

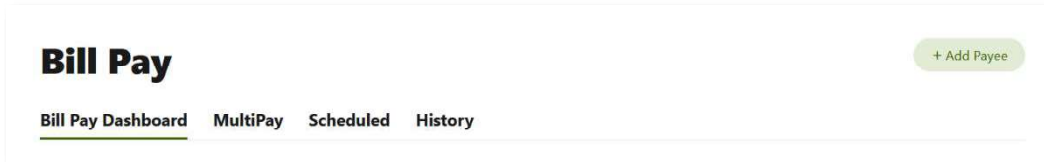
## Step 1:

After logging in, hover over the **Transfer and Pay** tab, then select **Bill Pay**



## Step 2:

Click **Add Payee**



## Step 3:

Select **Person**, then click **Next**.

**Add a Payee**

I am paying a...

Business

Person

**Next**

Cancel

## Step 4:

Enter the **payee's name**, select **SMS** as the payment method and then **choose the account** you'd like the funds to come from. Then, click next.

The screenshot shows a mobile app interface for adding a payee. At the top, there is a back arrow and the title 'Add a Payee' with a close 'X' icon. Below the title, there are three input fields: 'Payee Name' containing 'John Smith', 'Payment Method' set to 'SMS', and 'Default Funding Account' set to 'Checking \*\*3838-0002'. At the bottom, there are two buttons: a green 'Next' button and a white 'Cancel' button with a green border.

## Step 5:

Enter the **payee's phone number**, **choose a secret word** (payee will enter the secret word on their end) and **nickname the account**.

The screenshot shows the continuation of the 'Add a Payee' form. It includes the payee name 'John Smith' and a note: 'We will send an electronic payment using the cell phone number supplied below.' The 'Phone Number' field contains '3037971122'. The 'Shared Secret' field contains 'Tacos'. The 'Nickname' field contains 'John Smith's account'. At the bottom, there are two buttons: a green 'Add Payee' button and a white 'Cancel' button with a green border.

## Step 6:

**Verify your identity** by sending a verification code to your phone.

The screenshot shows a 'Verification Needed' dialog box. It contains the text: 'Please verify your identity before completing this action.' Below this, there are three options: 'Text', 'Email', and 'Call'. The 'Text' option is selected and underlined. Below the options, it says: 'The verification code will be sent to your phone via SMS. Standard messaging rates apply.' At the bottom, there are two buttons: a white 'Cancel' button and a green 'Send Code' button.

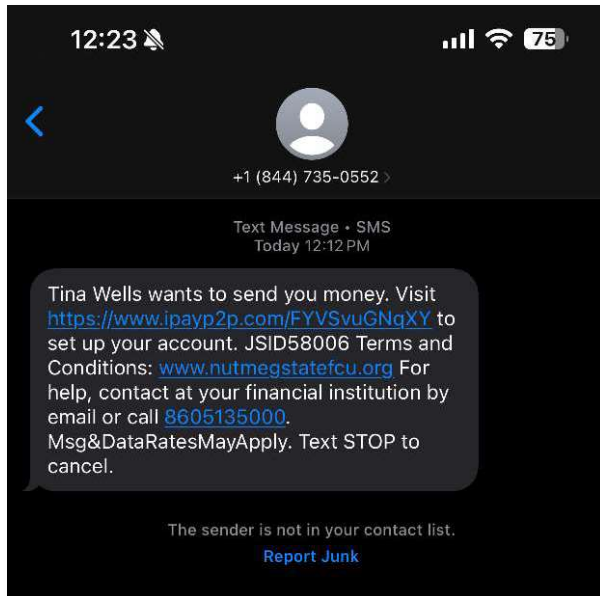
## Step 7:

After successfully adding the payee, click **go to payee**

The screenshot shows a 'Success' confirmation screen. It features a green checkmark icon at the top, followed by the word 'Success' in a large font. Below that, it says 'New Payee added.' and 'John Smith'. At the bottom, there is a green button labeled 'Go to Payee'.

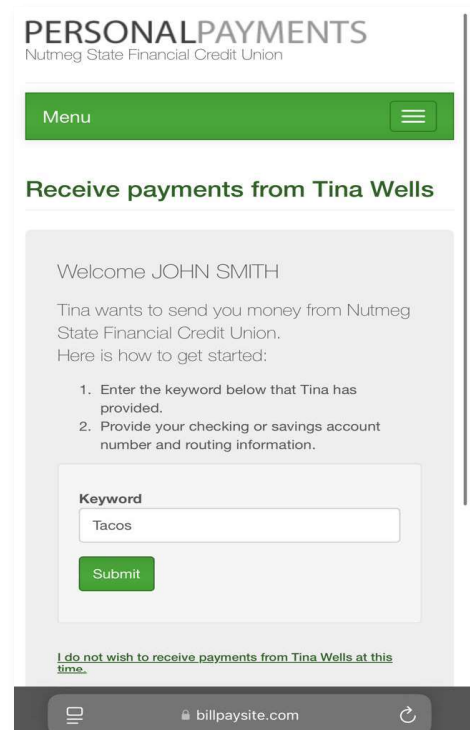
## Step 8:

Before funds can be sent, the **recipient** must complete registration on their end. **Recipient** needs to **click the iPay link from the text message** to begin registering.



## Step 9:

**Recipient** must enter the secret password, then click **Submit**.



## Step 10:

Finally, **recipient** must fill the deposit information pictured below:

A screenshot of a web form titled 'Deposit information needed'. It has a header 'Home / Deposit information'. The main heading is 'Deposit information needed'. Below it is a section 'Enter account and routing number' with a disclaimer: 'This information will only be used to complete the transaction. Your financial account number and routing number will not be shared with Tina Wells.' The form includes fields for 'Account type' (set to 'Personal Checking'), 'Routing number', 'Account number', and 'Confirm account number'. There are 'Cancel' and 'Submit' buttons at the bottom.

## Step 11:

When completed by **recipient**, you can now send funds electronically.

A screenshot of a web form titled 'John Smith's account' with tabs for 'Make a Payment', 'Manage', and 'Activity'. The 'Make a Payment' tab is active. It contains instructions: 'To submit a payment, select a funding account from the dropdown, enter a valid amount and a valid business day that is not a holiday.' The form includes fields for 'Pay From' (Checking, \*\*3838-0002, \$ 1063.02), 'Amount' (\$ 100.00), 'Frequency' (One Time), 'Start Date' (1/21/2025), 'Delivery Method' (SMS, Deliver by 1/21/2025), and a 'Memo (Optional)' field containing 'Happy Birthday John'. A note at the bottom states: 'Funds are typically withdrawn from the funding account the day of send-on date.' There are 'Back' and 'Submit Payment' buttons at the bottom.