

P2P User Guide

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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.

ABOUT THIS DOCUMENT

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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 P2P product.

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

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TABS

P2P HAS 3 PRIMARY TABS



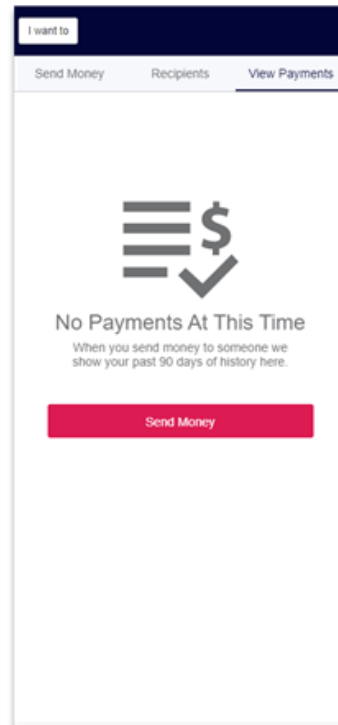
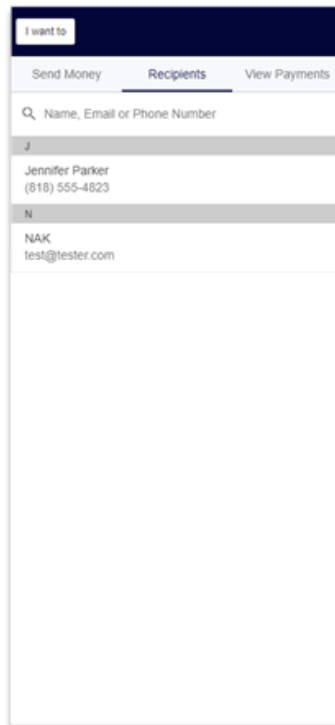
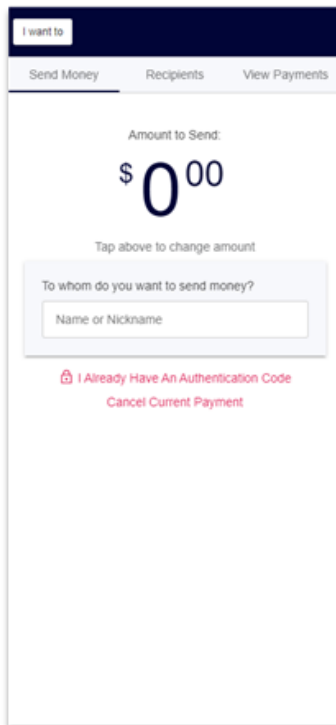
Create Payments



View & Edit Recipients



View & Cancel Payments



UI NAVIGATION LEGEND

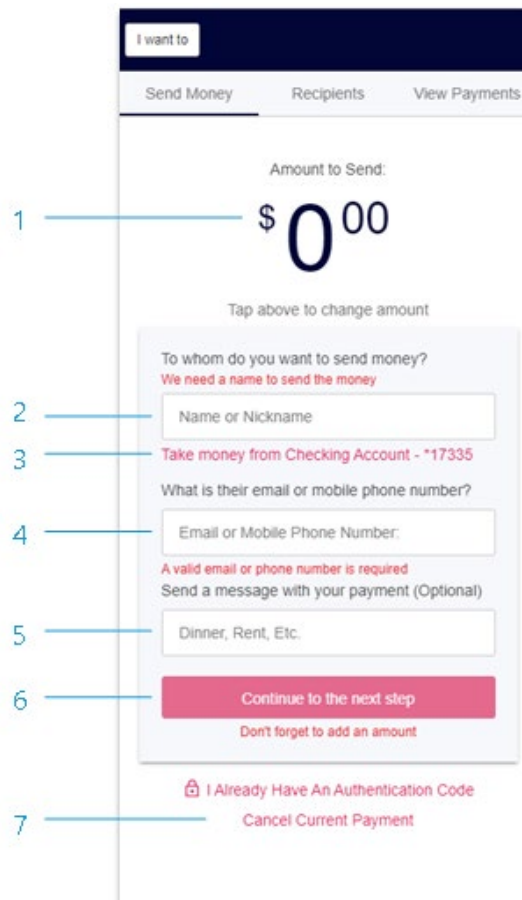
- A** Proceeds Forward
- B** Optional Step
- C** Required Step
- D** Moves Back

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.

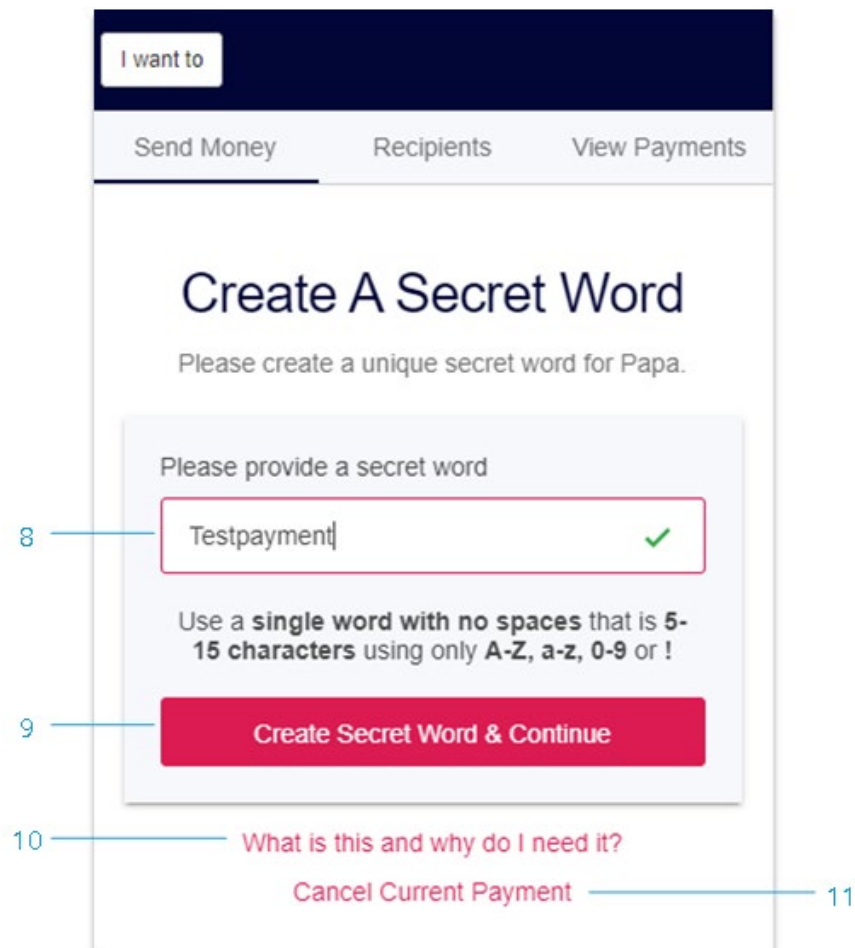
A screenshot of a mobile application's "Send Money" screen. The screen has a dark blue header with "I want to" and three tabs: "Send Money", "Recipients", and "View Payments". The "Send Money" tab is selected. The main content area is white and contains the following elements: 1. "Amount to Send:" followed by a large "\$ 0⁰⁰". A blue line with the number "1" points to the amount. 2. "Tap above to change amount" text. 3. A light blue box containing: "To whom do you want to send money?" with a red error message "We need a name to send the money". Below this is a text input field labeled "Name or Nickname". A blue line with the number "2" points to this field. 4. A red text label "Take money from Checking Account - *17335". Below this is a text input field labeled "Email or Mobile Phone Number:". A blue line with the number "4" points to this field. 5. A red text label "A valid email or phone number is required". 6. A red text label "Send a message with your payment (Optional)". Below this is a text input field containing "Dinner, Rent, Etc.". A blue line with the number "5" points to this field. 7. A red button labeled "Continue to the next step". A blue line with the number "6" points to this button. 8. A red text label "Don't forget to add an amount". 9. A red text label "I Already Have An Authentication Code" with a lock icon. Below this is a red text label "Cancel Current Payment". A blue line with the number "7" points to this label.

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:

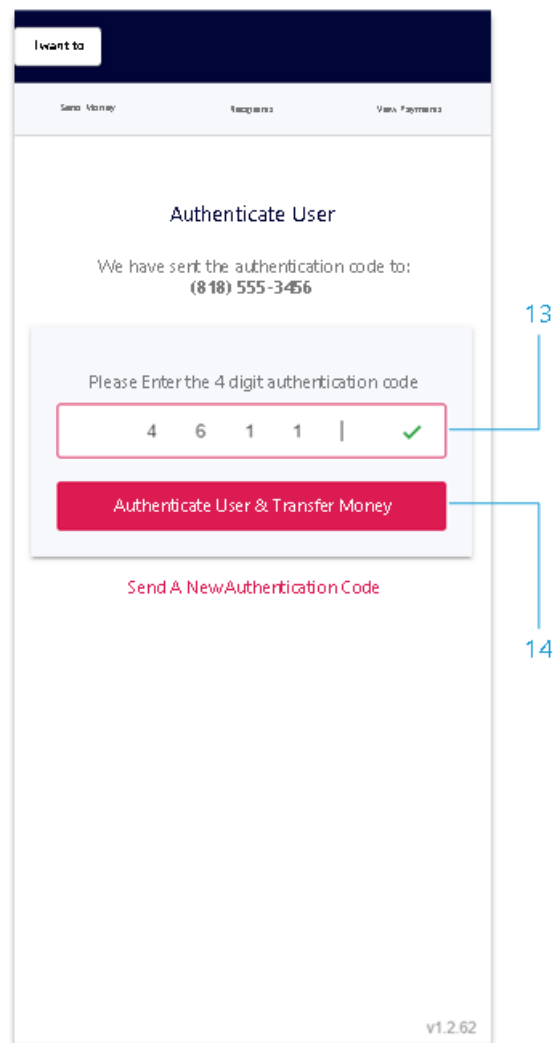
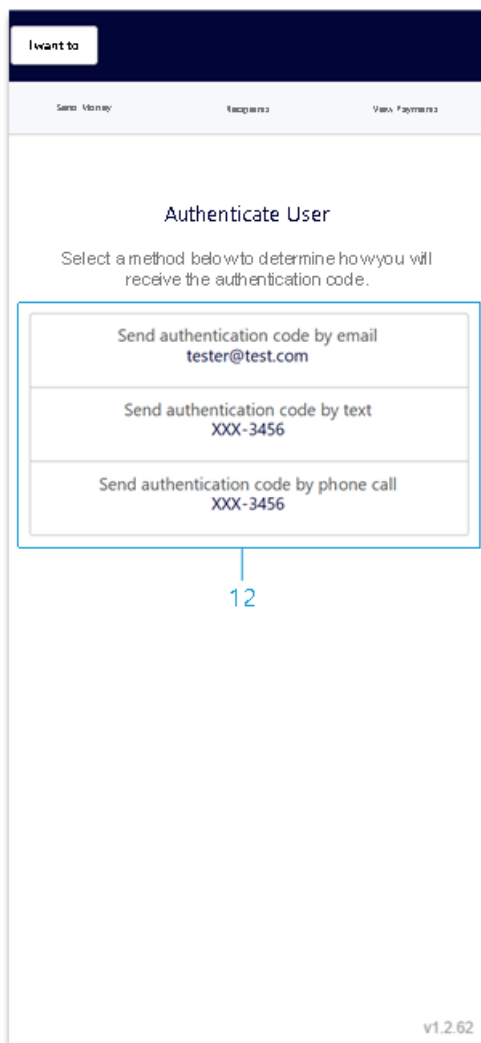
8. Enter a Secret Word to share with the Recipient so they can accept the funds.
9. Select Create Secret Word & Continue to proceed.
10. Gives an example of the secret word and FAQ.
11. Select Cancel Current Payment to go back.

A screenshot of a mobile application interface for creating a secret word. At the top, there is a dark blue header with a white button labeled "I want to". Below the header is a navigation bar with three tabs: "Send Money", "Recipients", and "View Payments". The main content area has a white background with the title "Create A Secret Word" and the instruction "Please create a unique secret word for Papa." Below this is a light gray box containing the prompt "Please provide a secret word" and a text input field with the value "Testpayment" and a green checkmark. Below the input field is the instruction "Use a single word with no spaces that is 5-15 characters using only A-Z, a-z, 0-9 or !". At the bottom of the gray box is a red button labeled "Create Secret Word & Continue". Below the gray box is a red button labeled "Cancel Current Payment". Numbered callouts (8, 9, 10, 11) point to the input field, the red button, the instruction text, and the "Cancel Current Payment" button respectively. A red text label "What is this and why do I need it?" is positioned above the "Cancel Current Payment" button.

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



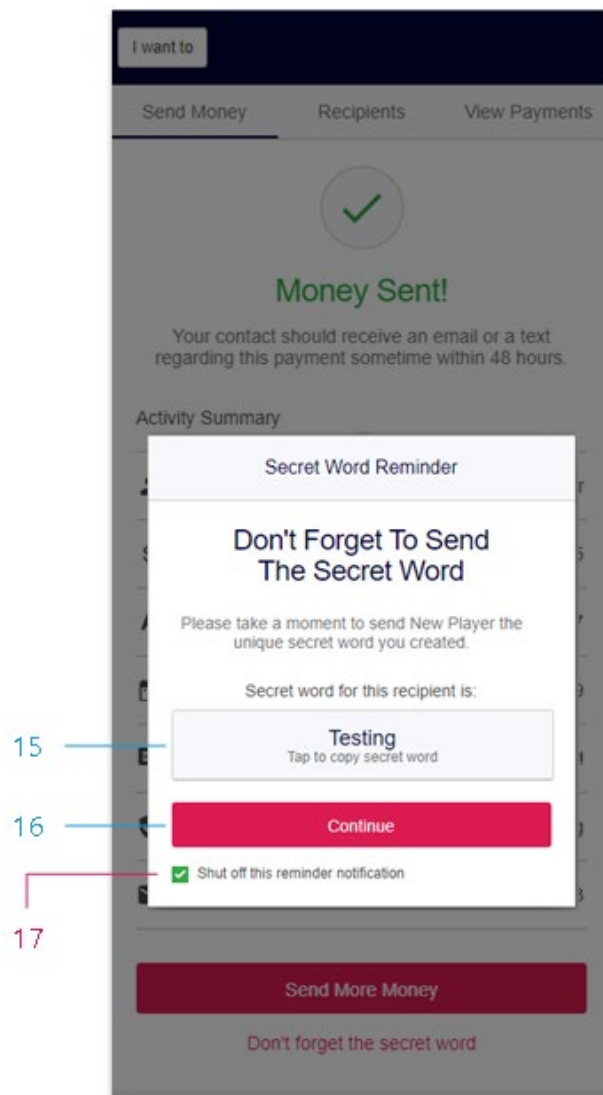
SENDING A P2P PAYMENT – SECRET WORD

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.

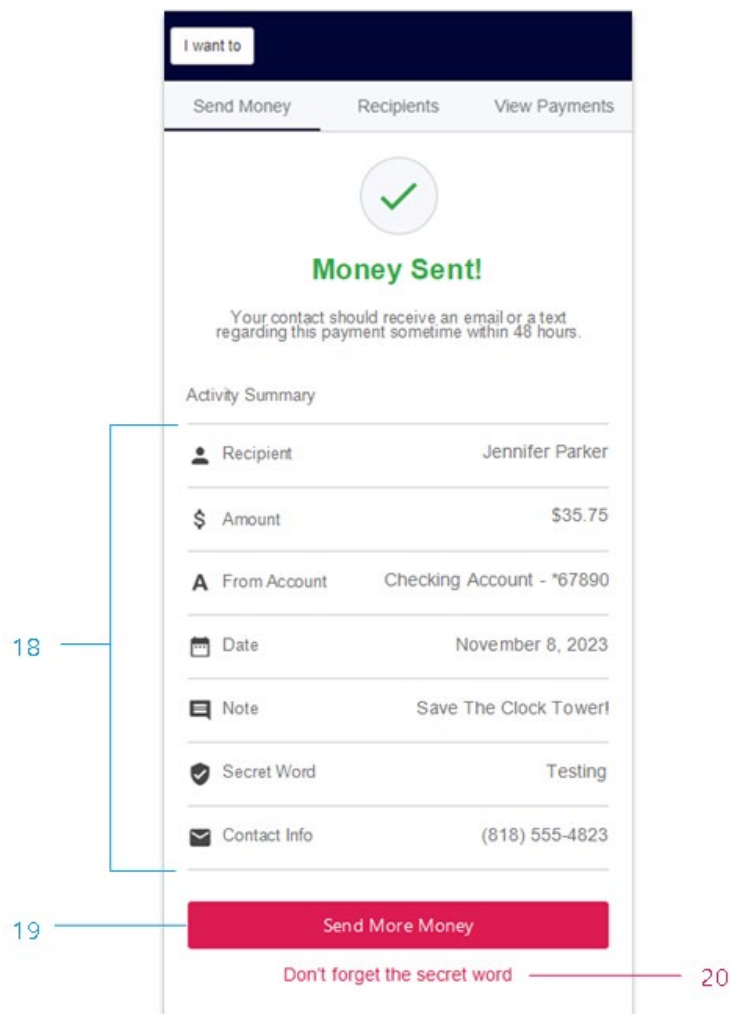


PAYMENT SUCCESS

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

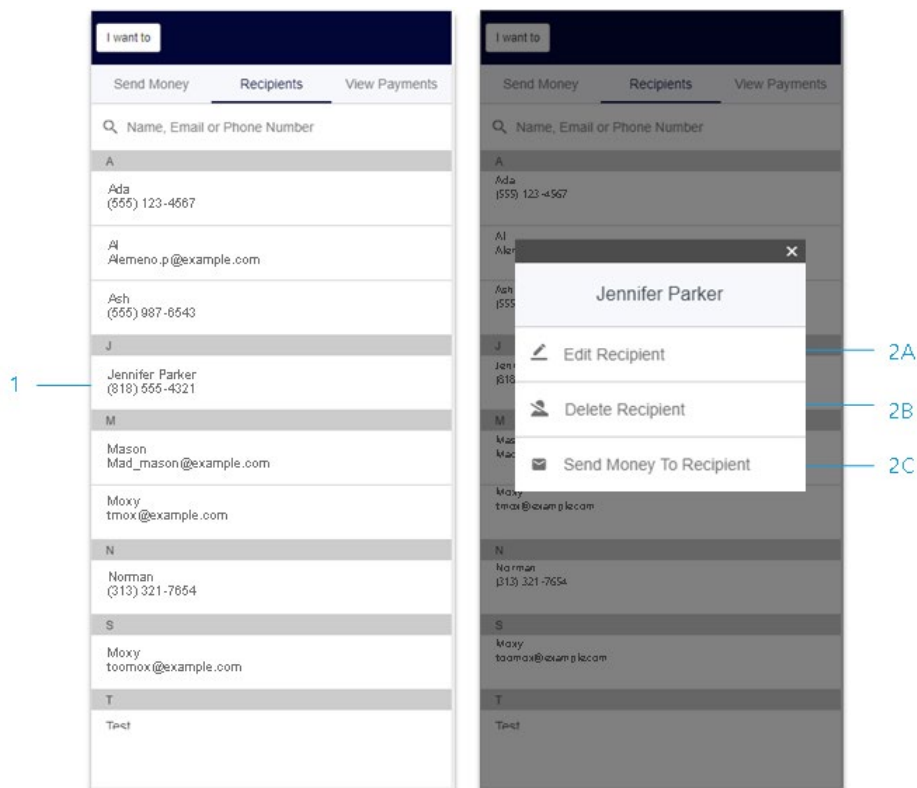
THE RECIPIENTS TAB CONTAINS A SEARCH BAR AND AN ALPHABETICAL LIST OF ALL OF THE RECIPIENTS THAT THE USER HAS PAID.

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.

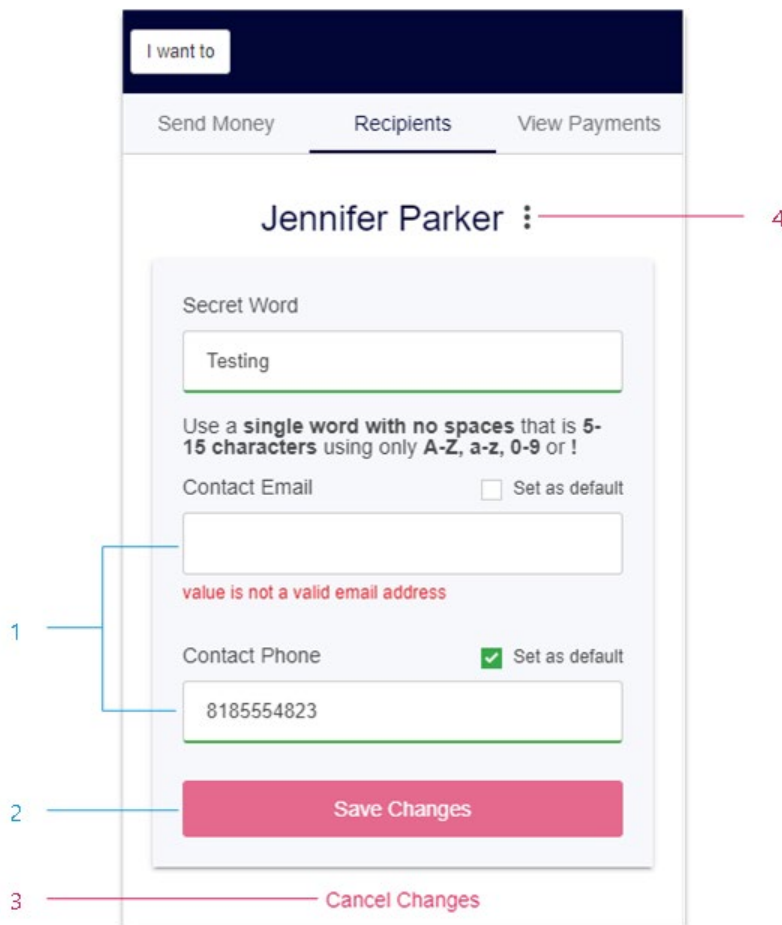


RECIPIENT INFO DETAILS

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

A screenshot of a mobile application interface for editing recipient details. At the top, there is a dark blue header with a white button labeled "I want to". Below the header is a navigation bar with three tabs: "Send Money", "Recipients" (which is selected and underlined), and "View Payments". The main content area shows the recipient's name "Jennifer Parker" followed by a vertical ellipsis menu icon. Below this is a form with several fields: "Secret Word" with the value "Testing"; "Contact Email" with an empty field and a red error message "value is not a valid email address" below it; and "Contact Phone" with the value "8185554823". There are checkboxes for "Set as default" next to both the email and phone fields. At the bottom of the form are two buttons: a pink "Save Changes" button and a red "Cancel Changes" button. Numbered callouts (1-4) point to specific elements: 1 points to the email field, 2 points to the "Save Changes" button, 3 points to the "Cancel Changes" button, and 4 points to the vertical ellipsis menu icon.

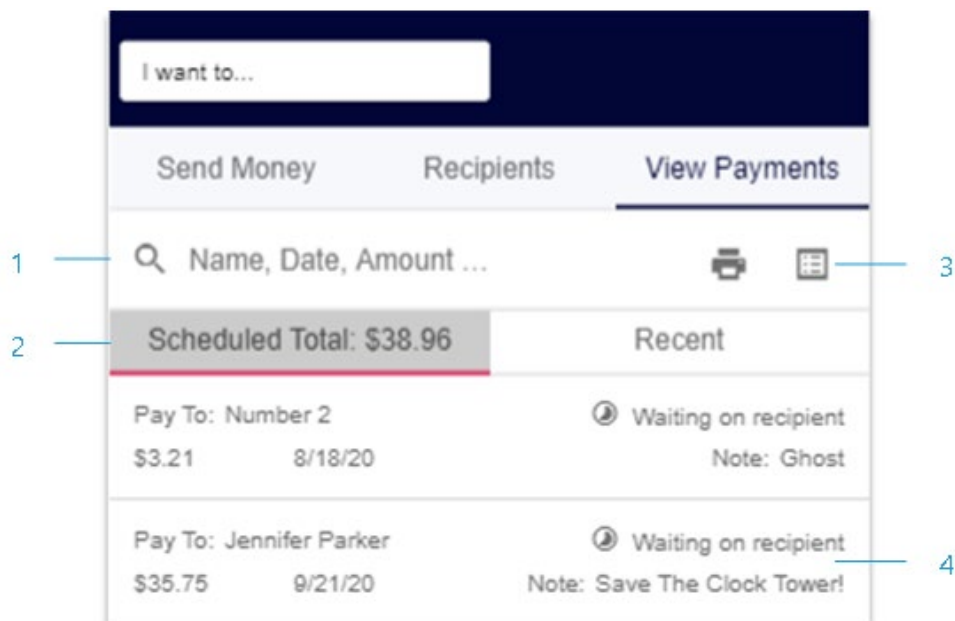
VIEW PAYMENTS

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.

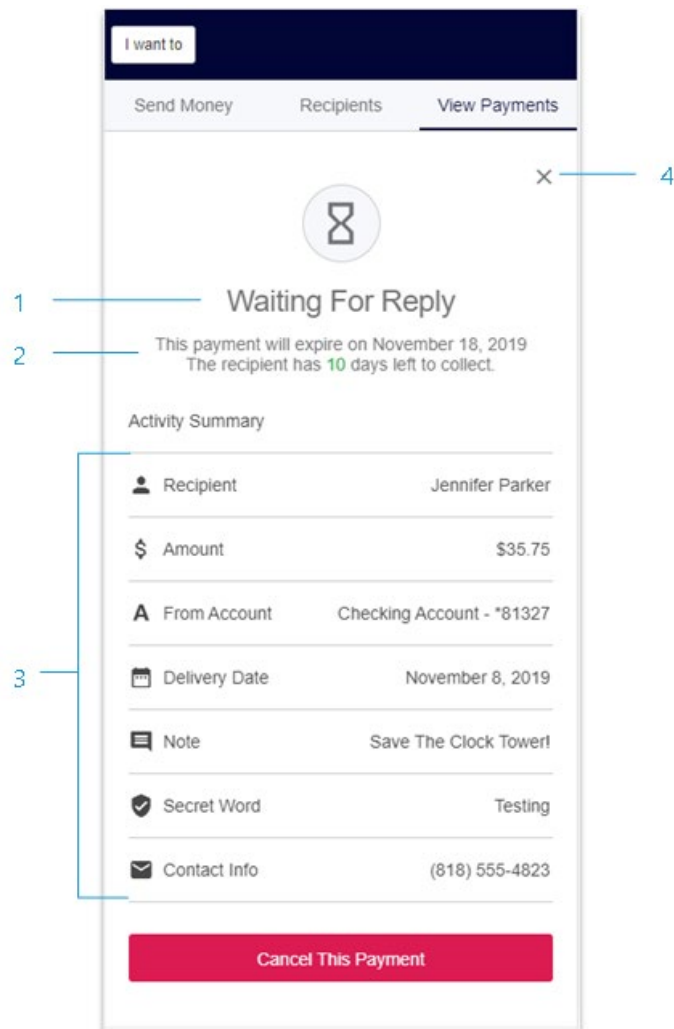


PAYMENT DETAILS

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

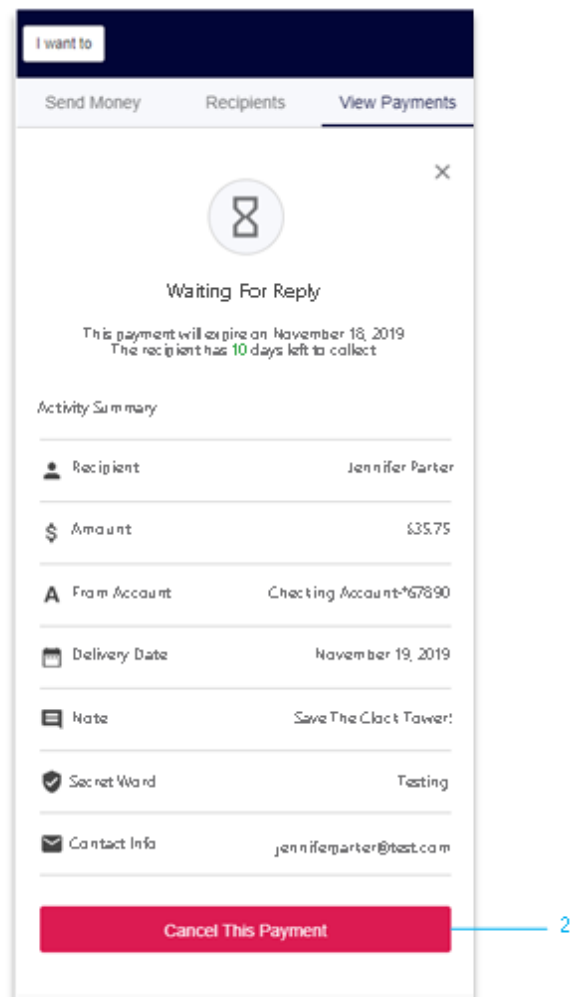
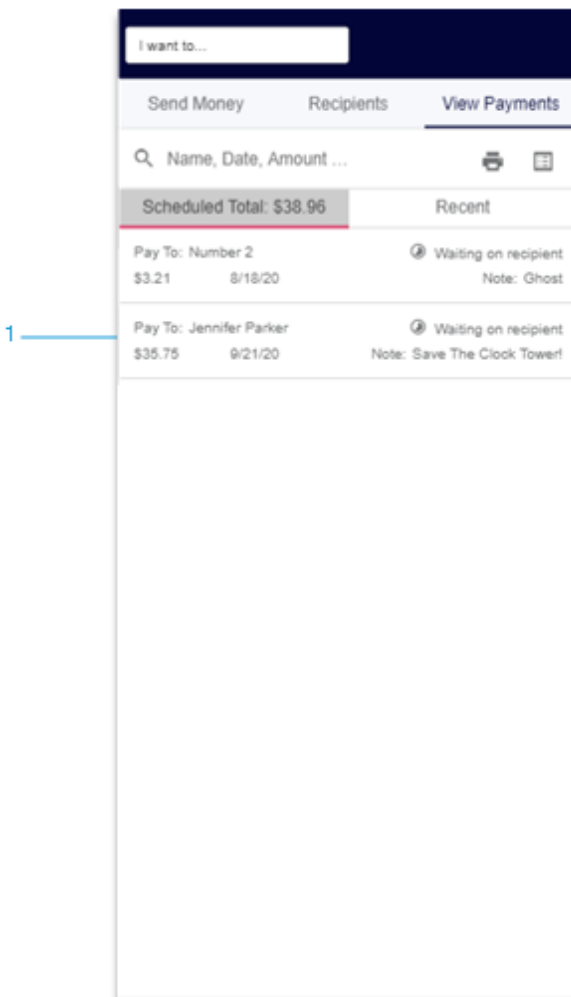
NAVIGATE TO THE VIEW PAYMENTS TAB.

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.



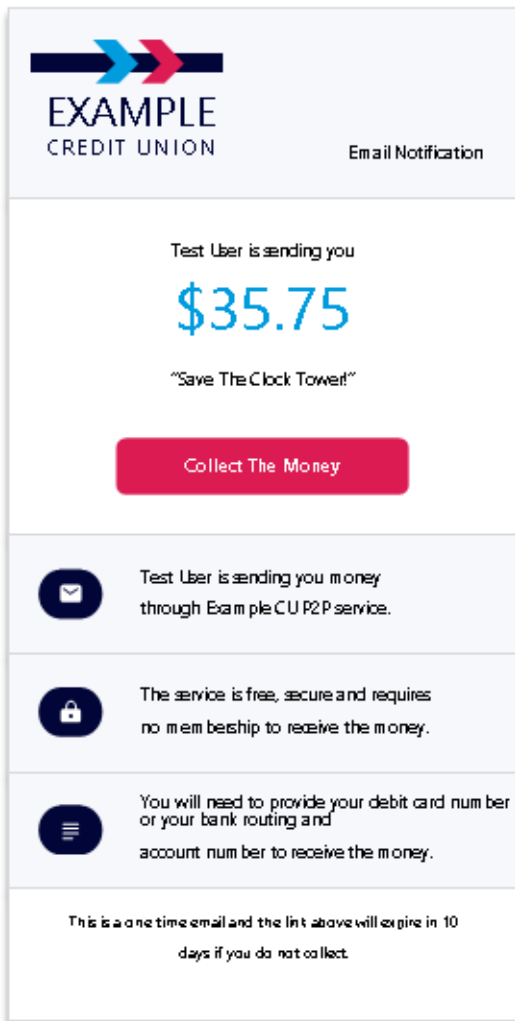
RECEIVING A PAYMENT - NOTIFICATION

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

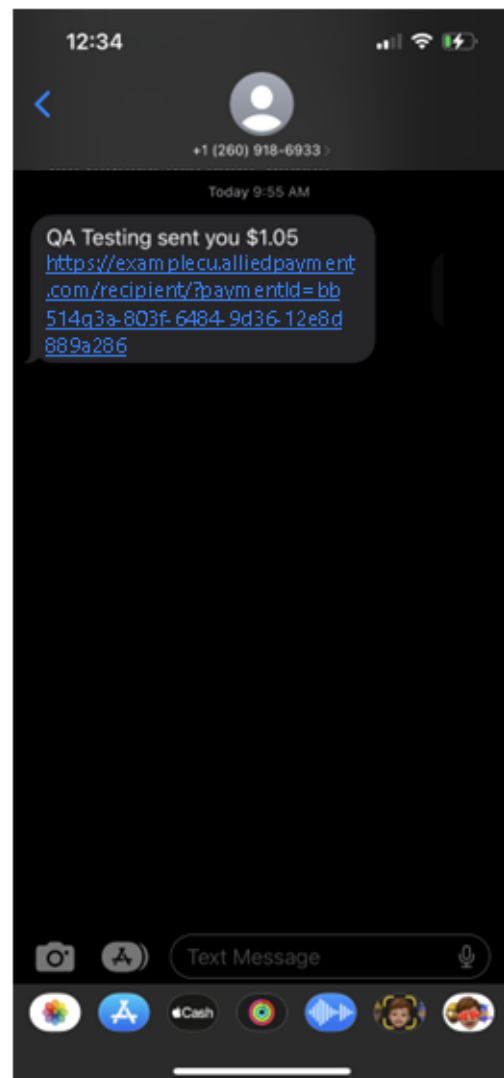
From the Email or Text, the Recipient must:

1. Select the link to the payment.

EMAIL



SMS

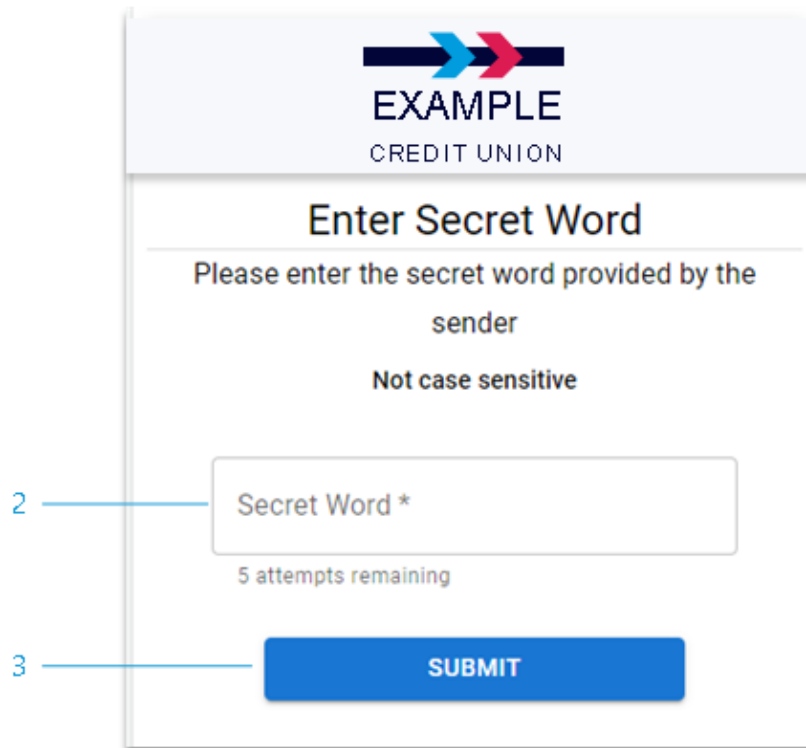


RECEIVING A PAYMENT – SECRET WORD

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.



The screenshot shows a mobile interface for a credit union. At the top, there is a header with a logo consisting of two arrows (one blue, one red) pointing right, above the text 'EXAMPLE CREDIT UNION'. Below this is a section titled 'Enter Secret Word' with a horizontal line underneath. The text below the line reads: 'Please enter the secret word provided by the sender' and 'Not case sensitive'. There is a text input field with the placeholder text 'Secret Word *'. Below the input field, it says '5 attempts remaining'. At the bottom of the form is a blue button labeled 'SUBMIT'. Two blue lines with numbers '2' and '3' point to the input field and the 'SUBMIT' button, respectively.

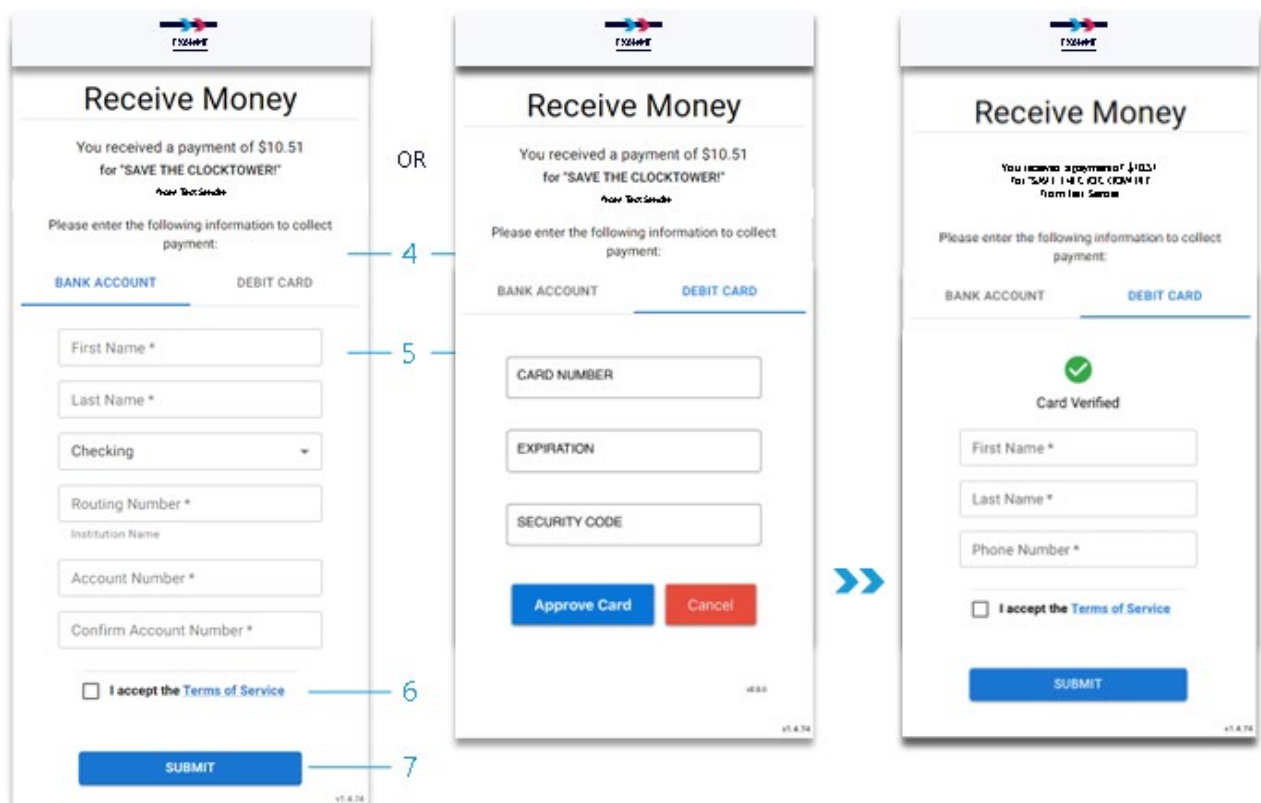
RECEIVING A PAYMENT – RECEIVE MONEY

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.

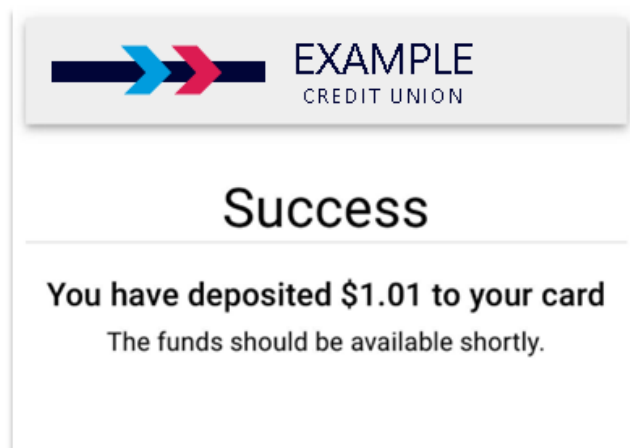


RECIPIENT EXPERIENCE

SUCCESS!

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

DEBIT CARD

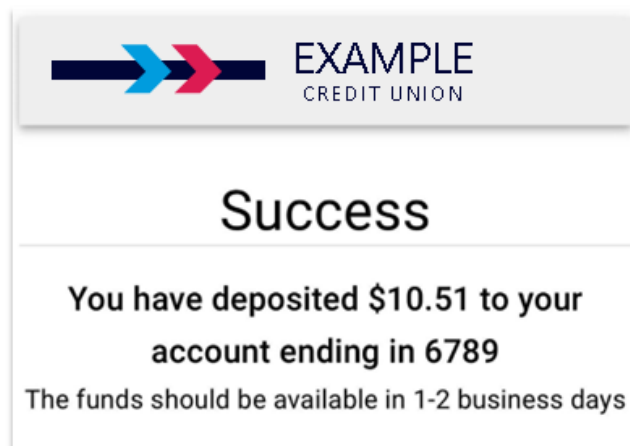
A screenshot of a success message for a debit card deposit. At the top, there is a logo for "EXAMPLE CREDIT UNION" consisting of two overlapping arrows (one blue, one red) pointing right, followed by the text "EXAMPLE" and "CREDIT UNION" below it. Below the logo, the word "Success" is centered in a large, bold, black font. Underneath, the message reads: "You have deposited \$1.01 to your card" followed by "The funds should be available shortly." in a smaller font.

EXAMPLE
CREDIT UNION

Success

You have deposited \$1.01 to your card
The funds should be available shortly.

ACCOUNT

A screenshot of a success message for an account deposit. At the top, there is a logo for "EXAMPLE CREDIT UNION" consisting of two overlapping arrows (one blue, one red) pointing right, followed by the text "EXAMPLE" and "CREDIT UNION" below it. Below the logo, the word "Success" is centered in a large, bold, black font. Underneath, the message reads: "You have deposited \$10.51 to your account ending in 6789" followed by "The funds should be available in 1-2 business days" in a smaller font.

EXAMPLE
CREDIT UNION

Success

**You have deposited \$10.51 to your
account ending in 6789**
The funds should be available in 1-2 business days

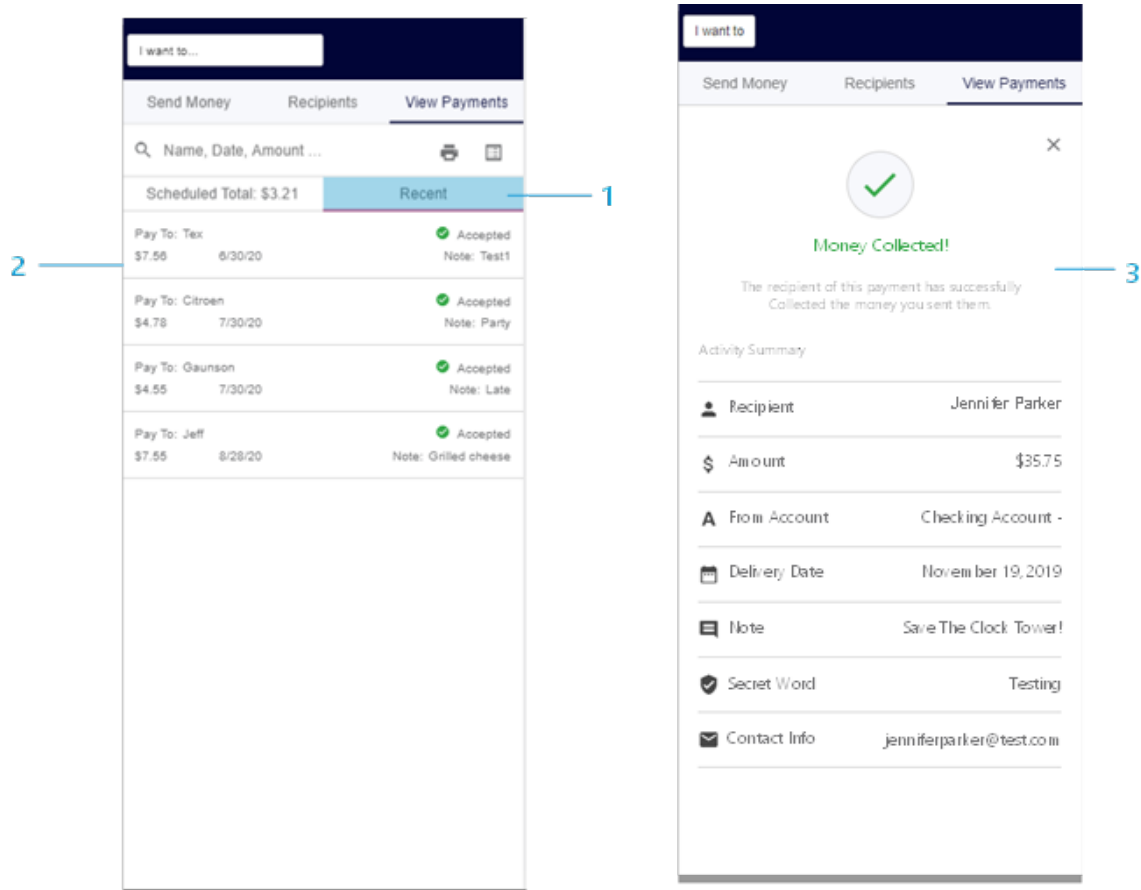
MONEY COLLECTED

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.

Tester accepted your payment

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

 11:15 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
MARION IN 46952

Dear Test,

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

Your \$150.00 payment to Tester has been accepted by Test Recipient.

If you have any questions, please contact us at:

ALLIED PAYMENT NETWORK
3201 STELLWORN RD
FORT WAYNE IN 46815
SUPPORT@ALLIEDPAYMENT.COM

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






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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 CANCELED/REJECTED

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

Payment to Tester has been cancelled

 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 to Tester has expired


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

Sun 10:01 PM

Retention Policy AllNotifications 6 month delete (6 month: Expires 1/3/2022)

 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 expired. 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.

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.

I want to...		
Send Money	Recipients	View Payments
<input type="text" value="Name, Date, Amount ..."/>		
Scheduled Total: \$1.01		Recent
Pay To: SISTER \$1.11	5/5/22	✓ Accepted Note: TEST3
Pay To: TODD \$1.01	5/4/22	✓ Accepted Note: TEST1 5-4-22
Pay To: TEST CARDER \$1.00	5/4/22	✓ Accepted Note: TESTCARD
Pay To: THORPSON \$1.01	5/3/22	✓ Accepted Note: TEST1 5-3-22
Pay To: THORPEE2 \$1.02	5/3/22	✓ Accepted Note: TEST2
Pay To: CARD TESTER \$1.07	5/3/22	✗ Did Not Respond Note: TEST4
Pay To: CARD TESTER2 \$1.08	5/3/22	✗ Did Not Respond Note: TEST5
Pay To: TESTY \$1.09	5/3/22	✗ Did Not Respond Note: -

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

EXPIRED