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1. Where do I go to sign up for Greenlight?



or [click here](#)

2. I need help, how do I contact Greenlight Customer Support?

Call: (888) 483-2645

Text: (404) 974-3024

Email support [@greenlight.com](mailto:support@greenlight.com)

Go to help center: <https://help.greenlight.com/hc/en-us>

3. Do MB&T clients get Greenlight for free?

Montecito Bank & Trust personal checking, savings and money market account clients are eligible for the Greenlight SELECT plan at no cost when they connect their MB&T bank account as a Greenlight funding source.

4. Is there a minimum age to use Greenlight?

There is no minimum (or maximum) age for a child to have a Greenlight card. The primary accountholder (parent) must be at least 18 years old and a U.S. resident.

5. How many parents and kids can share an account?

Each Greenlight account allows for 2 parents and up to 5 kids. Each parent may add their own funding sources.

6. Is this a debit or credit card?

Greenlight is a debit card for kids, not a credit card. Parents instantly load money from their bank account to their Parent Wallet in Greenlight. Once the money is loaded, they can immediately transfer the money to the child's spending account to make the funds available on their debit card.

7. Where is the Greenlight card accepted?

Greenlight cards are accepted anywhere Mastercard is accepted, online, and in-store. As the cards are intended for use by kids, there are restrictions in place to ensure the card cannot be used at certain companies and retailers. Greenlight can be used internationally in 150+ countries with no foreign transaction fees.

8. Is there an app for kids?

Kids and parents both use the same Greenlight app but have two different experiences and individual login credentials. The parent will use their own phone number as their username. If the child has a phone number of their own, they will use that phone number as their username, otherwise, parents can set up their child's login from the parent app under the child's profile settings

9. Is Greenlight safe?

The Greenlight card is issued by Community Federal Savings Bank, Member FDIC, pursuant to license by Mastercard International. Greenlight debit cards are FDIC insured up to \$250,000 and come with Mastercard's Zero Liability Protection. Greenlight blocks "unsafe" spending categories, sends real-time transaction notifications, lets parents turn cards off at any time, and gives parents flexible ATM and spending controls.

10. Is there a limit to how much I can load from my bank account or debit card into Greenlight?

The maximum balance a primary account (the Parent's Wallet) can hold is \$15,000, whereas each sub-account (the child's card) can support a total balance of \$7,500. For your protection, Greenlight has several funding and spending limits, which can be found [here](#).

11. How do I verify my funding source?

If you are prompted to verify your bank account when adding your debit card or manually adding your funding source, you will receive 2 small deposits of \$1.00 or less in your bank account within 1-2 business days. To verify your bank account as a funding source, you will need to input the 2 micro deposit amounts into your Greenlight app when prompted to verify.

12. Can I send money to my child's Greenlight card from MB&T Online Banking or the MB&T Mobile app?

No, Greenlight is its own separate individual app.

13. How long does it take for my child's Greenlight card to arrive?

After completing registration or requesting a replacement card, your debit card will arrive within 7-10 business days. If you would like to expedite your shipping for your card to arrive within 2-3 business days, you can call our customer service team at 888-483-2645 within 12 hours of signing up. You can request to have your shipping expedited for a one-time fee of \$24.99.

14. Can I order a Custom Card?

A Custom Card is a great way for your child's personality to shine on their debit card with an image that means the most to them. You can order a Custom Card for \$9.99 through the manage card settings on the child dashboard of the parent app.

15. How do I activate my child's Greenlight card?

When your child's card arrives, you can activate the card right from your parent app. From your parent dashboard you should see a notification prompting you to activate your child's card.

16. I signed up through the Montecito Bank & Trust link, but I was just charged a monthly fee.

Please make sure you have an MB&T account linked as a funding source in the Greenlight parent app. If you already have an MB&T account linked, please contact Greenlight Customer Service by calling (888) 483-2645 or texting (404) 974-3024 and inform them you would like to be added to the Montecito Bank & Trust partnership program.

17. I already use and pay for Greenlight; can I get it for free through Montecito Bank & Trust?

Existing Greenlight customers are eligible for a \$4.99/mo. discount on any subscription level when they connect their MB&T account as the Greenlight funding source. After connecting your MB&T checking account, call Greenlight at 888-483-2645 and request to be added to the Montecito Bank & Trust partnership program.

18. Can the Greenlight card be added to my child's mobile wallet (Apple Pay or Google Pay)?

Yes, you can link your child's card to Apple Pay or Google Pay for secure, contactless payments from their mobile phone (subject to Apple Pay or Google Pay age requirements). You may be required to call and validate your Greenlight account information when adding the card to your child's phone.

19. How can I check my child's spending history?

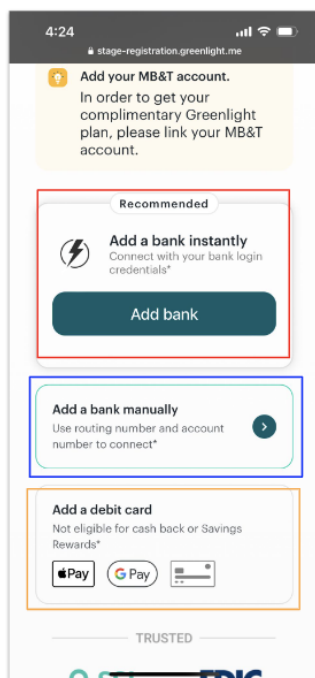
You can see your child's spending by going to the child's dashboard on the parent app.

20. How do friends and family send money to my child via Pay Link?

Once the Pay Link is received by your child's friend or family member, they will click the link and follow the prompts. Funds can be transferred to the child via Pay Link using a debit card, PayPal, Venmo, Apple Pay or Google Pay. Once the Pay Link is approved by the Parent on the Greenlight account, the funds and Pay Link message will transfer to the child's Greenlight card.

21. Is there more than one way to fund my Greenlight Account?

There are 3 ways to fund your account:



Add a bank instantly

- This process allows you to add a funding source via Plaid
- Enter your login credentials for your online banking and select the account you wish to connect to Greenlight

Add a bank manually

- Adding a bank manually requires that you enter your account and routing number.
- You will receive two microdeposits in your account in 2-3 days.
- Once these amounts are received, you can open the Greenlight app and enter the two microdeposit amounts to finish adding your bank account.

Add a debit card

- When adding a debit card you can choose to add it via apple pay, google pay, or by entering your debit card number directly.
- When you add a debit card, Greenlight will instantly pull two amounts from your funding source that add up to your initial load amount.
- **Example:** If the initial load amount is \$20, you may see a transaction for \$9 and a transaction for \$11 in your online banking. These two amounts will need to be entered into the Greenlight app to verify your debit card.

For assistance, please contact Greenlight Customer Service by calling (888) 483-2645.