P2P User Guide

Table of Contents

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.

ABOUT THIS DOCUMENT

CONFIDENTIALITY NOTICE

This Document and all information contained is confidential and subject to the confidentiality restrictions contained in agreements, which limits your use. Partner agrees to keep the information confidential and not to use the information for any purpose other than in connection with the issuance of Allied Payment Network© products. Information may only be disseminated within the Partner's organization on a need to know basis.

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 P2P product.

This document is not intended to be shared with a Partners' end users

Disclaimer: The use of trademarks or trade names of various third parties is solely for illustrative purposes only. All product and company names are trademarked by or registered trademarks of their respective holders. Use of them does not imply any affiliation with, endorsement by, or association of any kind between them and Allied Payment Network.
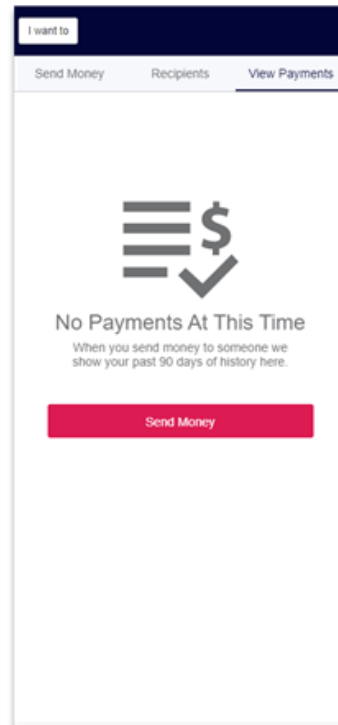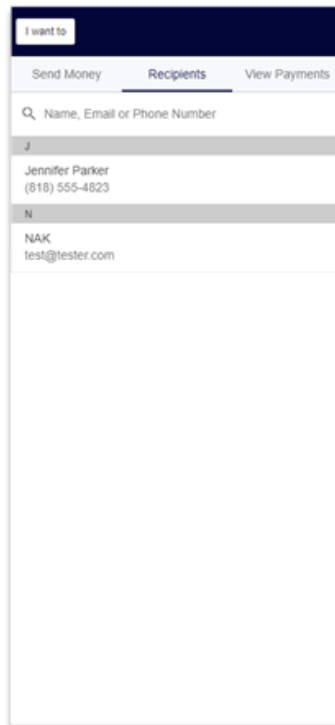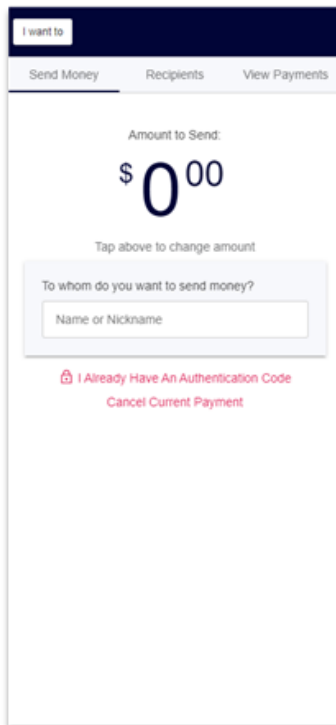
TABS

P2P HAS 3 PRIMARY TABS

SEND MONEY	RECIPIENTS	PAYMENTS

Create Payments   View & Edit Recipients   View & Cancel Payments

UI NAVIGATION LEGEND
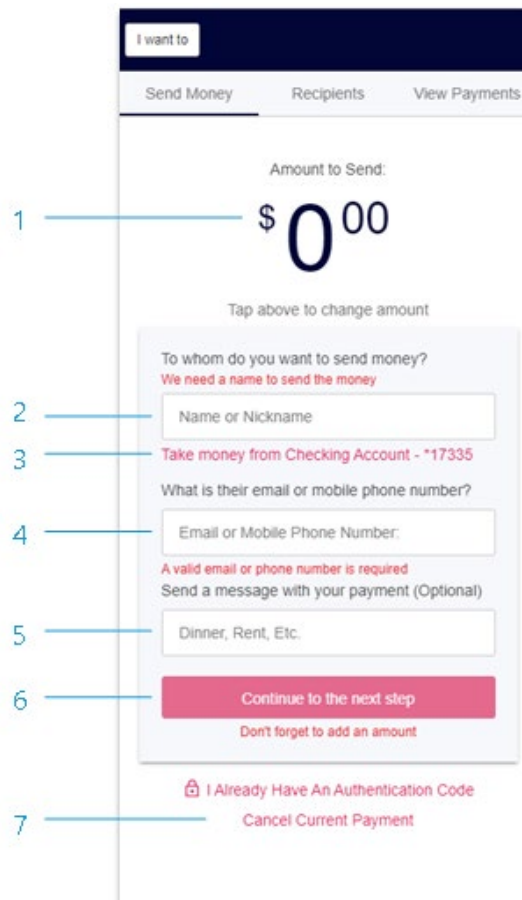
A	Proceeds Forward	C	Required Step
B	Optional Step	D	Moves Back

allied
PAYMENT NETWORK

SEND MONEY

THE SEND MONEY TAB ALLOWS THE USER TO SEND A PAYMENT TO A NEW OR EXISTING RECIPIENT:

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. Select Continue to next Step.
7. Select Cancel Payment to clear the contents of the page.

allied
P A Y M E N T   N E T W O R K

CREATE A SECRET WORD

THE USER MUST CREATE A SECRET WORD IN ORDER FOR THE RECIPIENT TO ACCEPT THE PAYMENT:

From the Create a Secret Word Page:

8. Enter a Secret Word to share with the Recipient so they can accept the funds.

9. Select Create Secret Word & Continue to proceed.

10. Gives an example of the secret word and FAQ.

11. Select Cancel Current Payment to go back.

SENDING A P2P PAYMENT – AUTHENTICATE USER

From the Authenticate User page:

12. Select a method of authentication to validate User authentication.

13. Enter the code that you received via the chosen method..

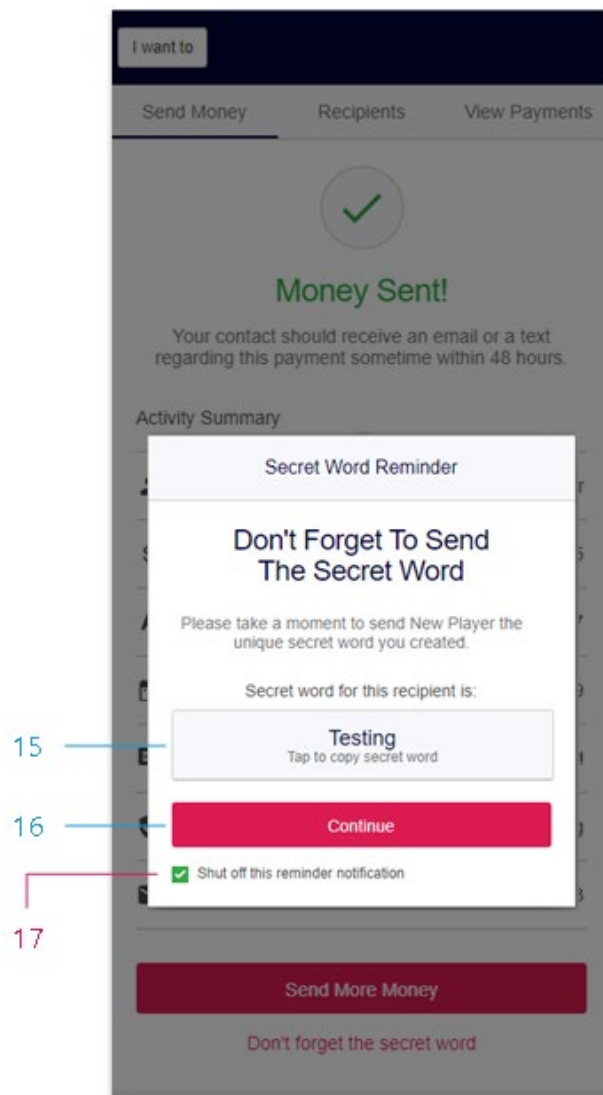14. Select Authenticate User & Send Money
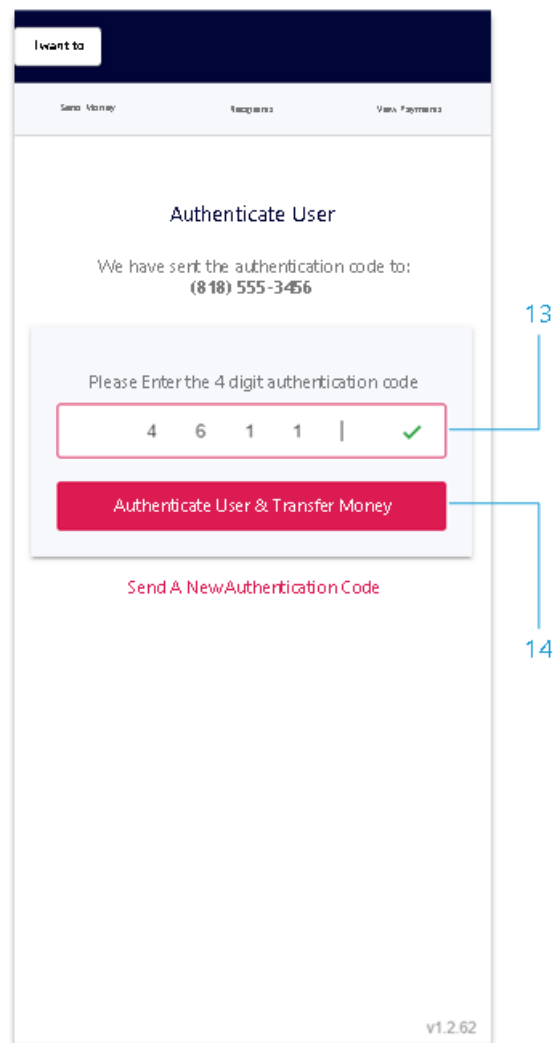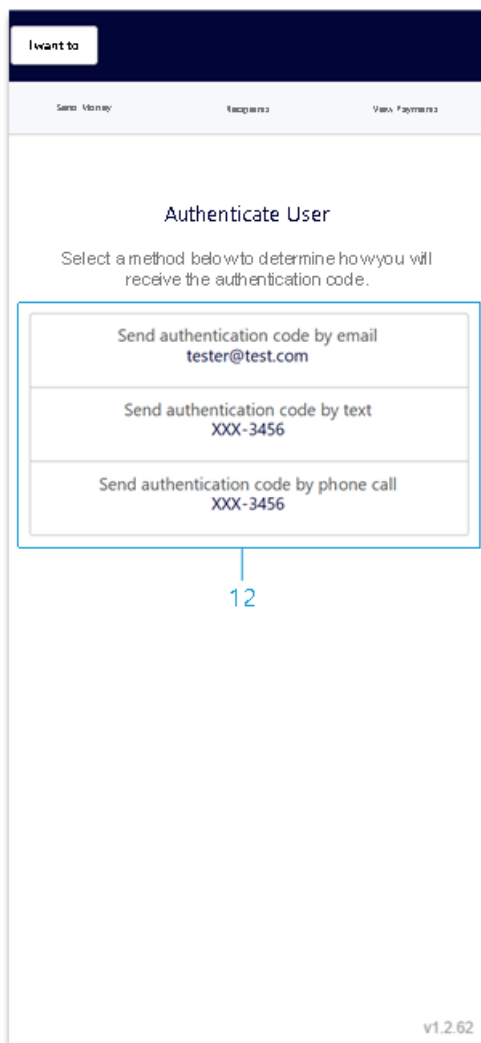
SENDING A P2P PAYMENT – SECRET WORD

From the payment success page:

15. Select the Secret Word to copy it to the clipboard (optional). The Sender must inform the Recipient of the Secret Word by their own means.

16. Select Continue to close the reminder.

17. Uncheck this box to turn this reminder off.

PAYMENT SUCCESS

THE PAYMENT SUCCESS PAGE CONTAINS AN ACTIVE SUMMARY WHICH REFLECTS ALL OF THE INFORMATION RELEVANT TO THE CURRENT PAYMENT:

From the payment success page:

18. The active summary displays all of the payment details.

19. Select the Send More Money button to return to the Send Money page.

20. Opens the reminder pop-up.
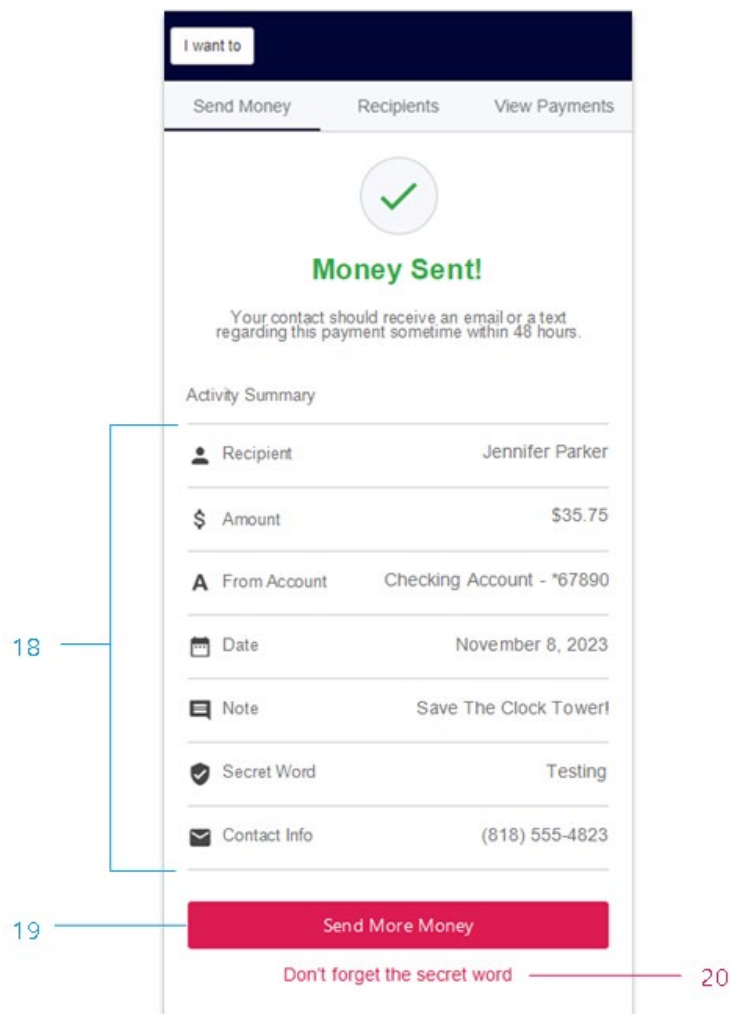
RECIPIENTS

THE RECIPIENTS TAB CONTAINS A SEARCH BAR AND AN ALPHABETICAL LIST OF ALL OF THE RECIPIENTS THAT THE USER HAS PAID.

From the Recipient page:

1. Select a Recipient.

From the Options pop-up:

2A. Select Edit Recipient to view and edit details.

2B. Select Delete Recipient to remove the recipient from the list.

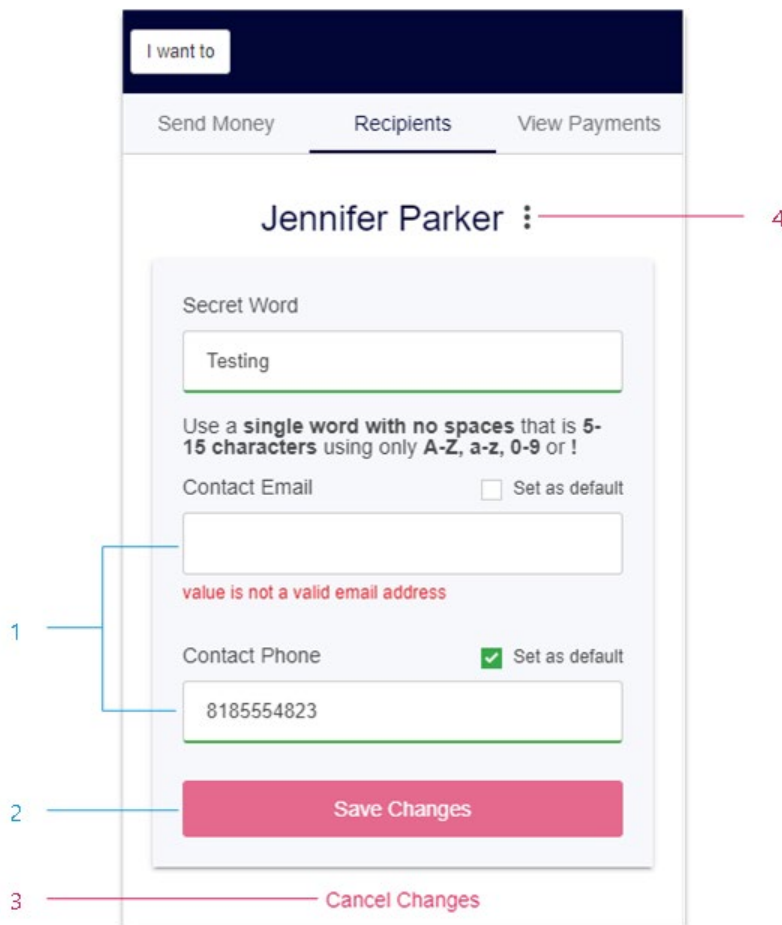2C. Select Send Money to Recipient to pre-fill the Send Money page with the Recipient's info.
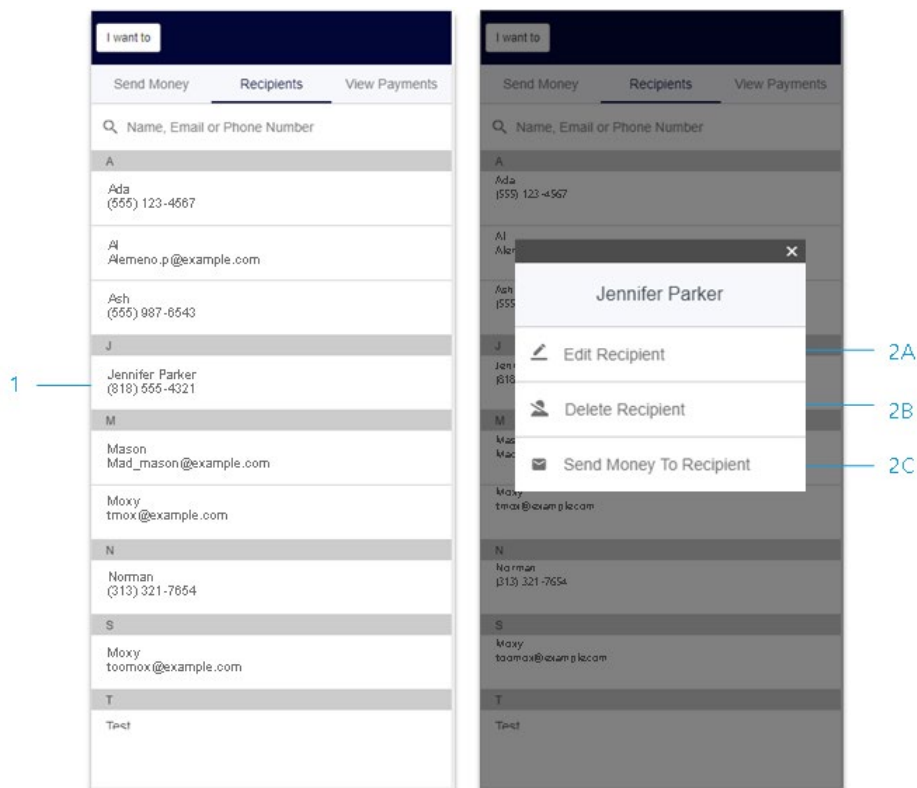
RECIPIENT INFO DETAILS

SELECTING EDIT RECIPIENT TAKES THE USER INTO THE RECIPIENT'S DETAILS.

From the Recipient details page:

1. Contact Email or Phone can be edited and set as default.

2. Select Save Changes to accept any changes made to the Recipient

3. Select Cancel Changes to return to the Recipient list the Recipient without saving.

4. Opens More Options pop-up with the following options:

   ♦ Delete Recipient

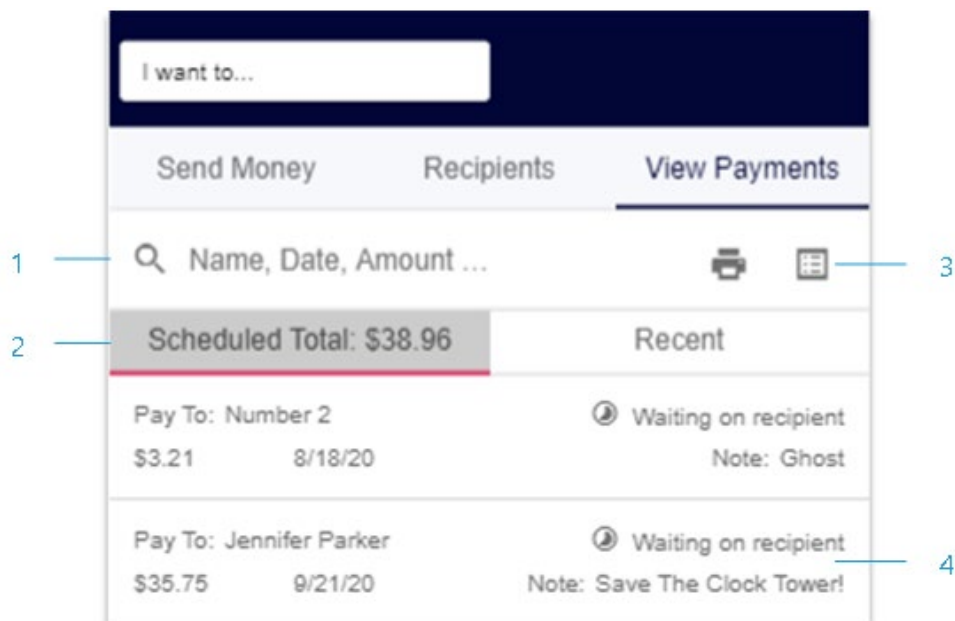   ♦ Send Money to Recipient

allied
PAYMENT NETWORK

VIEW PAYMENTS

THE VIEW PAYMENTS TAB CONTAINS A LIST OF SCHEDULED P2P PAYMENTS. THE LIST CAN BE TOGGLED TO DISPLAY RECENT (PROCESSED) PAYMENTS.

From the View Payments page:

1. Enter a Recipient name, date, or amount to filter the Payments list.

2. Select the Scheduled or Recent tab to toggle the list to payment history that has been processed.

3. Select Print to Print the Scheduled or Recent payment list or select Export to save the list to a PDF, XML, or CSV file.

4. Click on a payment in the list to view the Payment Details.

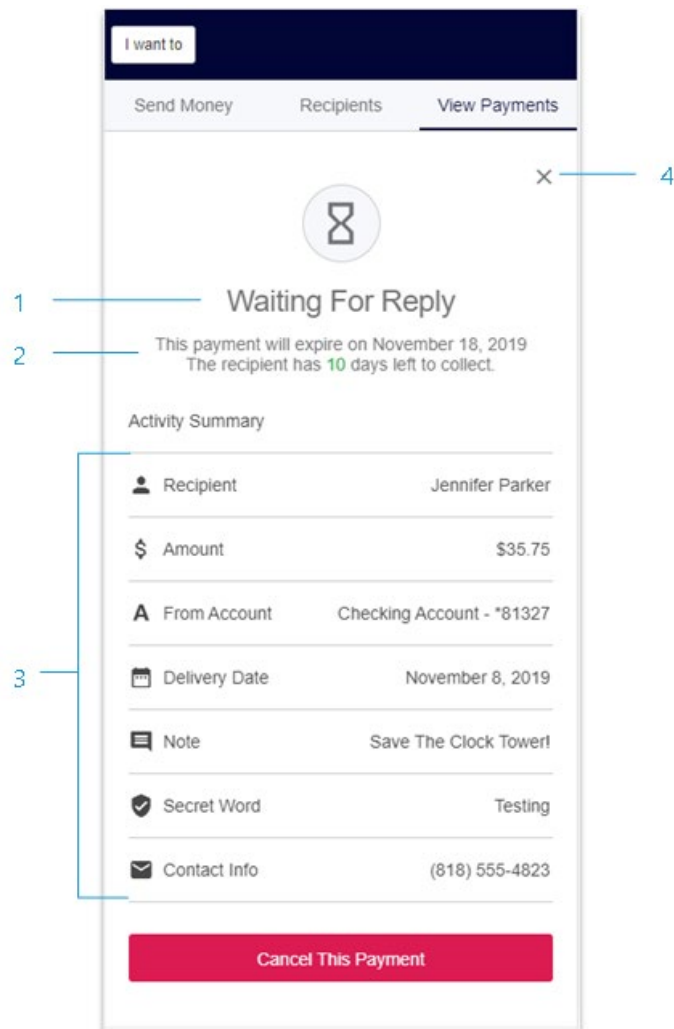* Scheduled payments can be Canceled from the Payment Details.

I want to...	
Send Money	Recipients	View Payments
1 — Q Name, Date, Amount ...	🖶 ▦ — 3
2 — Scheduled Total: $38.96	Recent
Pay To: Number 2	⏱ Waiting on recipient
$3.21 8/18/20	Note: Ghost
Pay To: Jennifer Parker	⏱ Waiting on recipient
$35.75 9/21/20	Note: Save The Clock Tower! — 4

PAYMENT DETAILS

SELECT A PAYMENT IN THE HISTORY TO VIEW THE FOLLOWING DETAILS:

From the Payment Details page:

1. View the status of the payment.

2. Note when the payment will expire.

3. View payment details.

4. Close the Payment Details page and return to the payment list.
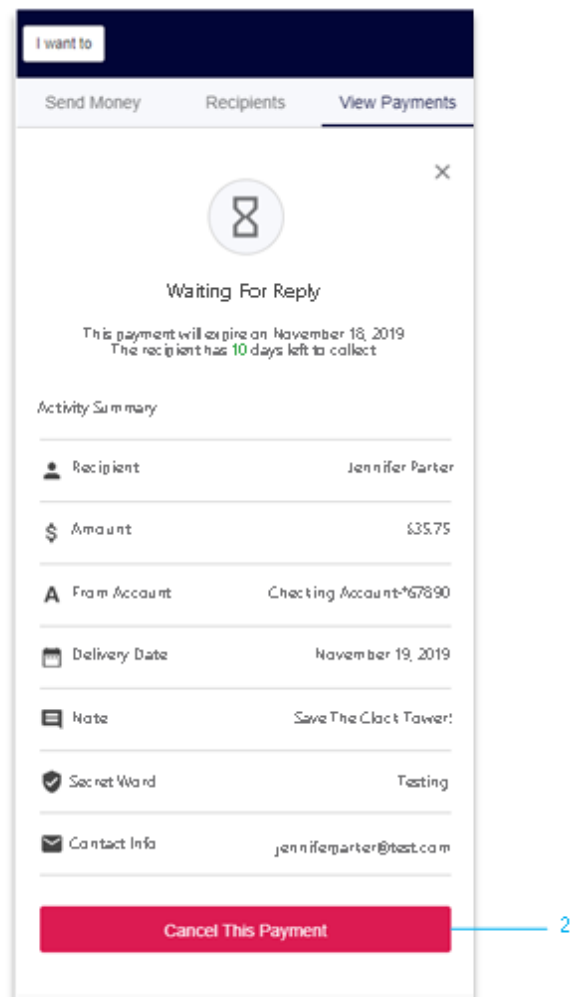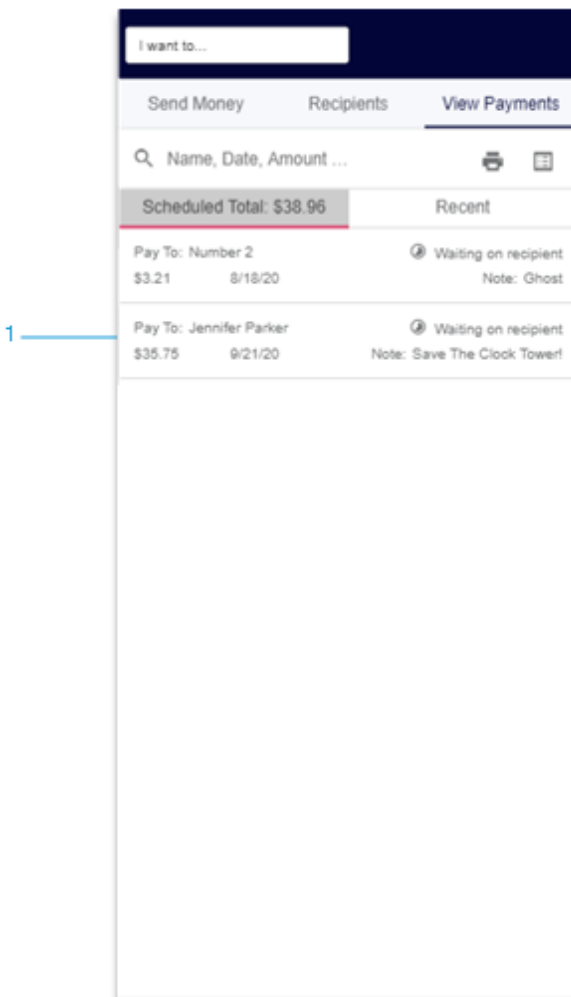
CANCELING A PAYMENT

NAVIGATE TO THE VIEW PAYMENTS TAB.

From the View Payments tab > Scheduled Payments:

1. Select a Scheduled Payment that is in Waiting On Recipient status.

From the Payment Details screen:

2. Select Cancel This Payment.

RECEIVING A PAYMENT - NOTIFICATION

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

From the Email or Text, the Recipient must:

1. Select the link to the payment.
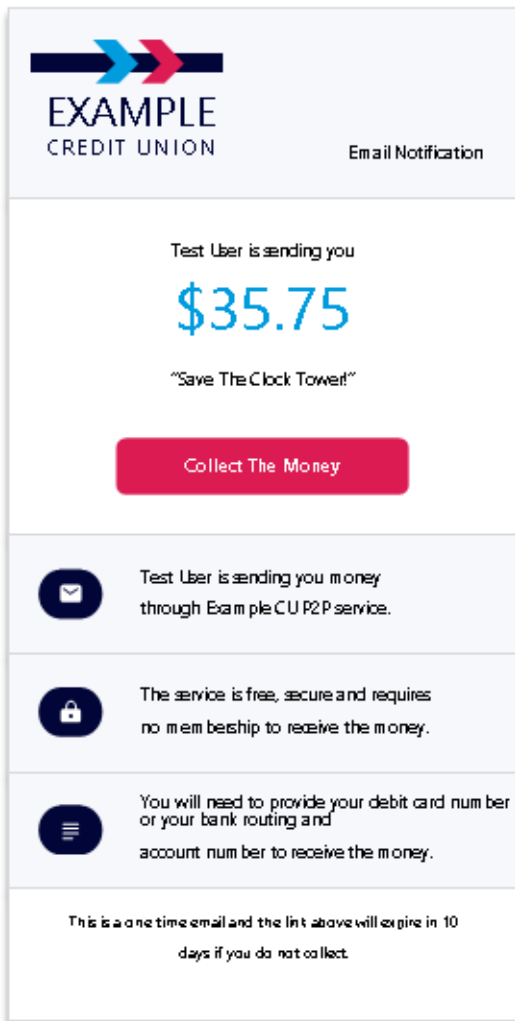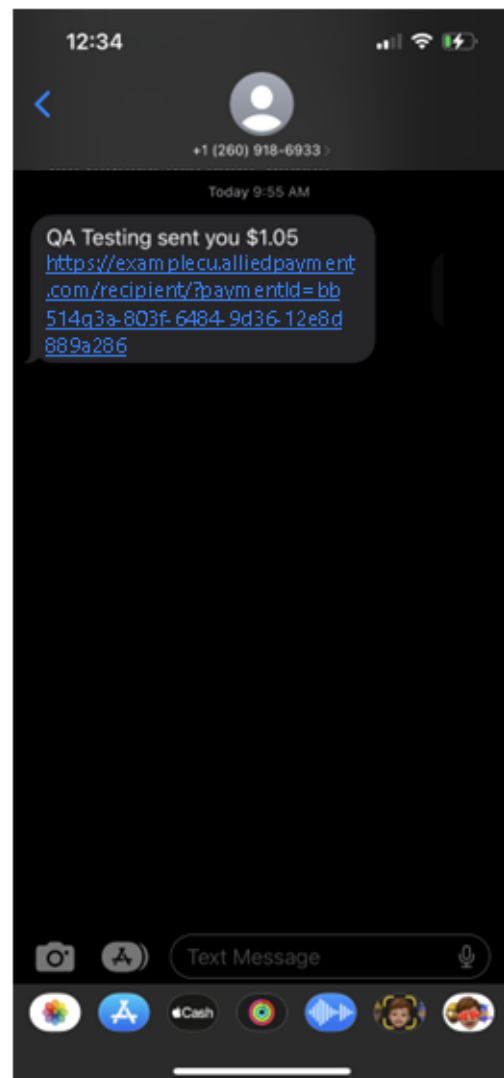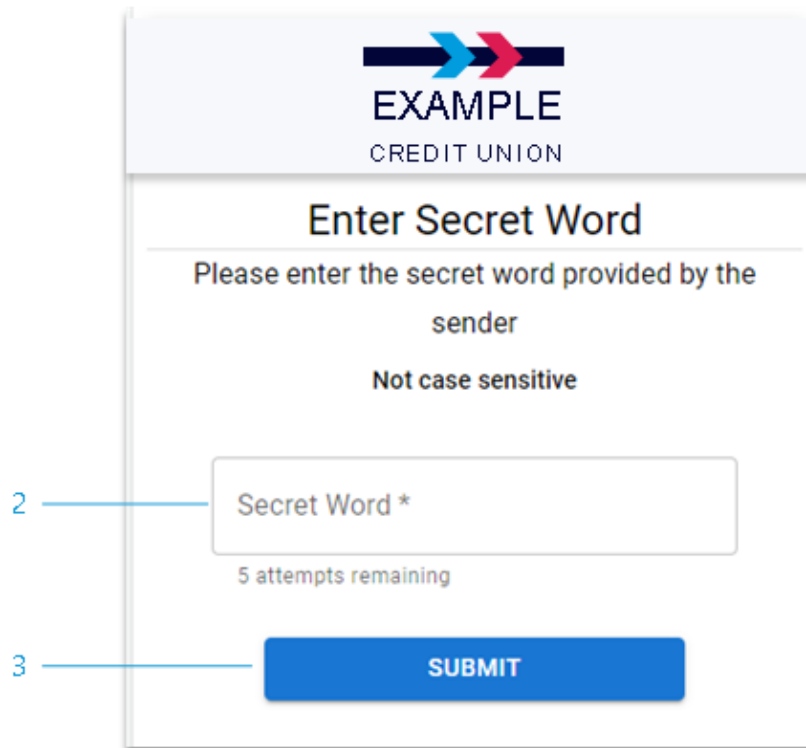
RECEIVING A PAYMENT – SECRET WORD

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

From the Email or Text, the Recipient must:

2. Enter the Secret Word. given by the Sender.

3. Select Submit.

RECEIVING A PAYMENT – RECEIVE MONEY

From the Receive Money page, the Recipient must:

4. Choose a method to receive the funds.

5. Enter the relevant credentials for their bank account or debit card.

   *Debit cards must be approved first.

6. Accept the terms of service.

7. Select Submit.
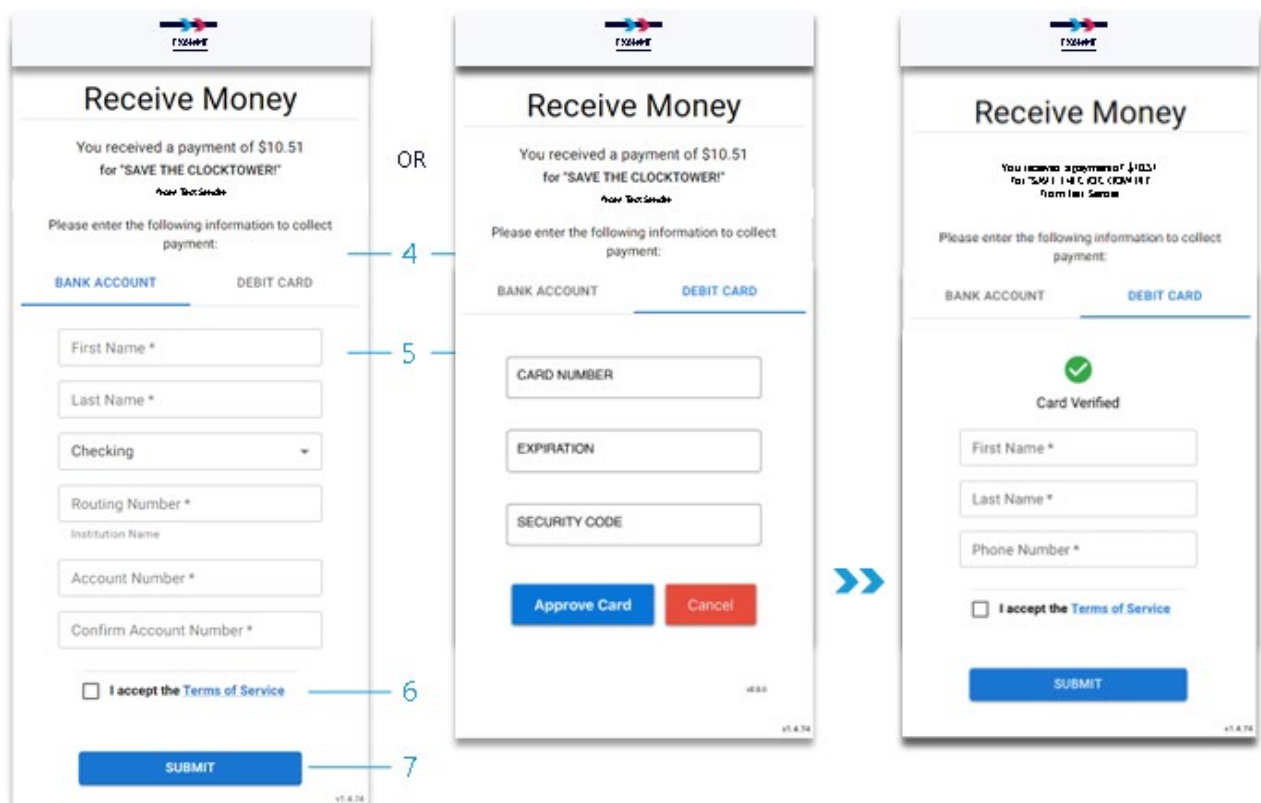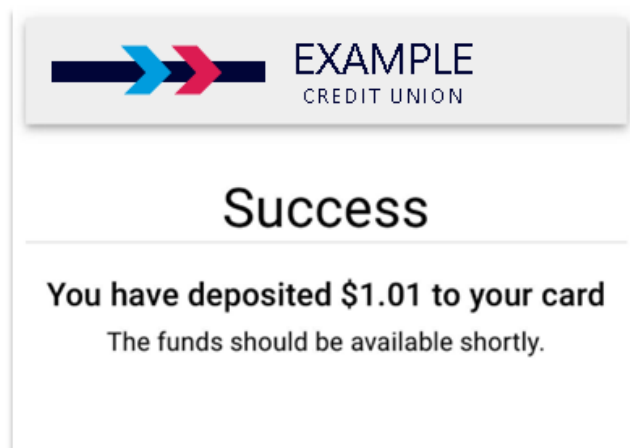
RECIPIENT EXPERIENCE

SUCCESS!

♦ Upon submitting valid Bank Account or Debit Card information, the Recipient will be directed to a Success page.
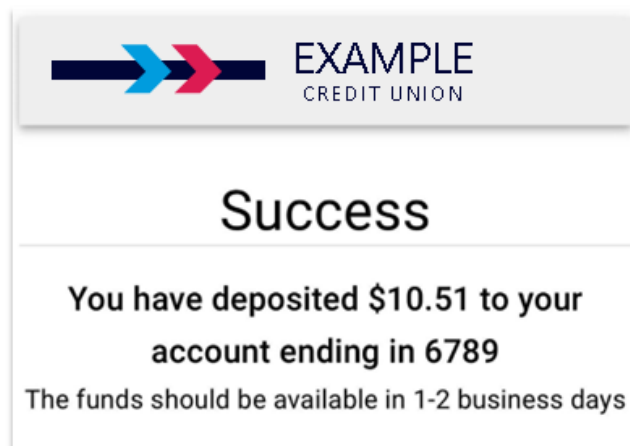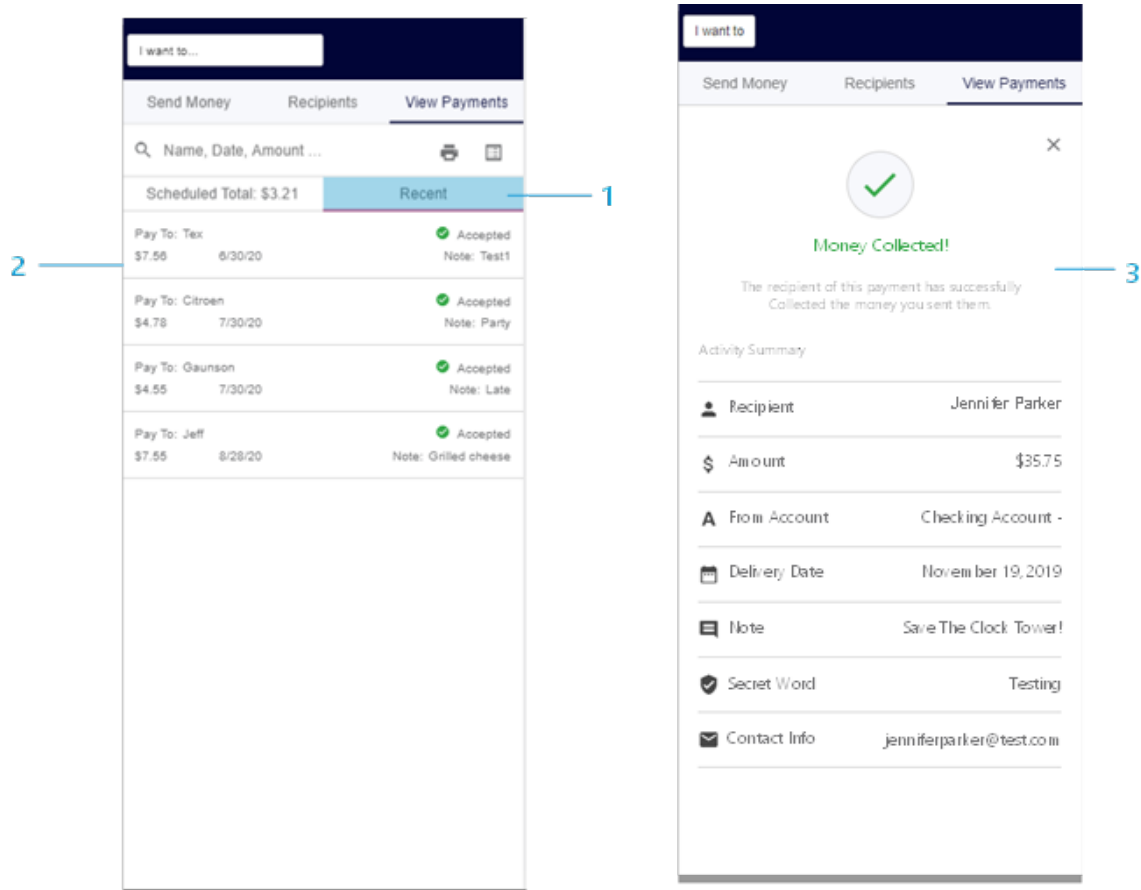
DEBIT CARD

ACCOUNT

MONEY COLLECTED

As the Sender, from the View Payments page:

1. Select View Recent Payments. (this will filter the list to show Recent Payments)

2. Select on the Payment to View the Details.

From the Payment Details screen:

3. The Payment will have a Money Collected status.

SENDER NOTIFICATIONS – PAYMENT ACCEPTED

♦ Received by the Sender when their payment was accepted by the Recipient.

SENDER NOTIFICATIONS – PAYMENT CANCELED/REJECTED

♦ Received by the Sender when their payment was Canceled or Rejected.

Payment to Tester has been cancelled

NE Notification Email <DoNotReply@AlliedPayment.com>
To Test Sender

9:43 AM

ⓘ If there are problems with how this message is displayed, click here to view it in a web browser.

EXAMPLE
CREDIT UNION

July 26, 2021

TEST SENDER
123 TEST RD

Dear Test,

This is an automated notice to inform you of a recent change to your payment.

Your payment to Tester has been cancelled. The funds will be refunded to your account. If you would like to retry sending funds to Tester, please schedule a new payment.

If you have any questions, please contact us immediately at:

ALLIED PAYMENT NETWORK
3201 STELLHORN RD
FORT WAYNE IN 46815

This is an automated notification, please do not reply to this email.

This email message (and any attached document) contains information which may be considered confidential or which may be privileged or otherwise exempt from disclosure under law, and is for the sole use of the individual or entity to whom it is addressed. Any other dissemination, distribution or copying of this message is strictly prohibited. If you receive this message in error, please notify and destroy the attached message (and all attached documents) immediately.

WARNING: This email originated from outside of Allied Payment Network, Inc but reports to be from someone at Allied Payment Network, Inc. Do not click links or open attachments unless you have spoken with the sender and know the content is safe.

SENDER NOTIFICATIONS – PAYMENT EXPIRED

♦ Received by the Sender when their payment was not accepted by the Recipient.

PAYMENT STATUSES - RECENT

♦ The statuses of the Sender's Scheduled and Recent payments will update to reflect whether the payment has been accepted or expired.

PAYMENT STATUSES – ACCEPTED/EXPIRED

♦ The statuses of the Sender's Scheduled and Recent payments will update to reflect whether the payment has been accepted or expired.

ACCEPTED

I want to...		
Send Money	Recipients	**View Payments**

✓

Money Collected

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

Activity Summary   🖶 Print Details

👤 Recipient	MYSELF
$ Amount	$10.51
A From Account	CHECKING Account - *28465
📅 Send On	5/19/22
📧 Note	TEST4
🛡 Secret Word	TEST4
✉ Contact Info	(260) 206-3493

EXPIRED

I want to...		
Send Money	Recipients	**View Payments**

✕

Recipient Never Accepted

The recipient of this payment failed to receive the money within the 10 days. Funds have returned to your account.

Activity Summary   🖶 Print Details

👤 Recipient	AMLETH
$ Amount	$1.23
A From Account	CHECKING Account - *28465
📅 Send On	5/10/22
📧 Note	TEST1
🛡 Secret Word	FAILURE
✉ Contact Info	(260) 206-3493