day you first provide your payment information and will occur on the same day each month thereafter until you cancel your PinPoint subscription.

PinPoint accepts MasterCard™, Visa™, Discover™ and American Express™ credit cards or branded debit cards for payment.

To enter Payment Information

- Click on *My Profile* on the page header menu bar or click '*Add payment information*' link on the Activation Dashboard if you have not yet fully activated your account
- Click *Payment Information* tab (not required if you clicked on the '*Add payment information*' link on the Activation Dashboard)
- Enter valid Credit Card and Billing Address information. It is important that you enter the billing address on file for your debit or credit card at your financial institution.
- Click *Save* to complete the process

User Information Payment Information

SUBSCRIPTION PLAN

PinPoint Advanced: \$6.95 per month
** plus any applicable sales tax*
First bill on 10/1/10
Use PinPoint to track your transactions using multiple mobile phones and to send you alerts via email or text messages.

IMPORTANT: Your credit card will be charged once a month on your billing anniversary date. Your billing anniversary date is the day of the month when you first submitted your payment information.

[Cancel Service](#)

CREDIT CARD

Credit Card Type

Credit Card Number

Cardholder's Name

(as it appears on the credit card)
Expiration Date

(only month and year required)
Security Code

Enter the 3 digit code from the back of your Visa, MasterCard or Discover card, or, the 4 digit code printed on the front of your American Express card.

BILLING ADDRESS

Address Line 1

Street address, P.O. Box, company name, c/o

Address Line 2


Apartment, suite, unit, building, floor, etc...

City

State/Province/Region

Zip/Postal Code

Country



Once you have successfully provided payment information, you can identify the current card used to pay for your PinPoint subscription by returning to the Payment Information page. For privacy and security reasons, only the credit card type, last 4 digits of your card number, expiration date and billing address are displayed.

Note:

- *PinPoint has partnered with PayPal for payment processing and thus you may, on occasion, receive emails from service@paypal.com. Emails are typically sent only when there is a problem processing your monthly payment.*

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View Your Financial Alerts

PinPoint displays all alerts for your monitored accounts which have not been previously cleared.

To view alerts for your monitored accounts:

- Select the *Dashboard* tab
- Select the *Alerts* tab

Your alerts will be displayed sorted by date, from most recent to oldest. The number of New unread alerts is shown in parentheses above the My Alerts table. New alerts for which you have not yet read the Alert Details are displayed in **bold** typeface.

The screenshot shows the 'My Alerts' section of a web application. At the top, there are tabs for 'Alerts' and 'Transactions'. Below the tabs, the heading 'My Alerts' is followed by '(4 new)'. A pagination bar indicates 'Page 1 of 1' and 'View 1 - 9 of 9'. The main content is a table with the following data:

Date	Description	Amount	Account	
9/24/2010	BANKER ON LINE TRSFR TO CHECKING 45135480	(\$25.00)	Linked Savings at Bank of America (W	Show Details
5/30/2010	LAKE FOREST BAR & GRLAKE FOREST 10156320100 2063641261	\$37.80	Green Card at American Express Cards	Show Details
5/24/2010	FONDI 302 FONDI 302 SEATTLE 033577141 206-524-1122	\$23.20	Green Card at American Express Cards	Show Details

Below the table, there are three buttons: 'Clear Selected', 'Select All Alerts on Page', and 'Unselect All'. To the right, there is a link 'What To Expect | Report Fraud'. At the bottom, a yellow information box contains the text: 'Only posted transactions from your financial institution are able to trigger an alert. Pending transactions will not trigger alerts.'

To view alert details for an alert, click on any cell in the financial alert row or click on the green **Show Details** in the rightmost column. The row will expand to display more information about your alerted transaction. To hide the alert detail, click on any cell in the financial alert row or click on the green **Hide Details** in the rightmost column. After you read alert details for an alert, the alert header is no longer bolded and the New unread count shown above the My Alerts table is reduced by 1.

Alerts Transactions

My Alerts (1 new)

Page 1 of 1 View 1 - 3 of 3

	Date	Description	Amount	Account	
<input type="checkbox"/>	9/24/2010	BANKER ON LINE TRSFR TO CHECKING 45135480	(\$25.00)	Linked Savings at Bank of America (W	Show Details
<input type="checkbox"/>	5/30/2010	LAKE FOREST BAR & GRLAKE FOREST 10156320100 2...	\$37.80	Green Card at American Express Cards	Hide Details
<p>⚠ ALERT: High risk transaction. Do you recognize this transaction?</p> <p>RECOMMENDED ACTION: If you do not recognize this transaction, contact American Express Cards at 1-800-824-9289.</p>					
<input type="checkbox"/>	5/24/2010	FONDI 302 FONDI 302 SEATTLE 033577141 206-524-1122	\$23.20	Green Card at American Express Cards	Show Details

Note: Alerts are triggered on posted transactions only to prevent duplicate alerts when a financial institution changes the transaction date and/or description between the time a transaction is authorized and the time it posts. [Back to Top](#)

Clear an Alert

Your financial alerts will continue to display in My Alerts until you clear them.

To clear an alert:

- Click the checkbox in the leftmost column to select the alert(s) to clear. To select all alerts currently displayed on the My Alerts page, click the *Select All Alerts on Page* button. To change your selection, uncheck the box or click the *Unselect All* button.
- Click the *Clear Selected* button

Alerts Transactions

My Alerts (1 new)

Page 1 of 1 View 1 - 2 of 2

	Date	Description	Amount	Account	
<input checked="" type="checkbox"/>	5/19/2010	ONLINE BANKING TRNSFR TO SAVINGS 45135480	100.0	Myaccess Checking at Bank of America (WA	Show Details
<input type="checkbox"/>	5/19/2010	BANKER ON LINE TRSFR FROM CHECKING 45135480	100.0	Linked Savings at Bank of America (W	Show Details

[What To Expect | Report Fraud](#)

i Only posted transactions from your financial institution are able to trigger an alert. Pending transactions will not trigger alerts.

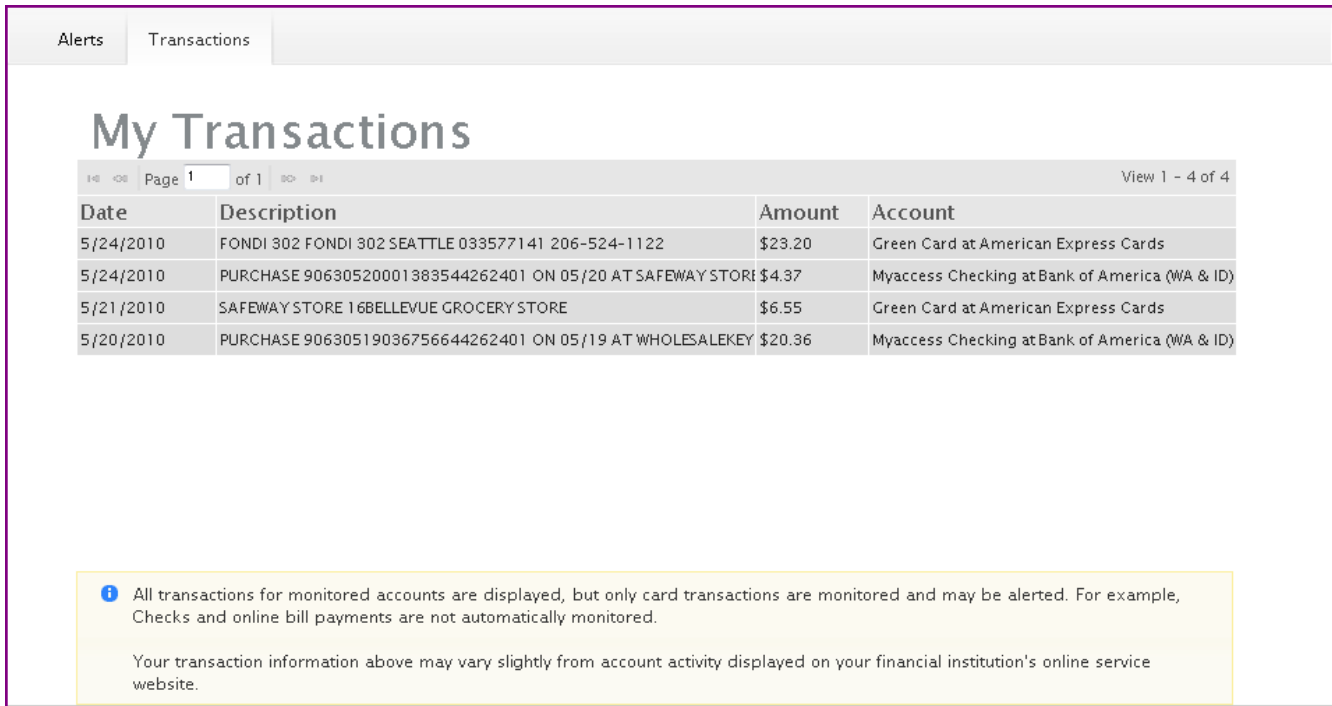
[Back to Top](#)

View Transactions for Your Monitored Accounts

PinPoint displays up to 90 days of transaction history for your monitored accounts.

To view transactions for your monitored accounts:

- Select the *Dashboard* tab
- Select the *Transactions* tab



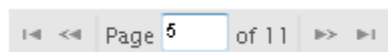
Date	Description	Amount	Account
5/24/2010	FONDI 302 FONDI 302 SEATTLE 033577141 206-524-1122	\$23.20	Green Card at American Express Cards
5/24/2010	PURCHASE 90630520001383544262401 ON 05/20 AT SAFEWAY STORI	\$4.37	Myaccess Checking at Bank of America (WA & ID)
5/21/2010	SAFEWAY STORE 16BELLEVUE GROCERY STORE	\$6.55	Green Card at American Express Cards
5/20/2010	PURCHASE 90630519036756644262401 ON 05/19 AT WHOLESLEKEY	\$20.36	Myaccess Checking at Bank of America (WA & ID)





i All transactions for monitored accounts are displayed, but only card transactions are monitored and may be alerted. For example, Checks and online bill payments are not automatically monitored.

Your transaction information above may vary slightly from account activity displayed on your financial institution's online service website.

The My Transaction table displays 10 transactions per page.

To view transactions on a different page, use the page controls as follows:



- To go directly to a specific page, enter the page number and press the Enter key
- To browse through pages:
 - Press the  button to go forward one page
 - Press the  button to go back one page
 - Press the  button to go to the first page in the list
 - Press the  to go to the last page in the list

If Description or Account information exceeds the width of the column, you can mouse over or single click the cell in the My Transactions table to see the full content of the cell.

Alerts
Transactions

My Transactions

Page 1 of 1
View 1 - 4 of 4

Date	Description	Amount	Account
5/24/2010	FONDI 302 FONDI 302 SEATTLE 033577141 206-524-1122	\$23.20	Green Card at American Express Cards
5/24/2010	PURCHASE 90630520001383544262401 ON 05/20 AT SAFEWAY STORE 383544262401	\$4.37	Myaccess Checking at Bank of America (WA & ID)
5/21/2010	SAFEWAY STORE 16BELLEVUE GROCER PURCHASE 90630520001383544262401 ON 05/20 AT SAFEWAY STORE 00016006 BELLEVUE WA		en Card at American Express Cards
5/20/2010	PURCHASE 90630519036756644262401 ON 05/19 AT WHOLESALEKEY	\$20.36	Myaccess Checking at Bank of America (WA & ID)

i All transactions for monitored accounts are displayed, but only card transactions are monitored and may be alerted. For example, Checks and online bill payments are not automatically monitored.

Your transaction information above may vary slightly from account activity displayed on your financial institution's online service website.

Note:

- *PinPoint monitors and displays posted transactions only. Transactions listed as pending on your financial institution's online website will not be monitored or displayed until they have been posted.*
- *The My Transactions view displays all transactions for monitored accounts, but only debit card and credit card transactions are monitored and may be alerted. For example, checks and online bill payments will be displayed, but are not automatically monitored.*
- *Your transaction information may vary slight from the account activity displayed on your financial institution's online website. These differences can be caused by PinPoint displaying the date the transaction actually occurred (Authorization Date) while your financial institution's website displays the date the transaction was settled (Post Date). Also, descriptions may change between the Authorization Date and the Post Date.*

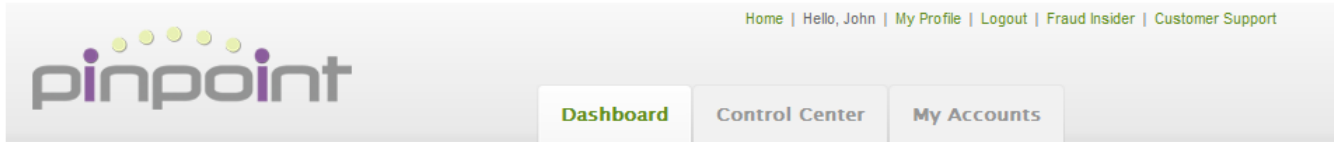
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View Your PinPoint Profile

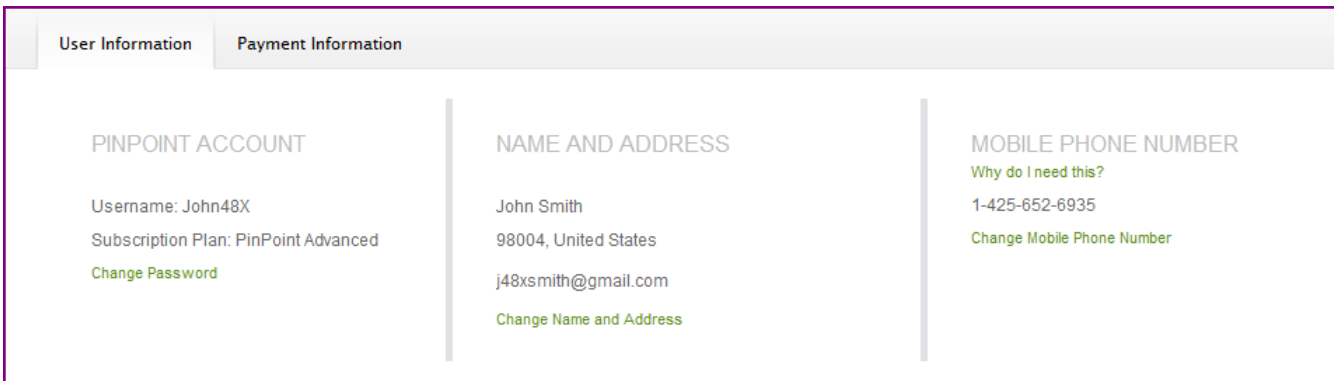
Your PinPoint Profile is the user information you entered during Signup and any payment information provided. Specifically, your PinPoint Profile includes:

- PinPoint Account information (login credentials, subscription plan)
- Name and address information
- Mobile phone numbers
- Payment information (credit card and billing address information for PinPoint Advanced subscribers)

To view your PinPoint Profile, click on *My Profile* on the page header menu bar.



Your User Information will be displayed as follows:



To change your User Information, please see [Change Your PinPoint Profile](#).

To change your Payment Information, please see [Manage Your Payment Information](#).

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Change Your PinPoint Profile

To change your profile information:

- Click the *My Profile* link in the upper menu bar
- Click one of the following links:
 - *Change Password*
 - *Change Name and Address*
 - *Change Mobile Phone Number*

The Edit Your Profile dialog will be displayed, at which time you can change the appropriate information. All information entered during the Signup process can be changed except for your PinPoint Username.

The screenshot shows the PinPoint profile management interface. The background is divided into three sections: PINPOINT ACCOUNT, NAME AND ADDRESS, and MOBILE PHONE NUMBER. The PINPOINT ACCOUNT section shows Username: John48X, Subscription Plan: PinPoint Advanced, and a Change Password link. The NAME AND ADDRESS section shows John Smith, 98004, United States, and j48xsmith@gmail.com, with a Change Name and Address link. The MOBILE PHONE NUMBER section shows 1-425-652-6935 and a Change Mobile Phone Number link. Overlaid on this is the 'Edit Your Profile' dialog box, which contains the following fields: First Name (John), Last Name (Smith), Home Postal Code (98004), Home Country (United States), Email (j48xsmith@gmail.com), and Confirm Email (j48xsmith@gmail.com). There are Cancel and Save buttons at the bottom of the dialog.

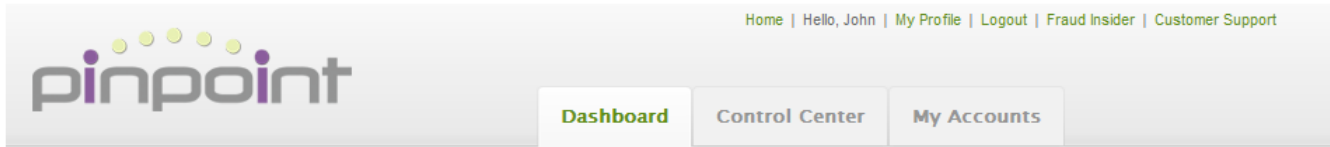
If you change or add a mobile phone, you will need to activate your new phone. For more information on activating your phone, see [Share Your Mobile Location](#).

The screenshot shows the PinPoint profile management interface, similar to the previous one. Overlaid on this is the 'Change Mobile Phone Number' dialog box. It contains three input fields for Phone Number 1 (1-425-999-9999), Phone Number 2 (1-206-888-8888), and Phone Number 3 (empty). Below these fields is an example: Example 1-555-333-4444 or 44 7556677. An important note is displayed in a blue box: 'IMPORTANT: If you change your phone number, you will receive a text message to activate mobile location services for each new mobile phone. Depending on your mobile operator, you will either receive a text message with an activation code, which you will be prompted to enter after signup is completed, or a text message stating PinPoint wants to locate you, to which you reply Y to allow. Standard text messaging rates may apply.' There are Cancel and Save buttons at the bottom of the dialog.

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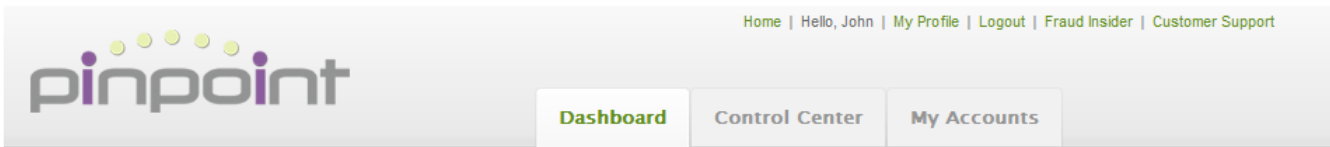
Logout of PinPoint

To log out of PinPoint, click on *Logout* on the page header menu bar.



Contact Customer Support

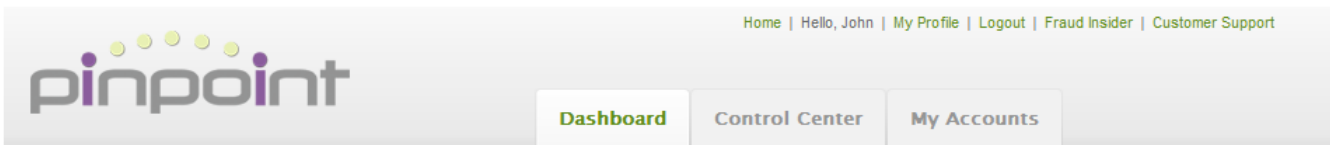
Many of your questions may be answered by visiting our Customer Support center. It's just a click away from anywhere in PinPoint. Enter the Customer Support center by clicking the *Customer Support* link on the page header menu bar.



Should you not find the answer to your question in our Customer Support Center, email fraudsupport@pinpoint-fraud.com and a Customer Support representative will respond within 48 hours. Please include your PinPoint username in your email so that we may better serve you.

Become a Fraud Insider

Fraud Insider offers PinPoint users insight into how fraud occurs, how to protect yourself against fraud and what to do should you suspect you are victim of fraud. To become a fraud insider, click on the Fraud Insider link on the page header menu bar.



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Upgrading Your PinPoint Subscription

PinPoint Free subscribers may upgrade their subscription to PinPoint Advanced at any time. Upgrading your PinPoint Free subscription offers you new features and ways to improve the transaction monitoring you already enjoy. You will be able to monitor all of your accounts, connect up to 3 cell phones, and receive alerts via text message.

To upgrade your PinPoint subscription:

- Click one of the following links to start the upgrade process:
 - Click the *Upgrade* button in the upper right corner of any application page
 - Click the *Upgrade to PinPoint Advanced* button on the Activation Dashboard
 - Click the *Upgrade to PinPoint Advanced* button on the My Profile User Information page
 - Click the *Upgrade to Advanced* link in Control Center under Text Message Alert Notifications
 - Click the *Upgrade to Advanced* link in My Accounts tab
- Enter the payment information you would like to use to pay for your PinPoint Advanced subscription. See [Manage Your Payment Information](#) for detailed information.
- Re-accept the PinPoint Terms and Conditions



The screenshot shows a web form for upgrading to PinPoint Advanced. It is divided into three main sections: SUBSCRIPTION PLAN, CREDIT CARD, and BILLING ADDRESS. The SUBSCRIPTION PLAN section lists the price as \$6.95 per month and includes a checkbox for agreeing to terms and conditions. The CREDIT CARD section has fields for card type, number, name, and expiration date. The BILLING ADDRESS section has fields for address lines, city, state, zip code, and country. A PayPal logo and a 'Save' button are at the bottom.

User Information	Payment Information	
SUBSCRIPTION PLAN PinPoint Advanced: \$6.95 per month <i>* plus any applicable sales tax</i> First bill on 10/1/10 Use PinPoint to track your transactions using multiple mobile phones and to send you alerts via email or text messages. <input type="checkbox"/> I agree to the Terms and Conditions IMPORTANT: Your credit card will be charged once a month on your billing anniversary date. Your billing anniversary date is the day of the month when you first submitted your payment information. Upgrading your subscription offers you new features and ways to improve the transaction monitoring you already enjoy. You will be able to monitor all of your accounts, connect up to 3 cell phones, and receive alerts via text message.	CREDIT CARD Credit Card Type - Select Card Type Credit Card Number Cardholder's Name Expiration Date 1 2010 <i>(only month and year required)</i>	BILLING ADDRESS Address Line 1 Street address, P.O. Box, company name, c/o Address Line 2 Apartment, suite, unit, building, floor, etc... City State/Province/Region Zip/Postal Code Country - Select Country Save

Note: PinPoint does not currently support location of mobile phones for mobile operators other than the four major US carriers. Therefore, you must provide an AT&T, Verizon, Sprint or T-Mobile mobile phone number in order to upgrade to PinPoint Advanced.

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Accessing PinPoint on Your Mobile Device


PinPoint is also available on mobile devices.

Look for PinPoint Fraud Detector in the Apple iTunes App store or the Android market.

PinPoint Fraud Detector By Finsphere Corporation

Open iTunes to buy and download apps.

[View More By This Developer](#)

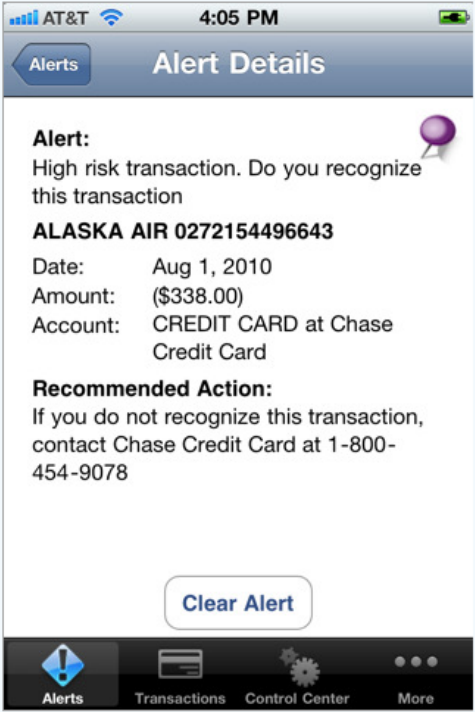
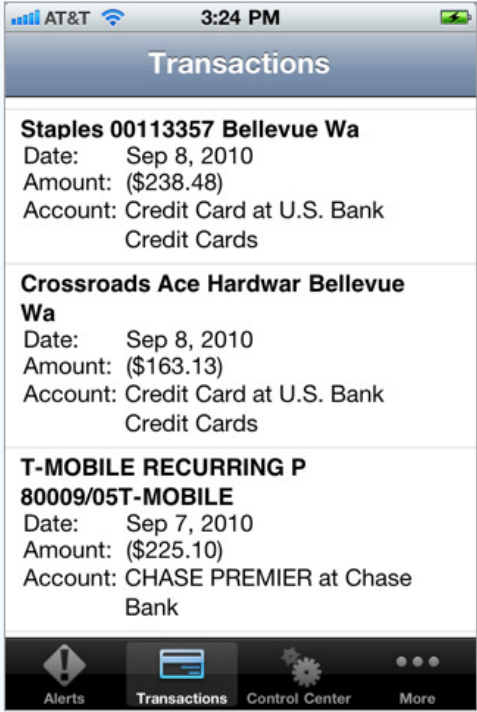


Description

Protect your financial transactions on the go! Use our PinPoint Fraud iPhone app to view your financial transactions, receive and view your alerts, change your notification settings, and access our Fraud Insider information. PinPoint Fraud Detector takes advantage of new features in iOS4 allowing you to share your mobile location direct from your

[PinPoint Fraud Detector Support](#) ...More

iPhone Screenshots



Free
Category: Finance
Released: Sep 29, 2010
Version: 1.1
1.1
0.9 MB
Language: English
Seller: Finsphere Corp
© 2010 Finsphere Corporation
[Rated 4+](#)

Requirements: Compatible with iPhone and iPod touch. Requires iOS 4.0 or later.

Customer Ratings

We have not received enough ratings to display an average for the current version of this application.

If you do not have an iPhone or Android device, you can access PinPoint from any browser-enabled smart phone by navigating to m.pinpoint-fraud.com.

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Cancelling Your PinPoint Subscription

To cancel your PinPoint subscription:

- Click the *My Profile* link on the page header menu bar
- Click the *Payment Information* tab
- Click the *Cancel Service* link to start the cancellation process. The Cancel Service page below will display in a new browser window.

Are you sure you want to cancel?

PinPoint Benefits you would lose:

- Active transaction monitoring
- Early warning notifications
- Access to information that helps keep your financial accounts safe

Having problems with PinPoint?

- Notifications arriving too frequently or not frequently enough?
[Change your preferences here](#)
- Stop an account from being monitored [here](#).
- Problems using the service?
[Contact us](#)

[Continue PinPoint Service](#) [Cancel service](#)

- Click the *Cancel Service* button.

The Cancel Confirmation page below will display.

Your service has been canceled

We're sorry to see you go.

If there is anything you'd like to share with us about the service or that we can do to earn back your business, please [contact us](#).

- Close the Cancel Confirmation window.

Note: You may also start the cancellation process by clicking on the 'Customer Support' link in the page header menu bar and following the link under 'Instructions on how to cancel your subscription'.

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Troubleshooting Guide

This Troubleshooting Guide is provided to help you resolve issues you may encounter with the PinPoint service. Should you require further assistance, please check for the most recent updates to customer issues in the PinPoint Customer Support Center. It's just a click away from anywhere in PinPoint. Enter the Customer Support Center by clicking the *Customer Support* link on the page header menu bar.

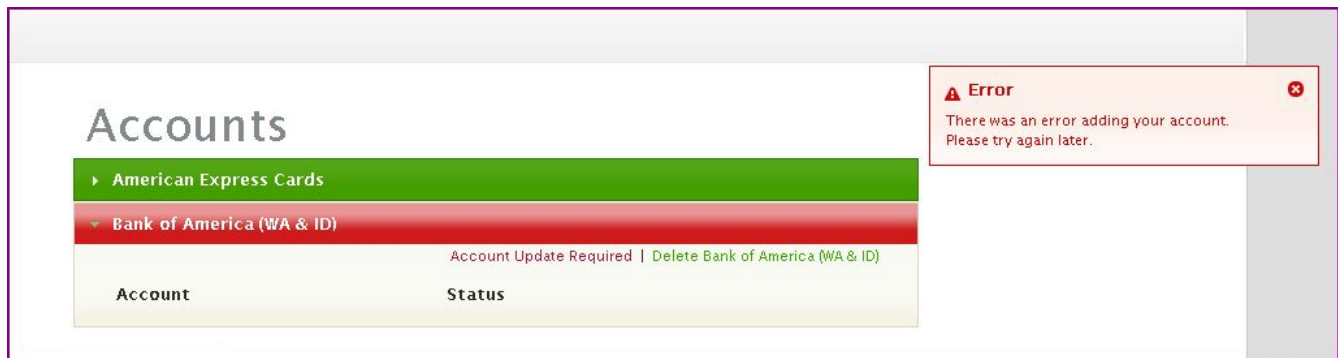
Should you not find the answer to your question in our Customer Support Center, email fraudsupport@pinpoint-fraud.com and a Customer Support representative will respond within 48 hours. Please include your PinPoint username in your email so that we may better serve you.

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Error Adding a Financial Account

PinPoint may at times encounter problems communicating with your financial institution when initially adding an account. This problem typically occurs when a user enters incorrect login credentials used to access their financial institution's online service site.

If this problem occurs, an error message will be displayed and the financial institution will be highlighted in red in the Account list.



To resolve this issue and restart monitoring of your account:

- Log into your PinPoint Account
- Click on the *My Accounts* tab. The financial institution will be highlighted in red.
- Click on the financial institution to expand the list of accounts.
- Click the *Account Update Required* link and follow the prompts.

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Error Monitoring a Financial Account

PinPoint may at times encounter problems communicating with your financial institution when retrieving your transactions for monitoring. This problem typically occurs when a user changes the login credentials used to access their financial institution's online service site.

If this problem occurs, the user will be notified as follows:

- Email: Email will have a subject of 'PinPoint Customer Alert Notification – User Action Required'
- My Accounts page: Financial institution is highlighted in red in the Account list.

The financial institution(s) currently experiencing problems will be highlighted in red on the My Accounts page.

Accounts

▶ American Express Cards	
▼ Bank of America (WA & ID)	
Account Update Required Delete Bank of America (WA & ID)	
Account	Status

To resolve this issue and restart monitoring of your account:

- Log into your PinPoint Account
- Click on the *My Accounts* tab. The financial institution will be highlighted in red.
- Click on the financial institution to expand the list of accounts.
- Click the *Account Update Required* link and follow the prompts.

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Known Issues

The following table lists the known issues, along with the target resolution date:

Issue	Suggested Workaround	Target Resolution Date

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