

P2P Instructions:

Limits are bank defined and are in place. To change bank default limits, please reach out to Digital Banking Support.

To enable P2P on a customer, search and edit the customer in the IB Admin site. Click on the Checking tab and check "P2P Enabled" for each account that needs access to P2P:

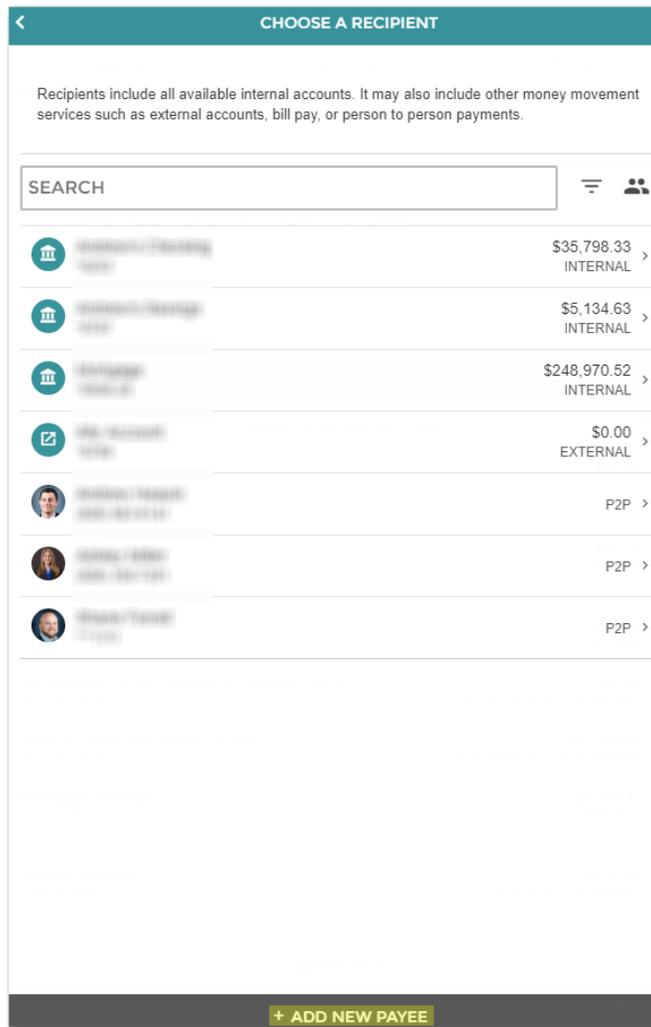
The screenshot shows the 'Edit Customer: Grant Weston' interface. At the top, there are tabs for 'User', 'Checking', 'Savings', and 'Loans'. The 'Checking' tab is selected. Below the tabs, there is a dropdown menu showing '12345 - Checking'. Underneath, there is a section for 'Account Number' with a redacted value. The main section contains a list of account settings:

Account Name:	Checking
Account Relationship:	Single Ownership
View Account Details:	<input checked="" type="checkbox"/>
Transfer In:	<input checked="" type="checkbox"/>
Transfer Out:	<input checked="" type="checkbox"/>
View Statements:	<input checked="" type="checkbox"/>
View Statement With Images:	<input checked="" type="checkbox"/>
View Notices:	<input checked="" type="checkbox"/>
Allow BillPay Access:	<input checked="" type="checkbox"/>
ACH Filter Access:	<input type="checkbox"/>
Transfer In External:	<input checked="" type="checkbox"/>
Transfer Out External:	<input checked="" type="checkbox"/>
P2P Enabled:	<input checked="" type="checkbox"/>

Limits can be adjusted per customer by editing the customer in IB Admin and looking at the User tab for "Override Card Transfer Maximum". Once you check "Override Card Transfer Maximum", the limit fields become editable:

Edit Customer: Grant Weston	
Security Answer 1:	<input type="text"/>
Security Question 2:	What was your ch
Security Answer 2:	<input type="text"/>
Security Question 3:	What is the name
Security Answer 3:	<input type="text"/>
Last Browser Login:	10/1/2018 2:04:30
Last Mobile Login:	10/6/2017 12:09:5
Last Text Banking Login:	
Invite Status:	
User Status:	Active
Self Enrolled:	<input type="checkbox"/>
Override Card Transfer Maximum:	<input checked="" type="checkbox"/>
Single Transfer Maximum:	<input type="text" value="2,000.00"/>
Daily Card Transfer Maximum:	<input type="text" value="3,000.00"/>
Daily Transaction Maximum:	<input type="text" value="3,000.00"/>
Rolling 7 Day Transaction Maximum:	<input type="text" value="7,000.00"/>
Rolling 7 Day Amount Maximum:	<input type="text" value="7,000.00"/>
Rolling 30 Day Transaction Maximum:	<input type="text" value="7,000.00"/>
Rolling 30 Day Amount Maximum:	<input type="text" value="10,000.00"/>

Once the customer logs in after being enabled, they will have a new option when adding payees from the My Payees screen OR by initiating a New Transaction and choosing “+ Add New Payee” on the Recipient screen:



They will select “Person To Person” on the Add New Payee screen and then enter the Payee information:

The screenshot shows a mobile application screen titled "ADD NEW PAYEE". At the top, there is a teal header with the text "ADD NEW PAYEE". Below the header, the question "What type of payee is this?" is displayed. There are two main options presented in a list:

- PERSON TO PERSON**: Accompanied by a person icon. The text below it says "Select this option to create a P2P payee." A mouse cursor is pointing at this option.
- EXTERNAL ACCOUNT**: Accompanied by a bank building icon. The text below it says "Select this option to create an external account."

When entering Payee info, the customer has 3 options:

1. Enter Payee’s card info or have payee enter card info into their phone

The screenshot shows the "ADD NEW PAYEE" screen with the "PERSON TO PERSON" option selected. The form contains the following elements:

- A teal header with a back arrow and the text "ADD NEW PAYEE".
- The title "PERSON TO PERSON" in orange.
- A circular button labeled "ADD PHOTO".
- The question "What do you want to call this payee?".
- Input fields for "FIRST NAME" (containing "John") and "LAST NAME" (containing "Doe").
- A green message: "Enter payee info: Please enter contact information or card details to proceed ✓".
- An input field for "EMAIL ADDRESS" (containing "john.doe@csiweb.com").
- An input field for "MOBILE PHONE NUMBER".
- An input field for "CARD NUMBER" (containing "9299").
- An input field for "EXPIRATION DATE" (containing "10 / 18").
- A green "SAVE" button at the bottom.

- 2. Enter Payee's email and an email will be sent to payee asking them to enter their card info:

ADD NEW PAYEE

PERSON TO PERSON

ADD PHOTO

What do you want to call this payee?

FIRST NAME
Jane

LAST NAME
Doe

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

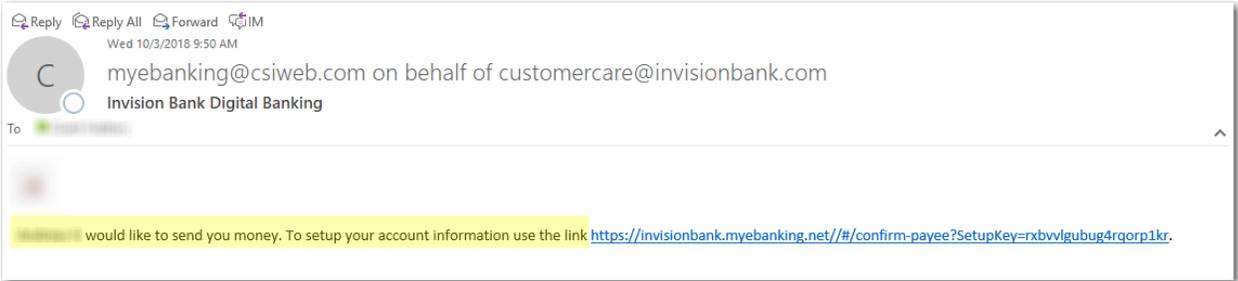
EMAIL ADDRESS
jane.doe@csiweb.com

MOBILE PHONE NUMBER

CARD NUMBER

EXPIRATION DATE

SAVE



- 3. Enter Payee's phone number to send them a text asking them to enter their Card info:

ADD NEW PAYEE

PERSON TO PERSON

ADD PHOTO

What do you want to call this payee?

FIRST NAME
Jim

LAST NAME
Doe

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

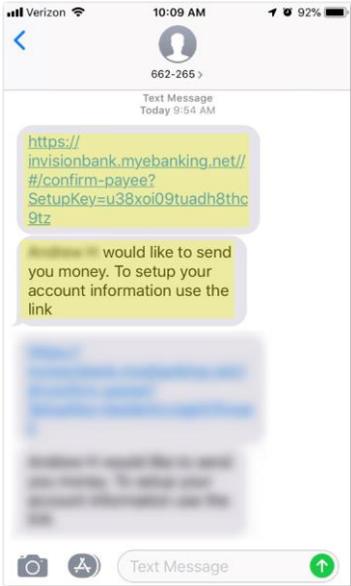
EMAIL ADDRESS

MOBILE PHONE NUMBER
(555) 555-5555

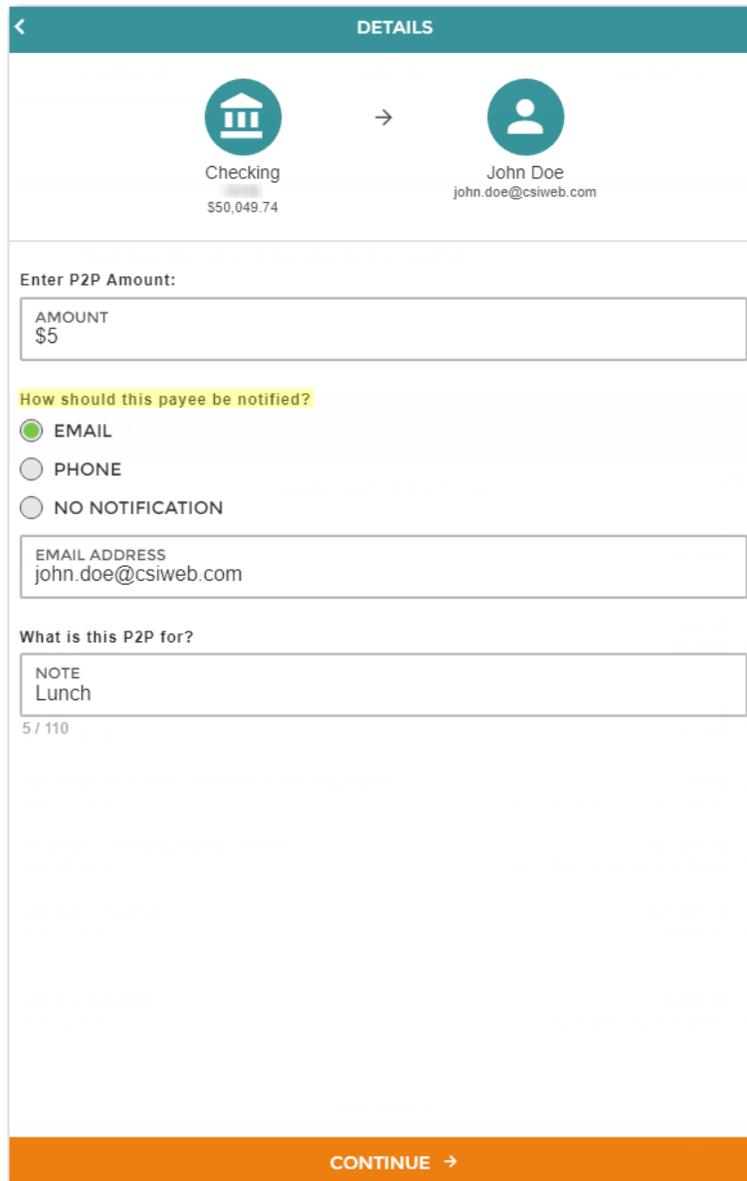
CARD NUMBER

EXPIRATION DATE

SAVE



Once all required info is entered by the recipient, you are ready to send money by going to New Transaction and choosing the newly created Payee from the Recipient list. You do have an option to choose how the Payee is notified of the payment:



The screenshot shows a mobile application interface for a P2P payment. At the top, a teal header contains a back arrow and the word "DETAILS". Below this, two circular icons are shown: a bank icon on the left and a person icon on the right, with an arrow pointing from the bank to the person. Under the bank icon, the text reads "Checking" and "\$50,049.74". Under the person icon, the text reads "John Doe" and "john.doe@csiweb.com".

The main content area is divided into several sections:

- Enter P2P Amount:** A text input field with the label "AMOUNT" and the value "\$5".
- How should this payee be notified?:** A section with three radio button options: "EMAIL" (selected), "PHONE", and "NO NOTIFICATION".
- EMAIL ADDRESS:** A text input field with the value "john.doe@csiweb.com".
- What is this P2P for?:** A text input field with the value "Lunch".

At the bottom left of the form area, the text "5 / 110" is visible. At the very bottom, an orange bar contains the text "CONTINUE →".