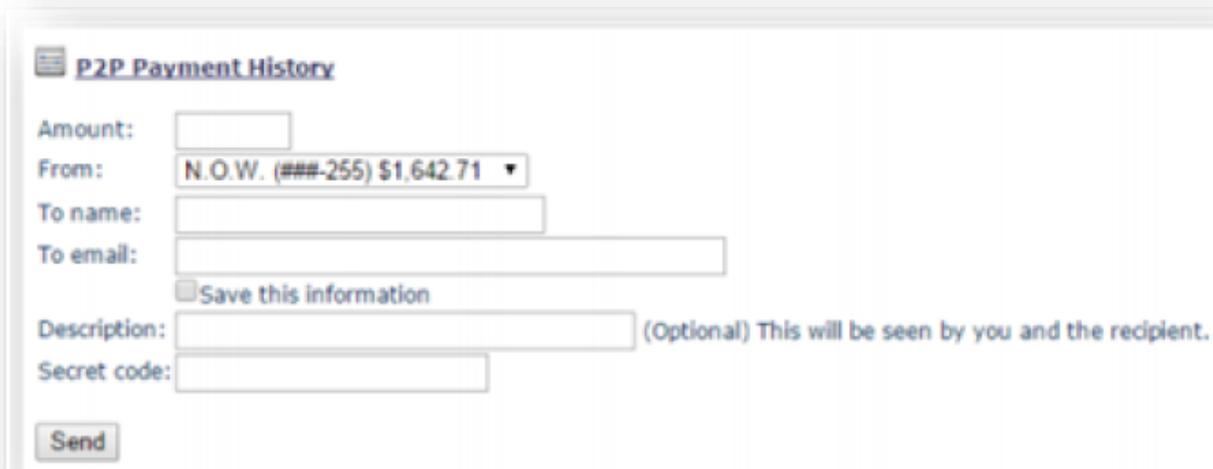


P2P Payments

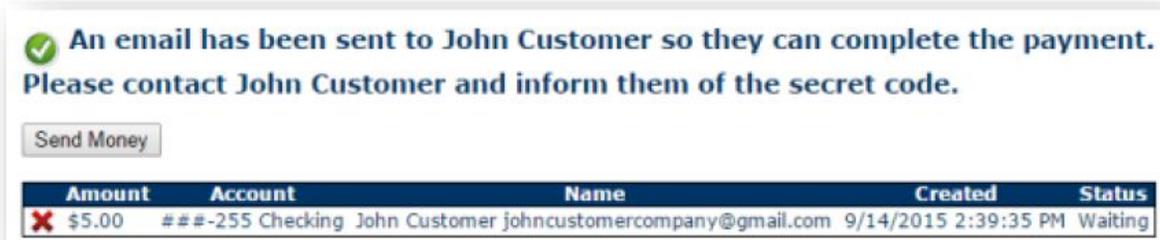
The **P2P Payments** option under the **Transfers** heading allows you to create a person-to-person payment. If enabled, you can complete a form on the online banking site to create and send payments to other individuals.

1. Enter information about the payment receiver, like **Email address**, **Amount** and a **Secret Code**.



The screenshot shows a web form titled "P2P Payment History". It contains several input fields: "Amount:" with an empty text box; "From:" with a dropdown menu showing "N.O.W. (###-255) \$1,642.71"; "To name:" with an empty text box; "To email:" with an empty text box; "Description:" with an empty text box and a note "(Optional) This will be seen by you and the recipient."; and "Secret code:" with an empty text box. There is a "Save this information" checkbox and a "Send" button at the bottom left.

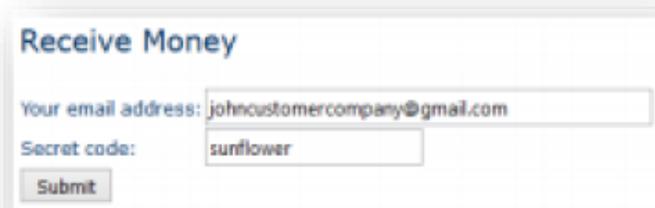
2. Click the **Send** button to send the receiver an email notification, containing an access link to the **Receive Money** online form.



The screenshot shows a confirmation message with a green checkmark icon: "An email has been sent to John Customer so they can complete the payment. Please contact John Customer and inform them of the secret code." Below the message is a "Send Money" button and a table with the following data:

Amount	Account	Name	Created	Status
✘ \$5.00	###-255 Checking	John Customer johncustomercompany@gmail.com	9/14/2015 2:39:35 PM	Waiting

3. The receiver can click on the provided link to open the **Receive Money** online form. They must enter the same email address and the **Secret Code** you entered when you completed the **P2P Payment History** form. The **Secret Code** is not contained within the email and must be obtained directly from you (the sender).



The screenshot shows a web form titled "Receive Money". It contains two input fields: "Your email address:" with the value "johncustomercompany@gmail.com" and "Secret code:" with the value "sunflower". There is a "Submit" button at the bottom left.

4. If the correct information was entered, the receiver can enter their **Checking** or **Savings** account information. This is where the payment will be sent. Once the information has been entered and the **Send Money** button clicked, they will see a message at the top indicating that the money has been sent.

Receive Money

✔ The money has been sent. It will take 1-2 business days for the deposit to be completed in your account.

Amount	From	Status
\$5.00	Frank P Customer	Transferred 9/14/2015

MEMO

:05396240? 9944444433 203

Routing Number Account Number Check Number (Not required)

Account Owner Name: Frank K Customer

Bank Routing Number: 114923756

Account Number: 123123

Account Type: Checking Savings