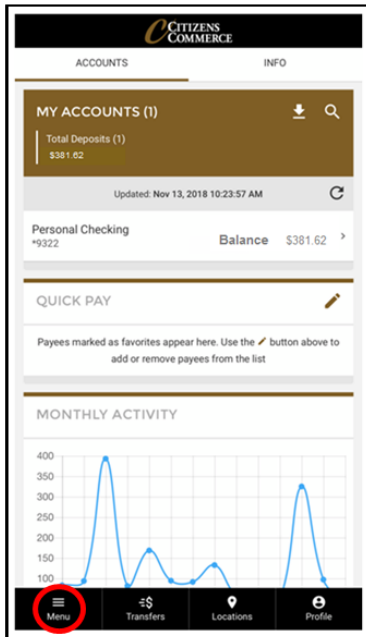


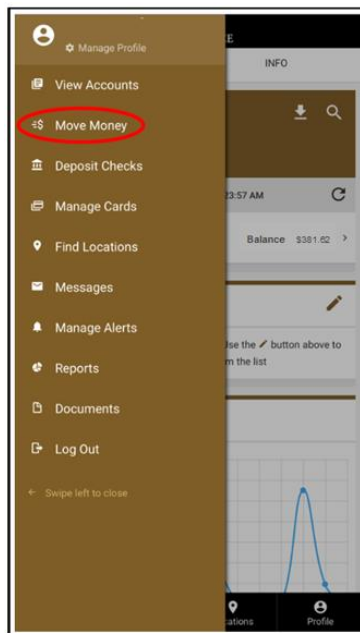
How to Use P2P

Login to the Citizens Commerce mobile app and follow the steps below:

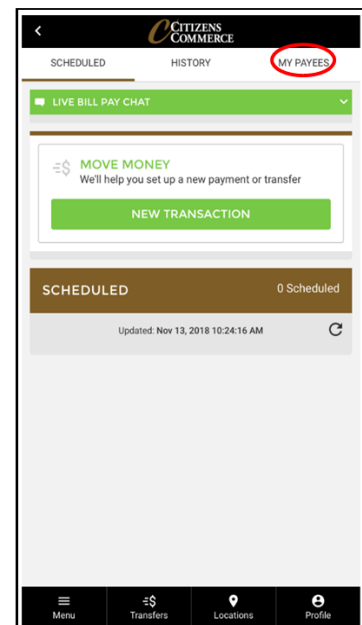
Select **"Menu"** from the main screen



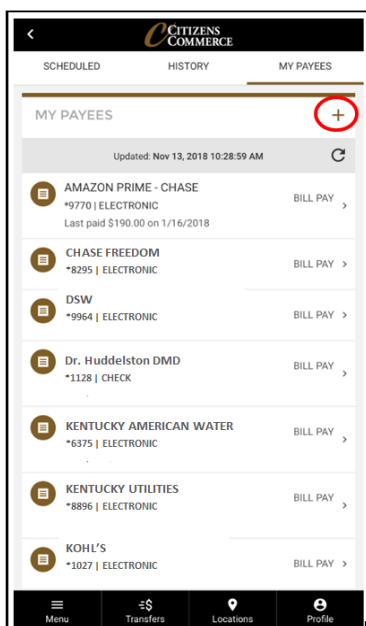
Select **"Move Money"**



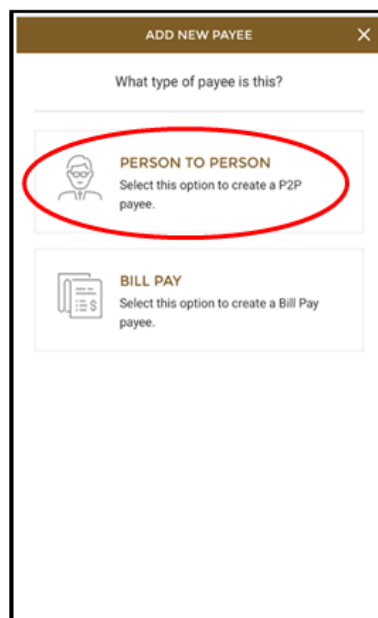
Select **"My Payees"**



Tap **+** to add new P2P Payee



Select **"Person to Person"**



Create the Payee profile

Required Information:

First Name

Last Name

Email Address or Debit Card Number

The Payee's email address or debit card number must be entered. If using the payee's debit card number, there is no further verification required to allow deposit of the funds. If the Payee's debit card number is not available, an email address must be provided and will be sent with the first payment to the Payee for further account verification on their side.

**Credit cards cannot be used with P2P*

ADD NEW PAYEE

PERSON TO PERSON

ADD PHOTO

What do you want to call this payee?

FIRST NAME required

LAST NAME required

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

EMAIL ADDRESS required

CARD NUMBER required

EXPIRATION DATE

SAVE

Select the Payee to setup a payment

The new Payee will show in the list of existing payees with a description of P2P. Other payees set up through Bill Pay will also be included in this list.

CITIZENS COMMERCE

SCHEDULED HISTORY MY PAYEES

MY PAYEES +

Updated: Nov 13, 2018 10:28:59 AM

AMAZON PRIME - CHASE
*9770 | ELECTRONIC
Last paid \$190.00 on 1/16/2018 BILL PAY >

CHASE FREEDOM
*8295 | ELECTRONIC BILL PAY >

DSW
*9964 | ELECTRONIC BILL PAY >

Dr. Huddelston DMD
*1128 | CHECK BILL PAY >

Kelly Carter
*1748 P2P >

KENTUCKY AMERICAN WATER
*6375 | ELECTRONIC BILL PAY >

KENTUCKY UTILITIES
*8896 | ELECTRONIC BILL PAY >

Menu Transfers Locations Profile

Enter Payment Details

Enter the P2P Amount and select the verification method for Payee. This verification will notify the customer that a payment was sent and include a confirmation number.

Click CONTINUE and verify the information on the next screen.

The screenshot shows a mobile application interface titled "DETAILS" with a close button (X) in the top right corner. At the top, there are two circular icons: a bank icon for "Personal Checking" with details "+9322" and "\$38.62", and a person icon for "Kristi Lynn". Below this, there is a section "Enter P2P Amount:" with a text input field containing "AMOUNT \$10.00" and a right-pointing arrow. Underneath is a section "How should this payee be notified?" with three radio button options: "Email" (selected), "Phone", and "No notification". Below that is a text input field for "EMAIL ADDRESS" containing "kristilynn@gmail.com". Another section "What is this P2P for?" has a text input field with "Note Reimburse for tickets". At the bottom left, it says "21 / 110". A brown bar at the bottom contains the text "CONTINUE" with a right-pointing arrow.

Confirmation & Payee Instructions

The last screen will provide a confirmation number for the transaction.

If an email address was used when setting up the Payee they will receive a link via email where they set up their bank information (see the payee's setup instructions below).

If a debit card was used when setting up the Payee there is no further verification required. The funds will be deposited into the account attached to the debit card number provided.

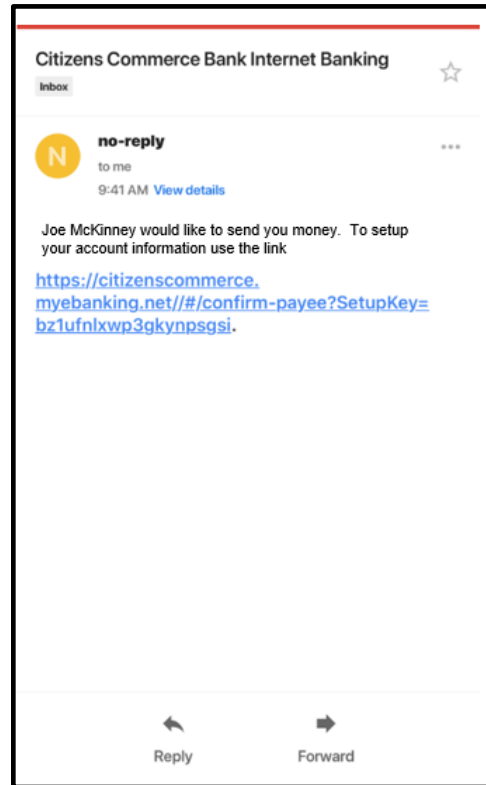
The screenshot shows a mobile application interface titled "SUCCESS" with a close button (X) in the top right corner. In the center, there is a large green checkmark icon above the text "ALL DONE!". Below this is a message: "Your payment has been scheduled. You can create another by pressing the button below or exit to the main money movement screen using the close button." Underneath the message is the text "Confirmation Number: 5103857470". At the bottom, there is a green button with the text "SET UP ANOTHER TRANSFER". A brown bar at the very bottom contains the text "CLOSE".

What the Receiver Needs to Do

If an email address was used when setting up the Payee the recipient of the funds will receive a link via email where they set up their bank information.

Click on the secure link to input account information.

If a debit card was used when setting up the Payee there is no further verification required. The funds will be deposited directly into the recipient's account.



Enter Debit Card Information

If an email address was used when setting up the Payee, the recipient will enter their debit card number, expiration date, and tap Accept. The funds will be deposited soon after the completion of this step by the recipient.

