



# Mint Getting Started Guide for Financial Institutions

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*Financial Institution Support – OFX Connectivity Group*

# Table of Contents

- MINT GETTING STARTED GUIDE ..... 3**
  - ABOUT THIS GUIDE ..... 3**
- ABOUT MINT ..... 4**
  - WHAT IS MINT? ..... 4**
  - FEATURES ..... 4**
  - MINT SECURITY ..... 5**
  - MINT SECURITY Q&A ..... 5**
- CREATE YOUR MINT ACCOUNT ..... 6**
- ADD ACCOUNTS AND UPDATE YOUR DATA ..... 8**
  - HOW DOES IT WORK? ..... 8**
  - SET UP A FINANCIAL INSTITUTION ACCOUNT ..... 8**
  - UPDATING YOUR ACCOUNTS ..... 9**
- MINT MOBILE APP ..... 10**
  - MINT FOR YOUR MOBILE DEVICE ..... 10**

## Mint Getting Started Guide

*Thank you for choosing Mint!*

### About this Guide

This guide helps you get started with Mint as quickly as possible. You'll learn:

- What is Mint?
- How to sign up to use Mint.
- How to add online banking accounts to view in Mint.
- Information about our Mint Mobile App.



## About Mint

### What is Mint?

Mint is a personal financial management tool. You can see your account balances in one place, so it's easy to review your spending, set up budgets, and keep track of your financial life.

### Features

- **Simple and free:** It's free and easy to get started, and Mint can connect to almost every US financial institution. In just minutes, you'll see where your money is going and get ideas on how to stretch it farther.
- **Stay up-to-date as it happens:** Mint automatically updates and categorizes your information in real time. From your bank accounts and credit cards to retirement accounts and more, we'll crunch the numbers as they happen so you always know where you stand.
- **Custom tips and savings:** Because Mint knows what's going on with your money, we can help you find savings along the way. We analyze thousands of checking, savings, credit card, brokerage, CD and IRA rollover offers, and make recommendations that will save you the most based on your lifestyle and goals.
- **Create budgets you can actually stick to:** We calculate average spending by category with a click so you can easily create a budget based on spending patterns. See how much you're spending on what, year-to-year or month-to-month. Create and adjust budgets as you go based on what you actually do.
- **Truly free Credit Score:** Knowing your credit score can help you get the things you want. Get your free score now, no credit card required.
- **We're on alert, so you don't have to be:** Mint has more than 20 types of alerts to notify you of fees, remind you to pay bills and warn you if you're going over budget. Plus, we'll send you a summary of your spending and saving so you know exactly where you stand.
- **Easy to personalize:** Mint has hundreds of categories, and it's easy to rename or re-categorize any transaction as you please. You can even add your own categories and have Mint automatically apply them every time.
- **Your portfolio and finances together:** Investing is a huge part of your financial life, and we help you stay on top of yours every day. Compare your portfolio to market benchmarks, and instantly see your asset allocation across all of your investment accounts like 401(k), mutual funds, brokerage accounts, even IRAs.

## Mint Security

Millions of users trust Mint with their information. That's because Mint uses the same 128-bit SSL encryption and physical security standards as your bank. Mint is also verified and monitored by online security experts at TRUSTe and VeriSign, among others.

- **Extra security for mobile:** We safeguard Mint with your own 4-digit PIN so only you can view your account. If your mobile device is ever lost or stolen, you can delete all your account information remotely.
- **Protection 24/7 and Notifications:** We don't just monitor your data on our own systems. If we see any large or unusual spending on one of your accounts we'll let you know right away.

## Mint Security Q&A

**Q: *How secure is the login information that I store in Mint?***

A: Mint stores your login user name and passwords securely in a separate database using multi-layered encryption. Also, Mint only stores login credentials to save you the effort of entering them when it gathers data from your financial institutions.

**Q: *Am I at greater risk of someone stealing my identity by using Mint?***

A: No. Mint does not require any personally identifiable information for you to create an account. Your email address, zip code and a password you create are all you need to start using Mint.

**Q: *What if I lose my mobile device or someone steals it?***

A: You can use Mint.com to manage the mobile devices associated with your Mint account. On the website, you can remove mobile access to your account, change your password, or delete the account entirely.

The Mint Mobile app also allows you to set a 4-digit PIN to help keep you protected. You can find this in the Settings dialog in the Mint Mobile app.

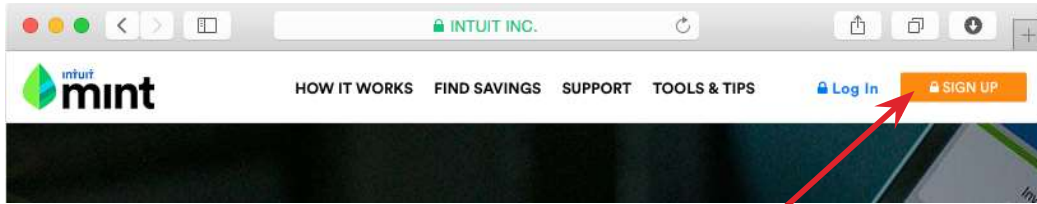
**Q: *How can I close my Mint Account?***

A: Log into your Mint account. Go to Your Profile and click **Delete Your Mint Account**. After you confirm the deletion, your Mint account and data will be removed.

## Create Your Mint Account

Use this section to create a Mint account. It's very easy to sign up and get started.

1. Go to Mint.com in your favorite browser and click **Sign Up** at the top right.




Click Here

2. You'll navigate to a page with product options. Mint has three services:
  - Mint for financial management.
  - Mint Bills for bill payment.
  - Mint Credit Score to see your FICO credit score for free.

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# Where would you like to start?




**Mint**

**See all my finances in one place & create a budget**

- Mint syncs your accounts, cards and investments
- See what you have and what you owe
- Enjoy customized tips and budgets

[START NOW FREE](#)




**Mint Bills**

**Get all my bills together & paid on time**

- Mint Bills organizes your bills in one central place
- Get alerts when bills are due
- Never pay another late fee

[START NOW FREE](#)



**Mint Credit Score**

**See & understand my credit score for free**

- Mint Credit Score gives you a free summary in minutes
- Learn steps you can take to improve it
- Enjoy peace of mind with daily monitoring

[START NOW FREE](#)

Click Here

3. Click **Start Now Free** under the service you want to use. These instructions expect you to click the option for the Mint service.
4. Mint asks you to enter some basic information to configure your account. Complete the fields and click **Sign up**.

## Create a new account

**Your Email**

**Confirm Email**

**Country**

**Zip Code**

**Password**

**Confirm Password**

Yes, I agree to the Mint [Terms of Use](#).

### Why you'll love it

- See all your accounts in one place
- Set a budget and pay down your debt
- Find the best ways to grow your money
- Stay [safe and secure](#)

5. You'll get an email confirmation to activate your account. Click the activation link in the email.
6. That's it! Your Mint account is ready for you to add your financial institution accounts and start gathering your data.

## Add Accounts and Update Your Data

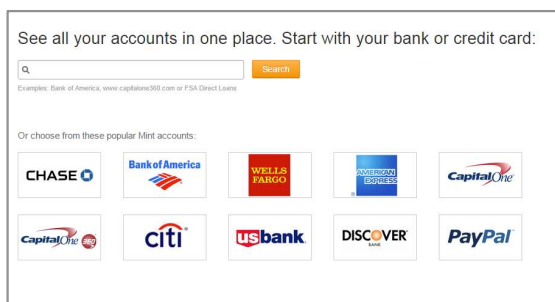
### How does it work?

Mint connects to your data through your financial institution's website. You'll enter the same credentials in Mint that you use to log into your bank's online banking webpage.

### Set up a Financial Institution Account

If you have never used Mint to connect to your bank:

1. Go to Mint.com and log in.
2. The account setup process will start automatically.



3. If you see your bank's logo here, just click that bank icon to proceed. If you don't see your bank logo, type your bank name in the search field and click Search.
4. In the search results, click your bank name, and you will see a login screen.



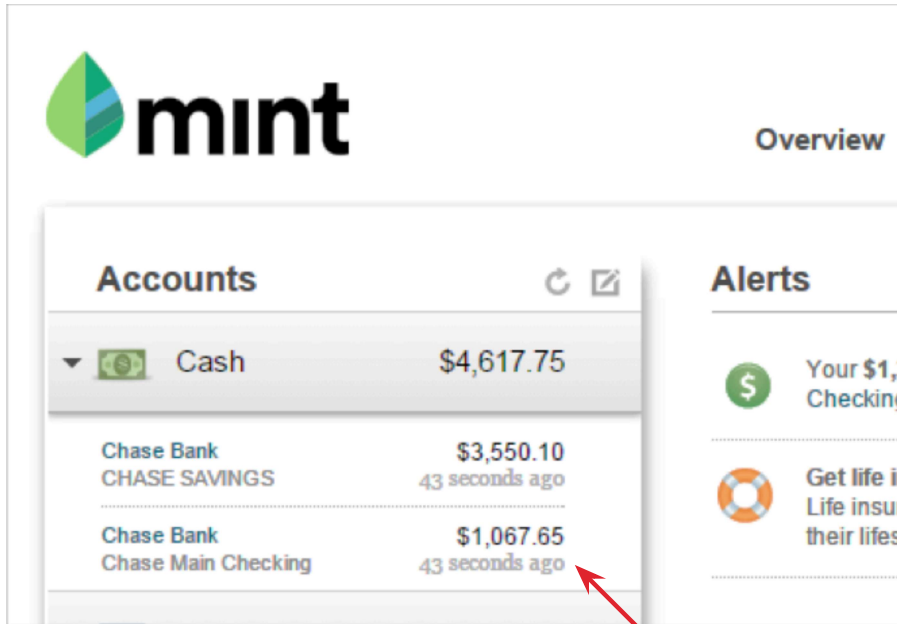
5. Enter the login credentials you use on your bank's website and click Connect Securely.
6. You're done! Mint will now download your account data.

To add more accounts at any time, log into Mint.com and click Accounts. Follow the prompts for each account you wish to add.



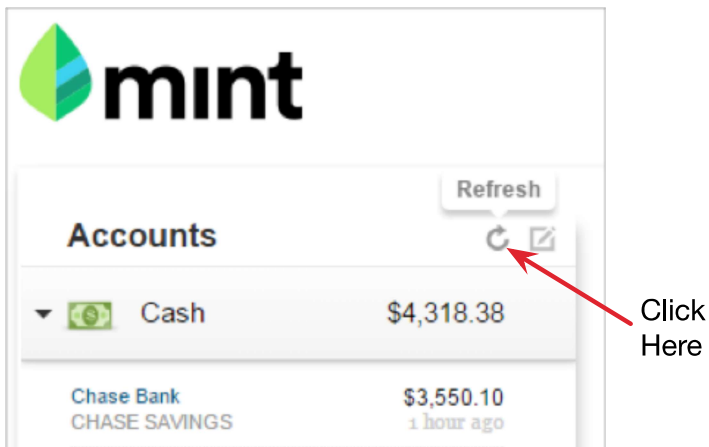
## Updating Your Accounts

When you log into Mint, your accounts automatically update and categorize transactions. The Accounts list shows you a timestamp for its most recent update



Last Update

You can also refresh your accounts in Mint to see if new transactions have posted. To do so, click the Refresh icon.



Click Here

## Mint Mobile App

### Mint for Your Mobile Device

Mint is also available when you need to access your financial information on the go. The Mint Mobile app supports Apple, Android, Amazon and Windows mobile devices. You can download the mobile applications from these app stores:



Requires iOS 7.0 or later. Compatible with iPhone, iPad, and iPod touch. This app is optimized for iPhone 5, iPhone 6, and iPhone 6 Plus.



Supports devices running Android 4.0 and up.



Supports devices running Android 4.0 and up as well as Amazon Fire Phone.



Works with Windows Phone 8.1 and Windows Phone 8.

To setup the Mint app on your mobile device, follow the instructions for your respective device.

You must have a Mint account to use the Mint mobile app. If you don't have a Mint account, you can set one up for free using the "Signing Up For Mint" section of this guide.