ALLIED
PAYMENT NETWORK

PAY A PERSON (P2P)

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SUMMARY

Pay a Person, or P2P is a one time, omni-channel payment option to pay a friend or co-worker quickly and easily using your checking account. It does not require a signup process in order to receive funds, but uses multi factor authentication to ensure security.

PAY A PERSON (P2P)

CONFIDENTIALITY NOTICE

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ABOUT THIS DOCUMENT

The *Allied Payment Network Pay A Person (P2P) User Guide* is intended to detail the P2P user interface. This Document is intended as a supplemental resource only and does not supersede or replace any agreements, including agreements between Allied Payment Network and Partners.

Note: Images used in this document are for reference only and are subject to change.

INTENDED AUDIENCE

Allied Payment Network has produced this document for Allied's Partners (Financial Institutions and Partners) for implementing Allied's FlexPay/BillPay product. This document is not intended to be shared with Partners' end users (clubmember/ customers).

SENDING A P2P PAYMENT

TO SEND A PAYMENT TO ANOTHER PERSON, TAKE THE FOLLOWING STEPS:

From the Send Money page:
1. Enter an Amount to Send.
2. Enter the Name of the Recipient (person you are paying).
3. Choose the Account from which to draw funds.
4. Enter the contact information (email or phone number) of the Recipient.
5. You can Send a Message with your Payment. (optional)
6. Click Continue to next Step.

From the Create A Secret Word page:
7. Enter a Secret Word to share with the Recipient so they can accept the funds.
8. Click Create Secret Word & Continue.

I want to

| Send Money | Recipients | View Payments |

Amount to Send:

1 — $ 0 00

Tap above to change amount

To whom do you want to send money?
We need a name to send the money

2 — Name or Nickname

3 — Take money from Checking Account - *17335

What is their email or mobile phone number?

4 — Email or Mobile Phone Number:

A valid email or phone number is required
Send a message with your payment (Optional)

5 — Dinner, Rent, Etc.

6 — Continue to the next step

Don't forget to add an amount

🔒 I Already Have An Authentication Code
Cancel Current Payment

I want to

| Send Money | Recipients | View Payments |

Create A Secret Word

Please create a unique secret word for Papa.

Please provide a secret word

7 — Testpayment ✓

Use a **single word with no spaces** that is **5-15 characters** using only **A-Z, a-z, 0-9 or !**

8 — Create Secret Word & Continue

What is this and why do I need it?
Cancel Current Payment

CONTINUE »»

From the Authenticate User page:

8. Select a method of authentication to prove that you are the User.
9. Enter the Authentication Code that you received.
10. Click Authenticate User & Send Money

I want to

Send Money   Recipients   View Payments

Authenticate User

Select a method below to determine how you will receive the authentication code.

Send authentication code by email
tester@test.com

Send authentication code by text
XXX-3456

Send authentication code by phone call
XXX-3456

8

v1.2.62

I want to

Send Money   Recipients   View Payments

Authenticate User

We have sent the authentication code to:
(818) 555-3456

Please Enter the 4 digit authentication code

4   6   1   1 | ✓

9

Authenticate User & Transfer Money

10

Send A New Authentication Code

v1.2.62

SENDING A P2P PAYMENT

From the Money Sent! page:

11. Click Don't forget the secret word.
12. Click the Secret Word to copy it to the clipboard (optional). The Sender will need to send this Secret Word to the Recipient.
13. Click Continue to close the reminder.

I want to

Send Money	Recipients	View Payments

✓

Money Sent!

Your contact should receive an email or a text regarding this payment sometime within 48 hours.

Activity Summary

👤 Recipient	Jennifer Parker
$ Amount	$35.75
A From Account	Checking Account - *67890
📅 Date	November 8, 2019
🗨 Note	Save The Clock Tower!
🛡 Secret Word	Testing
✉ Contact Info	(818) 555-4823

Send More Money

11 ——— Don't forget the secret word

I want to

Send Money	Recipients	View Payments

✓

Money Sent!

Your contact should receive an email or a text regarding this payment sometime within 48 hours.

Activity Summary

Secret Word Reminder

Don't Forget To Send The Secret Word

Please take a moment to send New Player the unique secret word you created.

Secret word for this recipient is:

Testing
Tap to copy secret word

—— 12

Continue —— 13

☑ Shut off this reminder notification

Send More Money

Don't forget the secret word

CONTINUE

RECEIVING A P2P PAYMENT

TO RECEIVE A PAYMENT THROUGH P2P, THE RECIPIENT TAKES THE FOLLOWING STEPS:

From the Email Notification:
1. Click Collect The Money.

From the link:
2. Enter the Secret Word.
3. Click Continue to Payment

EXAMPLE CREDIT UNION

Email Notification

Test User is sending you

$35.75

for Save The Clock Tower!

1 — **Collect The Money**

Test User is sending you money through Example CU P2P service.

The service is free, secure and requires no membership to receive the money.

You will need to provide your debit card number or your bank routing and account number to receive the money.

This is a one time email and the link above will expire in 10 days if you do not collect.

Questions? Email us at example@examplecu.com

EXAMPLE CREDIT UNION

Enter Secret Phrase

Please enter secret phrase assigned by your sender to continue.

Secret Phrase

Testing — 2

Continue to Payment — 3

CONTINUE

From the Receive Money page:

4. Enter your First and Last Name
5. Enter your Debit Card information or click Receive with your checking and enter your Routing and Account numbers.
6. Accept the terms of service.
7. Click Deposit Payment.

EXAMPLE
CREDIT UNION

Receive Money

You've received a payment of $35.75 for Save The Clock Tower! from Test User

Please enter the following information to collect payment.

First Name
[   ]

Last Name
[   ]

Debit Card #
[   ]

Expiration Date
[MM - Select ▾] [YY - Select ▾]

Receive with your checking account - - - - - →

☐ I accept the terms of service

Deposit Payment

OR

4

5

6

7

EXAMPLE
CREDIT UNION

Receive Money

You've received a payment of $35.75 for Save The Clock Tower! from Test User

Please enter the following information to collect payment.

First Name
[   ]

Last Name
[   ]

Routing Number
[   ]

Please note this option can take 2-4 days for the funds to show up in your account

Receive with your Debit Card

☐ I accept the terms of service

Deposit Payment

EXAMPLE
CREDIT UNION

Success!

You have deposited $35.75 to account ending in 1234.
The funds should be in your account in 2-4 business days.

CONTINUE

CANCELING A P2P PAYMENT

From the View Payments page > Scheduled Payments:
   1. Click on a Scheduled Payment that is in Waiting On Recipient status.

From the Payment Details screen:
   2. Click Cancel This Payment.

Screen 1 (View Payments list):

I want to

Send Money   Recipients   View Payments

🔍 Name, Date, Amount o...   🖨 ▤

Scheduled Payments (Total $78.53)
👁 View Recent Payments

Pay To: Vecna   ↻ Waiting on recipient
$8.78   11/18/19   Note: Dragonfight

Pay To: trice   ↻ Waiting on recipient
$34.00   11/19/19   Note: Test

Pay To: Jennifer Parker   ↻ Waiting on recipient
$35.75   11/19/19   Note: Save The Clock Tower!

1

Screen 2 (Payment Details):

I want to

Send Money   Recipients   View Payments

                              ✕

                     ⧗

              Waiting For Reply

   This payment will expire on November 18, 2019
      The recipient has 10 days left to collect.

Activity Summary

👤 Recipient   Jennifer Parker

$ Amount $35.75

A From Account   Checking Account-*67890

📅 Delivery Date   November 19, 2019

🖹 Note   Save The Clock Tower!

🛡 Secret Word   Testing

✉ Contact Info   jenniferparker@test.com

              Cancel This Payment   2

MONEY COLLECTED!

From the View Payments page:
    1. Click View Recent Payments. (this will filter the list to show Recent Payments)
    2. Click on the Payment to View the Details.

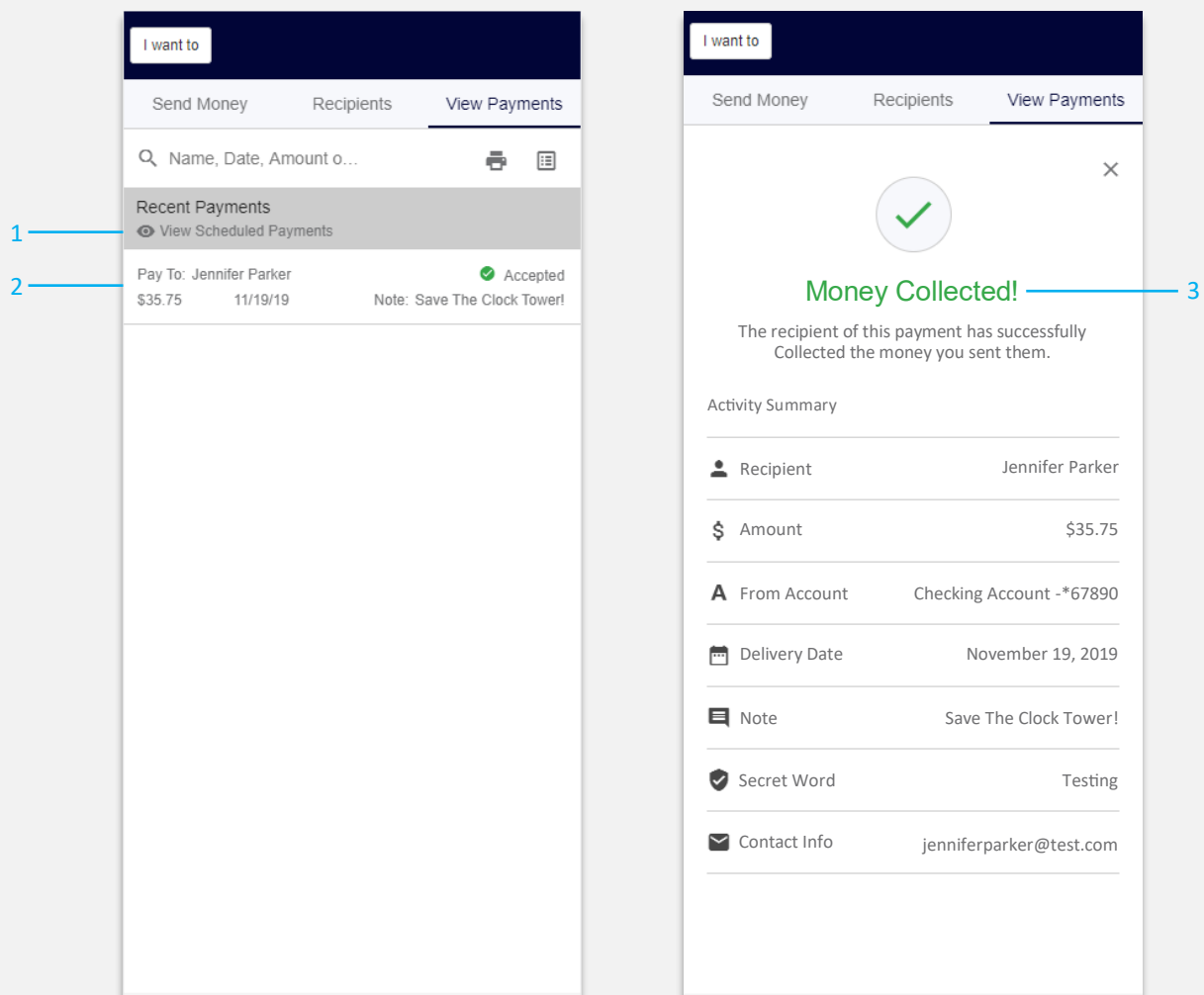*From the Payment Details screen:*
    3. The Payment will have a Money Collected status.

I want to

| Send Money | Recipients | View Payments |

🔍 Name, Date, Amount o...

Recent Payments
👁 View Scheduled Payments   — 1

Pay To: Jennifer Parker   ✅ Accepted   — 2
$35.75   11/19/19   Note: Save The Clock Tower!

I want to

| Send Money | Recipients | View Payments |

✕

✓

Money Collected! — 3

The recipient of this payment has successfully
Collected the money you sent them.

Activity Summary

👤 Recipient	Jennifer Parker
💲 Amount	$35.75
🅰 From Account	Checking Account -*67890
📅 Delivery Date	November 19, 2019
💬 Note	Save The Clock Tower!
🛡 Secret Word	Testing
✉ Contact Info	jenniferparker@test.com

From the Recipient page:
　　1. Click on a Recipient.

From the Options pop-up:
　　2a. Select Edit Recipient to change the Recipient's secret word or contact info.
　　2b. Select Delete Recipient to remove the recipient from the list.
　　2c. Select Send Money To Recipient to pre-fill the Send Money page with the Recipient's info.

I want to		
Send Money	Recipients	View Payments

Q Name, Email or Phone Number

A

Ada
(555) 123-4567

Al
Alemeno.p@example.com

Ash
(555) 987-6543

J

1 — Jennifer Parker
(818) 555-4321

M

Mason
Mad_mason@example.com

Moxy
tmox@example.com

N

Norman
(313) 321-7654

S

Moxy
toomox@example.com

T

Test

I want to		
Send Money	Recipients	View Payments

Q Name, Email or Phone Number

Jennifer Parker

✏ Edit Recipient — 2A

👤 Delete Recipient — 2B

✉ Send Money To Recipient — 2C