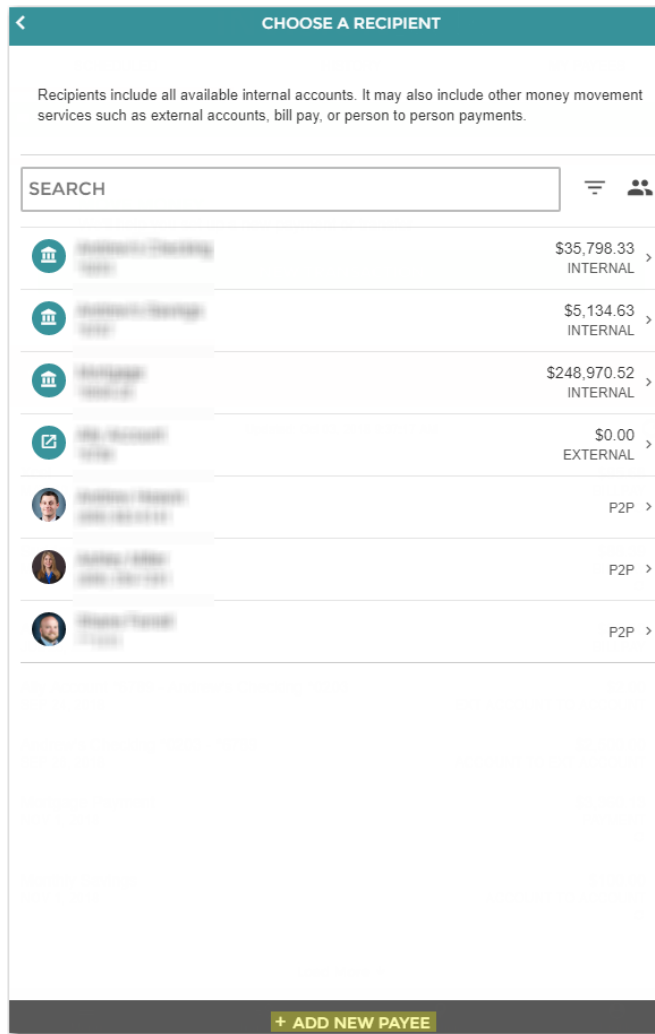


Customer Instructions

Once the customer logs in after being enabled, they will click on **Move Money** and have a new option when adding payees from the My Payees screen OR by initiating a New Transaction and choosing “+ Add New Payee” on the Recipient screen:



They will select “Person to Person” on the Add New Payee screen and then enter the Payee information:

The screenshot shows the 'ADD NEW PAYEE' screen with the question 'What type of payee is this?'. There are two main options:

- PERSON TO PERSON**: Select this option to create a P2P payee. A mouse cursor is pointing at this option.
- EXTERNAL ACCOUNT**: Select this option to create an external account.

When entering Payee info, the customer has 3* options:

Text option is only available if bank offers Text Alerting/Banking

1. Send email, send text, or have payee enter card info on senders' phone:

The screenshot shows the 'ADD NEW PAYEE' screen with the 'PERSON TO PERSON' section selected. It includes the following elements:

- An 'ADD PHOTO' button.
- Fields for 'FIRST NAME' and 'LAST NAME', both marked as 'required'.
- A 'PAYMENT METHOD' section with the instruction 'Please choose how you would like to pay this person.' and three options: 'Send Via Email' (highlighted in green), 'Send Via Text Message', and 'Enter Payee Debit Card'.
- A 'SEND VIA EMAIL' section with the instruction 'This will send a message containing a registration link to the email address provided. The recipient will use the link to visit a secure site to enter debit card details needed for payments to process.' and an 'EMAIL ADDRESS' field marked as 'required'.

- 2. Enter Payee's email and an email will be sent to payee asking them to enter their card info:

ADD NEW PAYEE

PERSON TO PERSON

ADD PHOTO

What do you want to call this payee?

FIRST NAME
Jane

LAST NAME
Doe

Enter payee info:
Please enter contact information or card details to proceed ✓

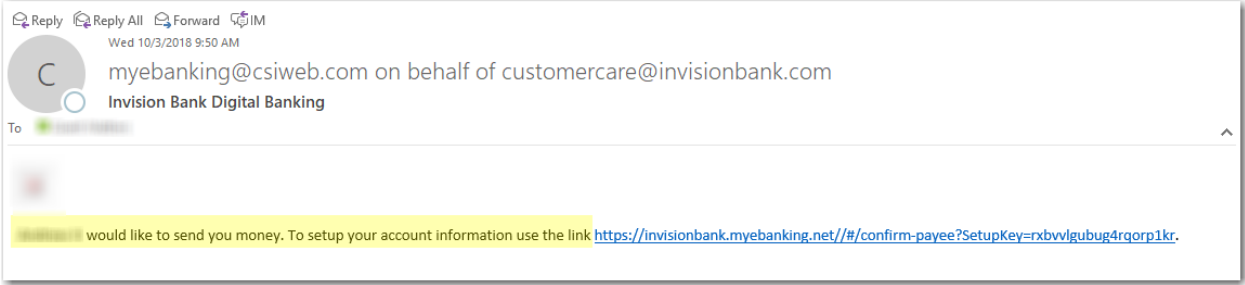
EMAIL ADDRESS
jane.doe@csiweb.com

MOBILE PHONE NUMBER

CARD NUMBER

EXPIRATION DATE

SAVE



3.* Enter Payee's phone number to send them a text asking them to enter their Card info:

ADD NEW PAYEE

PERSON TO PERSON

ADD PHOTO

What do you want to call this payee?

FIRST NAME
Jim

LAST NAME
Doe

Enter payee info:
Please enter contact information or card details to proceed ✓

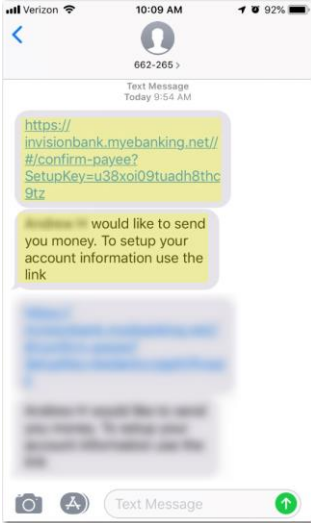
EMAIL ADDRESS

MOBILE PHONE NUMBER
(555) 555-5555

CARD NUMBER

EXPIRATION DATE

SAVE



Once all required info is entered by the recipient, you are ready to send money by going to New Transaction and choosing the newly created Payee from the Recipient list. You do have an option to choose how the Payee is notified of the payment:

The screenshot shows a mobile application interface for a P2P payment. At the top, a teal header contains a back arrow and the word "DETAILS". Below the header, there are two circular icons: a bank icon on the left and a person icon on the right, separated by a right-pointing arrow. Under the bank icon, the text reads "Checking" and "\$50,049.74". Under the person icon, the text reads "John Doe" and "john.doe@csiweb.com".

Below this, the text "Enter P2P Amount:" is followed by a text input field containing "AMOUNT" and "\$5".

Next is the question "How should this payee be notified?" with three radio button options: "EMAIL" (which is selected), "PHONE", and "NO NOTIFICATION".

Below the radio buttons is a text input field for "EMAIL ADDRESS" containing "john.doe@csiweb.com".

Then, the text "What is this P2P for?" is followed by a text input field for "NOTE" containing "Lunch".

At the bottom left of the form area, the text "5 / 110" is visible. At the very bottom of the screen is an orange bar with the text "CONTINUE →".