

Greenlight Programs Frequently Asked Questions

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All Plans

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

Call: (888) 483-2645

Text: (404) 974-3024

Email support@greenlight.com

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

How do I fund my Greenlight Account?

There are 3 ways to fund your account: 1. You may connect an account instantly using your Online Banking credentials via Plaid. 2. You may add an account manually with an Account and Routing Number. This method requires confirming microdeposits in the Greenlight app and can take 2-3 days. 3. You can add a debit card. **Note: To be eligible for Greenlight Savings Reward, you must connect a bank account instead of a debit card.**

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 charge when they connect their MB&T bank account as a Greenlight funding source. MB&T clients are eligible for a discount on the **Infinity** plan (\$9.99 per month) and the **Family Shield** plan (\$18.99 per month.)

Is there a minimum age to use the Greenlight debit card?

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.

How many family members can share an account?

The Greenlight Select plan and Infinity plan allow for 2 parents and up to 5 kids. Each parent may add their own funding sources. The Greenlight Family Shield plan includes 2 parents, 5 kids and 2 elder adults.

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.

Is there an app for kids and older adults?

Kids, parents and older adults will use the same Greenlight app you see in the app store but have different experiences and individual login credentials. Parents can set up their child or older adult's login under their respective profile settings. The parents 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

Is the Greenlight debit card 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.

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. Daily ATM cash withdrawals are \$400 per child and \$600 per family. For your protection, Greenlight has several funding and spending limits, which can be found [here](#).

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.

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.

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.

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.

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.

I already use and pay for Greenlight; can I get a discount through Montecito Bank & Trust?

Yes! 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. You must have a qualified plan and an MB&T account as a funding source to qualify for the discount.

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

Yes, as soon as your child's card has been activated, 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. This feature is subject to Apple Pay and Google Pay age requirements.

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.

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 be transferred to the child's Spend account.

[More about Pay Link](#)

What are Greenlight's Savings Rewards? (Greenlight Select, Infinity Select and Family Shield Select Plans.)

Kids on Greenlight Select can earn 2% on savings, kids on Greenlight Infinity can earn 5% on savings, and kids on Greenlight Family Shield plan can earn 6% paid monthly on balances up to \$5,000 per family. On a monthly basis, Greenlight calculates a child's average daily savings balance, multiplies it by their percentage earned annually and divides that by 12 months to get their monthly reward. Then, the reward is deposited proportionally into General Savings and any active Savings Goals. Adults do not earn Savings Rewards.

To qualify for Greenlight Savings Reward, a Primary Accountholder or Authorized Approver must add a bank as a funding account, instead of a debit card. You can do this from the "Funding accounts" page in your Settings. The Primary account and all child and older adult accounts must also be in "Good Standing." To be considered in "Good Standing," (i) the account must be current on the payment of all monthly fees; and (ii) neither the Greenlight Wallet nor any child account shall have a negative balance.

[More about Saving Rewards](#)

Greenlight Infinity Select and Family Shield Select Plans Only

How does Greenlight's investing feature work?

Available on "Greenlight Infinity Select and "Greenlight Family Shield Select" plans, Greenlight's investing feature helps families learn about and participate in the stock market together. This educational account allows kids to research, monitor, and request to trade real stocks and ETFs on the New York Stock Exchange and NASDAQ— all with parental approval. Kids can start with as little as \$1 (and no fees). All investing accounts set up within

the Greenlight app are brokerage accounts in the Parent (Primary Accountholder's) name. All investing portfolios are standard brokerage accounts help in the primary parent's name. The primary parent is the sole individual responsible for placing trades, the owner of record for securities held in the accounts and will be responsible for filing all taxes associated with such securities. There is a \$5,000 daily limit for transfers to invest per family.

To set up Investing for Kids, you will need to go to the "investing" tile on each child's profile and answer questions to create their own "Invest Profile." When setting up any "Invest Profile" for the first time, a Primary Accountholder will be asked a few compliance questions and be presented with Terms and Conditions related to Greenlights Invest Account Services to accept.

© 2025 Greenlight Investment Advisors, LLC, an SEC Registered Investment Advisor provides investment advisory services to its clients. Investing involves risk and may include the loss of principal. Investments are not FDIC-insured, are not a deposit, and may lose value

[More about Investing](#)

How does location-sharing work?

Location sharing helps your family stay connected and gives you peace of mind by letting you see each other's locations in the Greenlight app. Location Sharing is only available with the Greenlight Infinity Select and Greenlight Family Shield Select plans. Greenlight's location sharing feature features seamless sharing across all devices and platforms. Simply toggle between the "family view" to see everyone's location or the "individual view" to focus on one person's location.

Location sharing must be set up on each individual device. For location sharing to work for everyone on your Greenlight account, each family member needs to turn on and complete location sharing setup from their own device while logged into their own Greenlight app. To make sure location sharing works properly, be sure your device settings are set to "Always Allow" location access.

[More about Location Sharing](#)

How do driving reports work?

Driving reports, along with real-time alerts and Crash Detection features, use your phone's activity and location to determine when your family member is in a moving vehicle as a driver or passenger. Driving Reports are available with the Greenlight Infinity Select plan and Greenlight Family Shield Select plan. Once enabled, Driving Reports can detect unsafe behaviors like speeding, phone usage while driving, hard braking or turning, and rapid acceleration. After a trip ends, you'll find a summary in the 'Safety Hub' under 'Trip History', including the route, trip score, and any unsafe actions that occurred. Trips remain in the 'Trip History' for 30 days.

To set up Greenlight Driving Reports, the driver must enable it in their own Greenlight app via the Safety tab, ensure location/motion is on and the phone has a signal; parents can then see reports and snapshots, but activation must happen on each device for features like Crash Detection and Real-Time Alerts to work.

[More about Driving Reports](#)

How does crash protection work?

Crash Detection is a feature available on Greenlight Infinity Select and Family Shield Select plans. When Crash Detection is enabled, the Greenlight app uses your phone's built-in sensors to monitor your drives – either as the driver or a passenger. If it picks up signs of a potential car crash, like a sudden stop or significant impact, the app steps in to send alerts to emergency contacts and emergency dispatch services.

For crash detection to work for your family, and for driving reports and real time alerts to populate for drivers, each individual must login to the Greenlight app on their own device and tap the safety tab at the bottom of the screen to begin the process of setting up all driving safety features on their own device.

[More about Crash Protection](#)

How do SOS alerts work?

SOS alerts are available through the Greenlight app with the Greenlight Infinity Select and Greenlight Family Shield Select plans. The SOS alerts are designed to provide help when you need it. Everyone can set up SOS alerts directly in the app, choosing which family members will receive the alert in case of emergency. When an SOS alert is activated, whether it's through the Greenlight dashboard or login screen, help is on its way. The alert can be sent to 911, family members or both. To enable this feature, it must be activated. Each family member needs to turn on and complete SOS alert setup from their own device while logged into their own Greenlight app.

[More about SOS alerts](#)

How does purchase protection work?

Purchase protection allows kids in the Greenlight Infinity Select and Family Shield Select plans to be reimbursed for the cost to repair or replace an item that was purchased in full with the Greenlight card if the item is damaged or stolen within 120 days of the date of purchase or delivery of the item (whichever is earlier), up to \$100 per item and an aggregate maximum of \$1,000 per card per calendar year.

Once signed up for Greenlight Infinity Select, or Greenlight Family Shield Select, your child must log into the Greenlight app for their purchases with their Greenlight card to be covered.

[More about Purchase Protection](#)

How does cell phone protection work?

Cell phone protection allows you to be reimbursed for the cost to replace or repair your child's cell phone if it's damaged, lost, or stolen for up to \$600 per claim subject to limits of 2 claims per calendar year and an aggregate maximum of \$1,000 per card per calendar year. A deductible of \$25 applies per claim. The coverage goes into place on the 1st of the month unless you join Greenlight Infinity Select, or Greenlight Family Shield Select after the 1st, then it would not start until the 1st of the following month.

For a cell phone to be registered for coverage, you must: 1) Add your child to the Greenlight app, 2) Add a phone number to your child's profile and 3) Sign into the Greenlight app from your child's cell phone using their account.

[More about cell phone protection](#)

How can I get covered for ID theft protection (Infinity Select and Family Shield Select plans.)

Greenlight Infinity Select and Greenlight Family Shield Select customers receive access to identity theft protection from Experian. These features include automatic security alerts, dark web monitoring, and identity restoration services for the whole family — at no extra cost.

To benefit from this service, you must enroll. You can access both your unique enrollment link and the Experian login page directly from your Greenlight app: Just navigate to your Settings in the Parent Dashboard, tap "Coverage," select "Identity Theft Protection," and follow the prompts to enroll.

[More about Identity Theft Protection](#)

Family Shield Plans Only

How do I set up monitoring for external accounts? (Family Shield Select plan.)

On the Greenlight Family Shield Select plan, Primary Accountholders, older adults, and young adults/child users are welcome to link their individual accounts for external account monitoring. External account monitoring is a service that allows you to keep track of activity on your accounts held at other financial institutions to detect suspicious activity, prevent incremental losses from fraud, and ensure your accounts remain secure from unauthorized use.

There is no limit on the number of accounts you can link to be monitored. As long as the financial institution you'd like to link is available in Plaid, a service we use to add your bank account instantly and securely to Greenlight, you are welcome to add it.

To enable an account for account monitoring, tap on Activate Account Monitoring from the dashboard for your Greenlight app. When permissions are enabled, Primary Accountholders and Authorized Approvers have the option to link the Primary Accountholder, older adult, and child's accounts for external account monitoring.

[More about external account monitoring](#)

How do I sign up for Identity Theft Coverage? (Greenlight Family Shield Select plan only.)

Greenlight Family Shield families can recover expenses up to \$1 million if your loved one's identity is used to take out loans, apply for credit cards, or apply for financial services under their name. Coverage is provided to the primary account holder, students under 25

and seniors whose finances they assist with through the Greenlight Family Shield Select Plan.

Your coverage begins when you subscribe to the Greenlight Family Shield Select plan and ends when you cancel your subscription or downgrade from the Greenlight Family Shield Select plan.

[More about identity theft insurance coverage](#)

How can I get covered for deceptive transfer insurance? (Family Shield Select plan.)

Deceptive transfer fraud happens when someone tricks you into transferring personal property or account funds by pretending to be someone you trust, like a family member, friend, or someone you know professionally. You're automatically covered by Greenlight's Deceptive Transfer Fraud Coverage if your external financial accounts are monitored by Greenlight. If you or a family member is deceived into sending cash or investments to an imposter posing as a trusted person or business, this coverage will reimburse losses up to \$100,000 (with a \$1,000 deductible).

To be covered, you must have account monitoring activated on the impacted account. Your coverage begins when you subscribe to the Greenlight Family Shield Select plan (if account monitoring is activated) and ends when you cancel your subscription or downgrade from the Greenlight Family Shield Select plan.

[More about Deceptive Transfer Insurance](#)