

*** USER'S MANUAL ***

FCC ID : VRF-BL01

WARNING STATEMENT

NOTE: THE MANUFACTURER IS NOT RESPONSIBLE FOR ANY RADIO OR TV INTERFERENCE CAUSED BY UNAUTHORIZED MODIFICATIONS TO THE EQUIPMENT. SUCH MODIFICATIONS COULD VOID THE USER'S AUTHORITY TO OPERATE THE EQUIPMENT.

THIS DEVICE COMPLIES WITH PART 15 OF THE FCC RULES. OPERATION IS SUBJECT TO THE FOLLOWING TWO CONDITIONS: (1) THIS DEVICE MAY NOT CAUSE HARMFUL INTERFERENCE, AND (2) THIS DEVICE MUST ACCEPT ANY INTERFERENCE RECEIVED, INCLUDING INTERFERENCE THAT MAY CAUSE UNDESIRE OPERATION.

The Federal Communication Commission Statement

This equipment has been tested and found to comply with the limits for a Class B Digital Device, pursuant to Part 15 of the FCC rules. These limits are designed to provide reasonable protection against harmful interference in a residential installation. This equipment generates, uses and can radiate radio frequency energy and, if not installed and used in accordance with the instruction, may cause harmful interference to radio communication. However, there is no guarantee that interference will not occur in a particular installation. If this equipment does cause harmful interference to radio or television reception, which can be determined by turning the equipment off and on, the user is encouraged to try to correct the interference by one of more of the following measures: -

- **Reorient or relocate the receiving antenna.**
- **Increase the separation between the equipment and receiver.**
- **Connect the equipment into an outlet on a circuit different from that to which the receiver is connected.**
- **Consult the dealer or an experienced Radio/TV technician for help.**

Use only shielded cables to connect I/O devices to this equipment. You are cautioned that change or modifications not expressly approved by the party responsible for compliance could void your authority to operate the equipment.

1. This device may not cause harmful interference and
2. This device must accept any interference received, including interference that may cause undesired operation.



User Manual Blinger – BL01

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A. The Blinger

Congratulations on acquiring a Blinger. You are about to “put your whole bank account in your pocket and enjoy access to your money like ever before.”

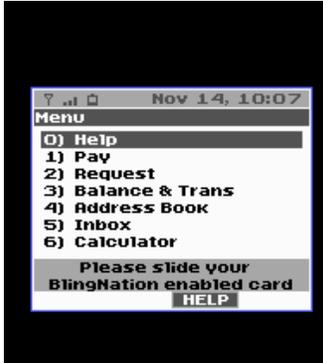
Blinger’s parts:



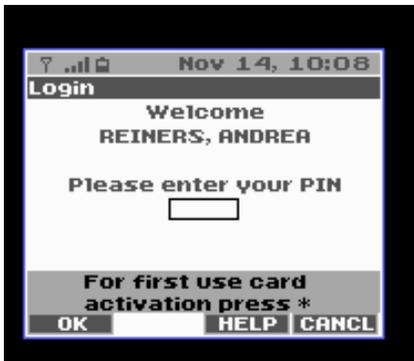


B. Activating your Blinger

Insert your BlingNation enabled card into the back of the Blinger's card slot. Please make sure that the magnetic band is facing you on your right side.



To start using your Blinger you need to enter your card's 4-digit PIN and press the OK soft key. You will be prompted to enter this PIN each time you insert your card in the back of your Blinger, and when you send and cancel payments on your Blinger.

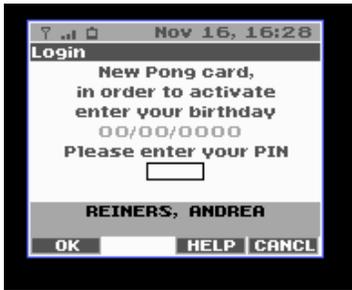


B.2 First-time Card Activation

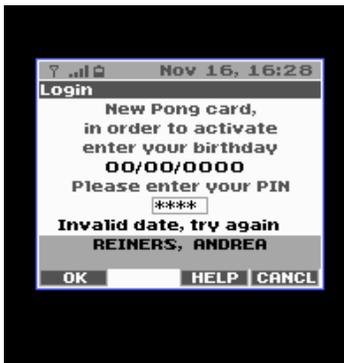
This is a onetime card activation process. You will never be prompted to enter this information again. If your card has been activated via web or phone you should not be prompted to enter this information. Please contact Customer Service at (866) 508-2067 if you are prompted to enter this information again. To activate your card, enter your date of birth in the following format: MM/DD/YYYY. The date of birth needs to coincide with the information provided on your application.

At this stage you will be prompted to select a 4-digit PIN for your BlingNation enabled card. Please select and enter a 4 digit PIN now. Please note that your 4-digit PIN number will be used on your Blinger, on ATM's and Point of Sales. This 4-digit PIN is confidential; do not share it with anyone.





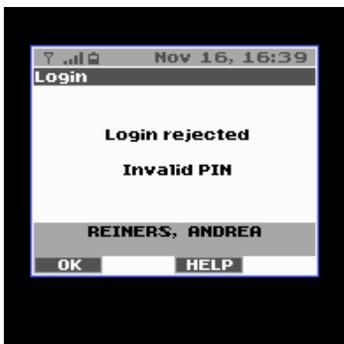
Your entry doesn't match our records. If you enter a wrong date of birth again your card will be disabled. You can try again or call Customer Service at (866) 508-2067.



To start using your Blinger you need to enter your card's 4-digit PIN and press the OK soft key. You will be prompted to enter this PIN each time you insert your card in the back of your Blinger, and when you send payments and cancel transactions from your Blinger.

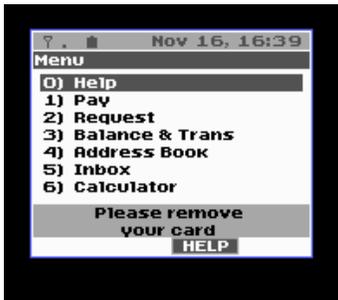


You have entered an incorrect PIN. If you enter a wrong PIN again your card will be disabled for use in the Blinger. You can try again or call Customer Service at (866) 508-2067.





You must remove the card from your Blinger and start the login process again. If you have any problems in the login process, please contact Customer Service at (866) 508-2067.



You are in the process of logging into your account. This process might take a couple of minutes and can vary depending on the amount of information being pulled from your account. Don't worry: your Blinger does not store this information. If you have been waiting for more than 10 minutes, please remove the card and try again. If problem persists please call Customer Service at (866) 508-2067.



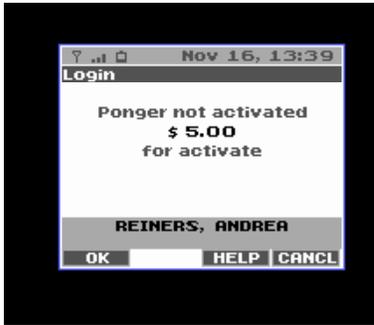
Congratulations, you have successfully logged into your account. Your name should be displayed in the main screen. Press the OK soft key to access your Blinger's main menu and start enjoying access to your money and account like never before.



Terms and Conditions:

IF YOU DO NOT AGREE, NOTIFY BLINGNATION® IMMEDIATELY; DO NOT ACCEPT DELIVERY, DO NOT USE THE PRODUCT, AND DO NOT ACTIVATE THIS PRODUCT.

Please visit www.blingnation.com, www.blingerstore.com and the Terms and Conditions received with your BlingNation enabled card for details on fees and charges related to your BlingNation enabled card and Blinger device.



You have successfully logged into your account. Your name should be displayed in the main screen as well as your account balance. Press the OK soft key to access the main menu and start enjoying access to your money and account like never before.



This is the main Menu. Use the track wheel or keypad to select the desired option and then click on it or press the OK soft key. You can also use the keypad directly to select your option by entering the corresponding menu number.

From the **Pay** Menu you are able to initiate payments.

From the **Request Pay** Menu you are able to initiate payments requests.

The **Balance & Activity** Menu you can check your remaining balance, recent account activity and pending transactions.

The **Address Book** allows you to save information of commonly used contacts.

The **Calculator** allows you to initiate a payment or a request payment.





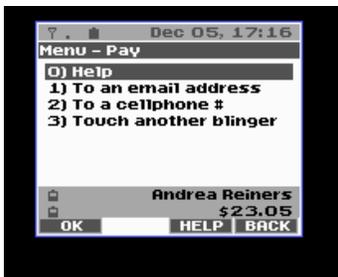
Your Blinger has been disabled. Please call Customer Service at (866) 508-2067.



C. Using the Blinger

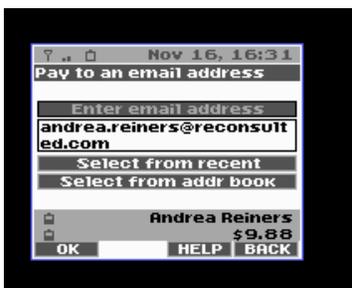
C.1. Making a Payment

This is the Pay Menu. From here, you are able to initiate payments. To initiate a payment to an email, a mobile phone or another Blinger use the track wheel and select the desired option. You must press the BACK soft key to return to the main menu.



C.1.1 Payment through an email

Use this payment option to send a payment through an email address. Please enter the email address of the person to whom you want to send the payment. You can also select an address from your list of recent transaction or from your address book. This is step 1 of 5.

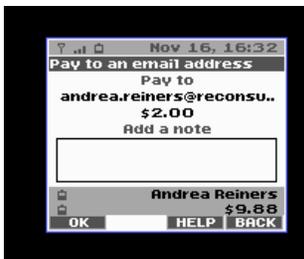




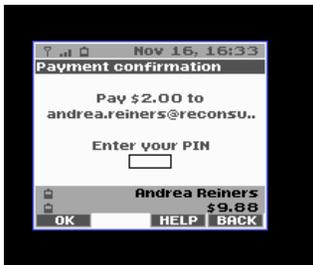
Enter the amount you wish to send. The amount is in USD and should be entered in the following format: XX.XX. This is step 2 of 5.



If you wish, you can enter a message that will be delivered to the payee along with the payment information. The message cannot exceed 50 characters. This is step 3 of 5.



Use the keypad to enter your card's 4-digit PIN number to complete the transaction and press the OK soft key. This is step 4 of 5.



You entered an incorrect PIN number. You can try again. Remember that your card will be disabled if you enter a wrong PIN again.

