

Mydoh Frequently Asked Questions

Below you will find a list of the most common questions and answers about using a Mydoh card at a Scholastic Book Fair. For further information, please refer to the [Mydoh x Scholastic webpage](#).

Q. What is the Mydoh Smart Cash Card?

The Mydoh Smart Cash Card is a reloadable digital and physical Visa prepaid card for kids, issued by Royal Bank of Canada. There is no interest rate charged on the card, or risk of debt. Kids can only spend the money that is available on their card's balance. There are two versions:

- Digital card: Your kid's digital card will be activated as soon as they sign up and log into their Mydoh account.
- Physical card: When you register your kids on the Mydoh app, you can order a Classic Mydoh Smart Cash Card for them at no additional cost.

Q. Who is Mydoh for?

Mydoh has been designed for kids ages 6–17 years old. It allows youth to gain real-life financial experience by earning, spending, and saving real money.

Q. How is a Mydoh card different from a debit card?

The Mydoh Smart Cash Card is not the same as a debit card. It is a reloadable digital and physical Visa Prepaid Card for kids. However, like a debit card, kids can only spend the money available in their Mydoh wallet.

Q. Is the Mydoh card a Visa card?

The Mydoh Smart Cash card is a Visa prepaid card, but it is not the same as a credit card. Unlike a credit card, there is no interest rate charged, or risk of debt for kids and teens.

Q. Is there a charge for signing up with Mydoh?

No. Mydoh wants to make financial literacy accessible to all families across Canada. Sign up for Mydoh at no cost, no monthly fee, and no commitment!

Q. Are there limitations in the province of Quebec?

No, Mydoh is available across Canada and the app and additional resources are available in French for the Province of Quebec.

Q. Can multiple cards be issued for one account in the household?

Parents and guardians can sign up for the Mydoh app for no monthly fee and add up to five kids on one account.

Q. Does my child need to have an email address to have a Mydoh card?

In order for your child to have a Mydoh card, they need to have their own Mydoh account—and in order to have their own Mydoh account, they need to sign up with a unique email.

Q. Will my child receive marketing emails from Mydoh?

No. Mydoh does not communicate directly with kids. All communications are addressed to parents.

Q. Does Mydoh share my child's information with third parties?

No. All data is encrypted and only accessed for legible business reasons. That means only the people who need to see it can see it, and it is never shared with third parties.

Q. What can I do if my child does not have a smartphone?

You can order your child a free physical Mydoh Classic card. You can monitor your child's expenses, chores, and allowances through your own smartphone.

Q. How do I order a physical card for my child?

Once you have completed the sign-up process, please follow these steps to order a card:

1. Sign in to your Mydoh parent account (not your child's account).
2. Scroll to the appropriate child's name on your 'Home' tab.
3. Tap 'Manage' and then select 'Order Now' under the available physical card options.
4. Review your mailing address and edit it if necessary.
5. Tada! Your child's physical card has been ordered and will be mailed out within 5–7 business days.

Q. How long does it take to get a Mydoh card?

The classic Mydoh card will arrive 5–7 business days after you order it through the app.

Q. What information is printed on the physical Mydoh Classic card?

The Mydoh physical card contains the cardholder's name (your child's name), the expiry

date, card number, and CVV or Security Code.



Q. How do I add funds to my child's card? How long does it take?

Parents can send money through the Mydoh app. Select 'Send Money' below your child's name on your 'Home' screen or select 'Send Money' on the 'Wallet' screen. You can add funds to your Wallet via RBC Online Banking, Visa or Mastercard Debit, or Interac e-Transfer. The funds are deposited instantly to your child's card.

Q. Can anyone contribute to the Mydoh balance? Can grandparents, etc. load too? Or only whoever made the account?

Currently only parents can contribute to a child's account balance.

Q. Do you have to wait to receive the physical card to add it to your digital wallet?

No. The digital card will be activated as soon as your child signs up and logs into their Mydoh account. No wait time!

Q. Can parents lock/freeze the card if it's lost?

Parents have ultimate oversight to lock/freeze the card and can access their child's card controls through their parent app. You can lock your child's digital and/or physical Smart Cash Card at any time.

Q. Is a PIN number required to make purchases on wireless terminals?

There is no PIN required to make purchases. Your child can make purchases in-store wherever Visa is accepted by tapping or inserting the physical card at in-store terminals.

Q. Does the Mydoh Smart Cash Card work with ApplePay/GooglePay/Samsung Pay?

Apple Pay: Kids who are 13 and older can use Apple Pay for in-store purchases by adding their Smart Cash Card to their Apple Wallet, right from the app.

Note: The Smart Cash Card is currently unavailable to be used on Google Pay and Samsung Pay.

Q. Can my child use Mydoh at other retailers? Can they make online purchases?

Yes! Mydoh is accepted at any physical or online retailer where Visa is accepted. Card details to make online purchases can be found in the 'Wallet' tab on the bottom of the home screen in the app, including card number, expiry date, and CVV.

Note: The Mydoh Smart Cash Card is set up to block various merchant category codes that are deemed inappropriate for youth, such as gambling and alcohol purchases.

Q. Can I transfer funds out of the account?

Yes, parents can withdraw funds from their parent account. Please follow these steps to withdraw the funds from your family's Mydoh account:

1. [Transfer funds from your child's account to your account](#)
2. [Withdraw funds from your Mydoh Wallet](#)

Q. If something goes wrong with my Mydoh card, who do I contact?

To speak to support, please log in to your parent account, tap the settings gear at the top right hand corner of the screen, select the 'Help' tile, then 'Chat with us'. If you don't have an account yet, you can contact support through our email at support@mydoh.ca, or give us a call at 1 (888) 696-9364.

Q. Can a Mydoh account be closed?

Before Mydoh can assist with closing your account, please ensure all funds have been withdrawn from the account. After all funds have been withdrawn, please contact Mydoh support through the in-app chat and a member of the support team will assist you with next steps. If you cannot access your Mydoh app, please reach out to the support team via email at hello@mydoh.ca

Q. Is Scholastic affiliated with Mydoh?

Scholastic Book Fairs has chosen to collaborate with Mydoh as a preferred cashless payment solution. Scholastic is not affiliated, associated, or in any way officially connected



with Royal Bank of Canada, Mydoh, or any of its subsidiaries or its affiliates. The official Mydoh website can be found at <https://www.mydoh.ca/>.

Q. Why is Scholastic Book Fairs partnered with Mydoh as its preferred cashless option?

Schools that have moved to a cashless model have been asking for a cashless payment option that students can use at the Book Fair. Scholastic has chosen to accept Mydoh as their preferred cashless payment option.

For more information, visit the Mydoh website at <https://www.mydoh.ca/>.