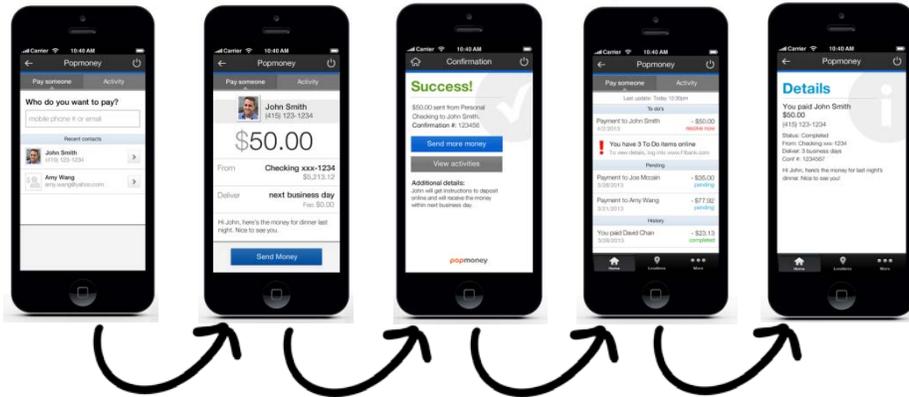


Pay People

Here are the simple steps to walk you through the process of using Pay People.



1. Choose who to pay.

Type in a person's name, or their phone or email. As you begin typing, matches display from your mobile device's address book AND from the contact list in Pay People within Online Banking.

 - a. Pay an existing contact.

Once you select an existing contact, you can select to send money to that person's mobile phone or email (if both are on file). You can also edit the contact in order to add a phone number or email. You cannot send money directly to a person's bank account via Pay People Mobile.
 - b. Pay a new contact.

If no matches are found (i.e. this is a new contact), the device prompts you to add the person, starting with first and last name. Next you enter the contact's mobile phone number and/or email (again, you will not add bank accounts for contacts via Pay People Mobile). Once a contact is added in the mobile app, that contact is also added to Pay People in online banking

 - Exception: If an existing contact in Pay People Online Banking has only a bank account (i.e. no phone number or email), that person would not appear as a match and this message appears. You can choose to merge or rename the contact.
 - c. Enter an amount.

Minimum and maximum limits are the same as established for Pay People in Online Banking. Note the error (shown below) if you exceed the maximum limit.
2. Choose the From Account.

Only accounts that show in Pay People Online Banking would show here. A balance check verifies funds are available.

3. Choose the Delivery Speed.
Next day delivery shows as long as the user qualifies (refer to Qualification rules in Compass). Same rules apply here as for Pay People in Online Banking.
 - a. The same fees for Pay People in Online Banking apply here.
 - b. The Send Date is always the current day, i.e. you cannot future date payments scheduled via Pay People Mobile. As well, recurring payments are not supported currently.
4. Enter a message to the contact.
This message is passed on to the contact when they receive notification of the payment. Number of characters allowed displays at the bottom right.
5. You're ready to send! Click Send Money, confirm the payment, and success!

Added Level of Verification

For any transaction of \$100 or more going to a contact's email, there's an extra layer of security. The customer sees this "additional verification is required" message and must select or enter the contact's phone number.

You select an existing phone number for the contact or add a new one. The recipient gets a text to this number with instructions to reply back. This validates the person's identity. Then the system sends the email, which has the steps on how to collect the payment.

On Hold Payments

Instead of a confirmation success message, this Pending screen may appear at the end of scheduling a payment. Risk mitigation is done behind the scenes; if a transaction is deemed risky, that transaction is on hold until the customer calls SIS to confirm their identity.