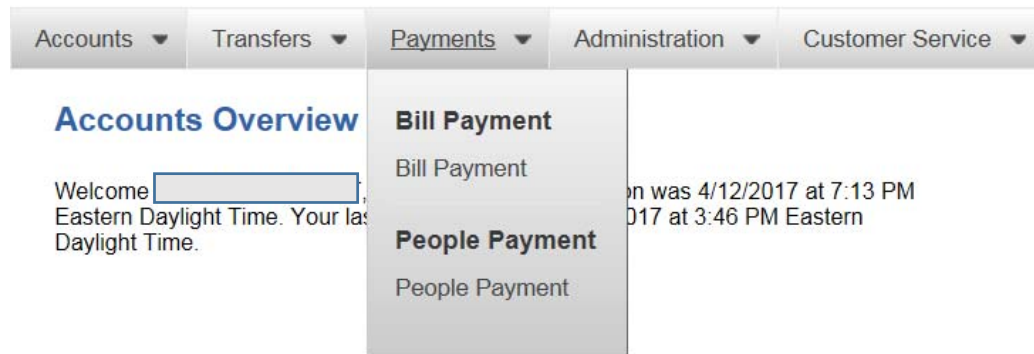


People Pay Instructions

How to Enroll

- Log into your Morris Bank Online Banking at www.morris.bank
- Click on the **People Payment** link under the Payments tab.



- Click **Enroll**.



Enroll in People Payment

What are people payments?

People payments are a fast, safe way to send and receive money. You can use it to:

- Reimburse your roommates for rent and other expenses.
- Send your niece or nephew a cash birthday gift.
- Pay back the friend you owe for lunch or those concert tickets.
- Pay your babysitter, landscaper, or piano teacher with just an email address.

How it works

Send money. You can send money to almost anyone with an e-mail address or mobile number.

Receive money. The person receiving the money is sent a notification with instructions on how to claim it.

You'll be notified of the payment status by email to Primary e-mail:

mesmericmelonie@hotmail.com • [Change](#)

Enroll

- **Check** the accounts you wish to use for People Payments and click **Enroll**.

Accounts ▼
Transfers ▼
Payments ▼
Administration ▼
Customer Service ▼

Enroll in People Payment

Please tell us which accounts you want to use for people payments and click Enroll.

Eligible Accounts	Use For People Payments
Blue Basic-	☒
Blue Basic-	☒
BLUE Health Savings-	☒
Blue Secure Checking-	☒

Enroll
Cancel

- You will receive an enrollment confirmation email to the account linked to your online banking account.
- Click **Let's Get Started**.

Accounts ▼
Transfers ▼
Payments ▼
Administration ▼
Customer Service ▼

Send Money
Send eGift Card

What is People Pay?

People Pay is the fast, safe way to send and receive money and eGift Cards online.

- Pay your baby sitter.
- Send your niece or nephew a cash birthday gift.
- Pay back the friend you owe for lunch or those concert tickets.
- Receive money and eGift Cards from friends, family or a co-worker.



How it works:

Sending Money and eGift Cards
You can send money and eGift Cards to almost anyone with an email address or a mobile number. The person will receive a notification with instructions on how to claim the money or eGift Card.

Receiving Money and eGift Cards
You can do this 2 ways:

1. Refer to the notification that was sent to your email address or mobile number.
2. Simply go to the Incoming tab in People Pay.

Let's get started

- You will receive the following screen to enter a confirmation code that will be sent to your email address that is linked to your online banking account.

The screenshot shows the Morris Bank 'Send Money' web interface. A modal window titled 'Enter Confirmation Code' is displayed in the foreground. The modal contains the following text: 'Your confirmation code was just sent to **mesmericmelonie@hotmail.com**. Please enter it below.' Below this is a text input field labeled 'Confirmation code:'. Further down, it says 'To use a different email address to receive money or eGift Cards, you can [add a new email address](#) now.' and a 'Submit' button. In the background, the 'Send Money' form is visible with fields for 'Send money to:', 'Email/Mobile:', 'Re-enter:', 'Amount:', 'Pay from:', 'How to pay:', and 'Send on:'. The 'Send on:' field shows the date '04/19/2017'. At the bottom of the page, there are 'Clear' and 'Continue' buttons.

- Check your email to get the code to enter in this screen.
See sample email below:



**Here's the code you need
to complete the
confirmation of your e-
mail address:**

739197

**To view your
account, click the link
below:**

<http://morris.bank>

Questions?

If you have any
questions, please
contact us at
support@morris.bank
or call us at 478-272-
5202.

Sincerely,
Morris People Pay

- Click **Start Using People Pay**.

The screenshot shows the 'Send Money' form in a web application. A modal window titled 'Getting Started with People Pay' is overlaid on the form. The modal contains the following text:

Now when someone sends you money or eGift Cards at this email address, you can view and claim those items here, on the People Pay landing page.

To add additional email addresses or mobile numbers, please [go to settings](#).

At the bottom right of the modal is a button labeled 'Start using People Pay!'.

The background form includes fields for 'Send money to:', 'Email/Mobile:', 'Re-enter:', 'Amount:', 'Pay from:', 'How to pay:', and 'Send on:'. The 'Send money to:' field is pre-filled with 'Contact's first and last name'.

- You will see the following screen. You may start using People Pay now using the instructions on the next pages.

The screenshot shows the 'Send Money' form with a 'Contacts' sidebar on the right. The form fields are as follows:

- Send money to:** Text input with placeholder 'Contact's first and last name'.
- Email/Mobile:** Text input with placeholder 'Contact's email or mobile number'.
- Re-enter:** Text input with placeholder 'Re-enter contact's email or mobile number'.
- Amount:** Text input with a '\$' symbol.
- Pay from:** Text input with value 'Blue Secu, ...244'.
- How to pay:** Dropdown menu with value 'Select how you want to send the money'.
- Send on:** Text input with value '04/19/2017'.

At the bottom right of the form are 'Clear' and 'Continue' buttons.

The 'Contacts' sidebar on the right includes a 'Settings' link, an 'Add' button, and a 'Search contacts' input field. Below these is a message: 'To start building your list of contacts, select the Add link above.'

To Send Money After You are Enrolled for People Pay:

Sender Side

- Log into your Morris Bank Online Banking Account at www.morris.bank

ab.

The screenshot shows the Morris Bank Online Banking interface. At the top, there are four tabs: 'Accounts', 'Transfers', 'Payments', and 'Administration'. The 'Payments' tab is selected, and a dropdown menu is open, showing two options: 'Bill Payment' and 'People Payment'. On the left side, there is a section titled 'Accounts Overview' with a welcome message and a login box. On the right side, there is a date and time display: 'on was 4/12/2017 at 3:46 PM'.

To send money:

- Click **Send Money**.
- Enter the **Recipient's (Contact) First and Last Name**.
- Enter the **Recipient's (Contact) email or mobile number**.
- Enter the **Amount** you wish to send.
- Select your **Account** you wish to send the funds from.
- Select **How to Pay**:
 - ❖ Send to email or mobile number. (Recipient chooses how to receive funds. Ex: checking, PayPal)
 - ❖ Deposit to bank account. (You must know the recipient's routing number and account number.)
 - ❖ Send money instantly using PayPal. (You must know the recipient's email linked to their PayPal account.)
- Select the **Date** you want the funds sent.
- Enter any **Optional Message** to the Recipient (contact). Ex: Thanks for paying for lunch!
- Click **Continue**.

The screenshot shows the 'SEND MONEY' form in Morris Bank Online Banking. The form is titled 'SEND MONEY' and has a sub-header 'Send Money to a Person'. It contains several input fields and a dropdown menu. The 'Send money to:' field is filled with 'John Payee'. The 'Email/Mobile:' field is filled with 'John.Payee@fisglobal.com'. The 'Re-enter:' field is also filled with 'John.Payee@fisglobal.com'. The 'Amount:' field is filled with '5.00'. The 'Pay from:' dropdown menu is set to 'My Account, ...3477'. The 'How to pay:' dropdown menu is open, showing three options: 'Send to email or mobile number (FREE!)', 'Deposit to bank account (\$1.00)', and 'Send money instantly using PayPal (\$1.00)'. The 'Send on:' field is empty. There is a text area for an optional message with the placeholder text 'Include an optional message to your contact' and a character count '200 character(s) remaining'. At the bottom right, there are two buttons: 'Clear' and 'Continue'.

- **Verify** your information is correct.
- Click **Pay**.

SEND MONEY

Preview: Make Payment

Send money to:	Taylor Cark
Email/Mobile:	tclark@fisglobal.com
Amount:	\$5.00
Fee:	\$0.00
Total:	\$5.00
How to pay:	Send to email or mobile number
Send on:	09/23/2015
Pay from:	Bank Acco, ...1255
Message:	

By submitting this payment, I agree to send this payment within the United States or US territories.

Cancel
Pay

- You will receive a **Confirmation Number**.
- Tell your **Recipient** that they will be **receiving a message from People Pay for Morris Bank to claim the funds**.
- The **Recipient** has **10 days to claim the funds**. When they do, the money will be deducted from your account.

SEND MONEY

Confirmation: Make Payment

Your payment has been submitted.

Send money to:	Taylor Cark
Email/Mobile:	tclark@fisglobal.com
Amount:	\$5.00 (Fee: \$0.00)
Total:	\$5.00
How to pay:	Send to email or mobile number
Send on:	09/23/2015
Expires:	10/03/2015
Confirmation:	EBP957MH
Claim code:	587395
Pay from:	Bank Acco, ...1255
Message:	

What happens next?

- Your contact will receive instructions at the email address or mobile number you've provided.
- Tell your contact that the message will be coming from People Pay for ABC (or their own financial institution if they also offer People Pay).
- Remind your contact to claim the money. As soon as they do, the money will be deducted from your account.

Close

To send an eGift Card:

- From the People Payments link under the Payments tab on Online Banking, **Click Send eGift Card**.
- **Browse and Select** which eGift card you would like to send the Recipient.
- Depending on the vendor, you may have to **Accept Disclosure**, **Click Continue**.
- Enter the **Amount** of the gift card based on that vendors settings.
- Enter the **First and Last Name** of the Recipient.
- Enter the **E-Mail Address or Mobile Number** of the Recipient.
- Select the **Account** you wish to pay for the gift card from.
- Select the **Date** you want the eGift card sent on.
- Enter an **Optional Message** to the Recipient. Ex: Happy Birthday. Hope you enjoy your gift!
- Click **Continue**.

The screenshot shows a green header bar with two buttons: "Send Money" and "Send eGift Card". Below the header is a form with the following fields:

- eGift card:** A dropdown menu with the text "Browse and select".
- Amount:** A text input field with a dollar sign (\$) and a cursor.
- Send gift to:** A text input field with the placeholder text "Enter first and last name".
- E-mail/Mobile:** A text input field with the placeholder text "Enter e-mail address or mobile number".
- Pay from:** A dropdown menu with a downward arrow.
- Send on:** A date selection field.
- Optional Message:** A large text area on the right with the placeholder text "Include an optional message to your contact" and a character count "200 character(s) remaining".

At the bottom right of the form are two buttons: "Clear" and "Continue".

The left screenshot, titled "SEND eGIFT CARD", shows a window titled "Send eGift Card" with a search bar and a grid of eGift card options:

- 1-800-flowers®**: \$1 - \$500
- AERO**: \$10 - \$300
- ALAMO DRAFTHOUSE CINEMA**: \$25 - \$100
- AllPosters.com**: \$25, \$50, \$75, \$100, \$150
- Amelia**: \$5, \$10, \$25, \$50
- Eagle**: \$10 - \$500

The right screenshot, also titled "SEND eGIFT CARD", shows a window titled "Send eGift Card" with the Home Depot logo and a disclosure text:

Disclosure
ABC Financial is not affiliated with The Home Depot®. The Home Depot® is not a sponsor of this promotion. The Home Depot® is a registered trademark of Home Depot, Inc.

At the bottom are three buttons: "Cancel", "Back", and "Continue".

SEND eGIFT CARD



[Send Money](#) ** Send eGift Card**

eGift card: Applebee's® [Change gift](#)

Amount:

Send gift to:

E-mail/Mobile:

Pay from:

Send on: 05/06/2015

Include an optional message to your contact

200 character(s) remaining

Clear

Continue

- **Review** your information.
- Read and **Accept** the Terms and Conditions.
- Click **Confirm**.

SEND eGIFT CARD

Preview: Send eGift Card

Send to: Chris Johnson

E-mail/Mobile: cj@fistest.com

Gift option: Applebee's®

Amount: \$5.00

Fee: \$0.00

Total: \$5.00

Send on: 05/06/2015

Pay from: NSF, ...0051

Message:

eGift Card Terms and Conditions

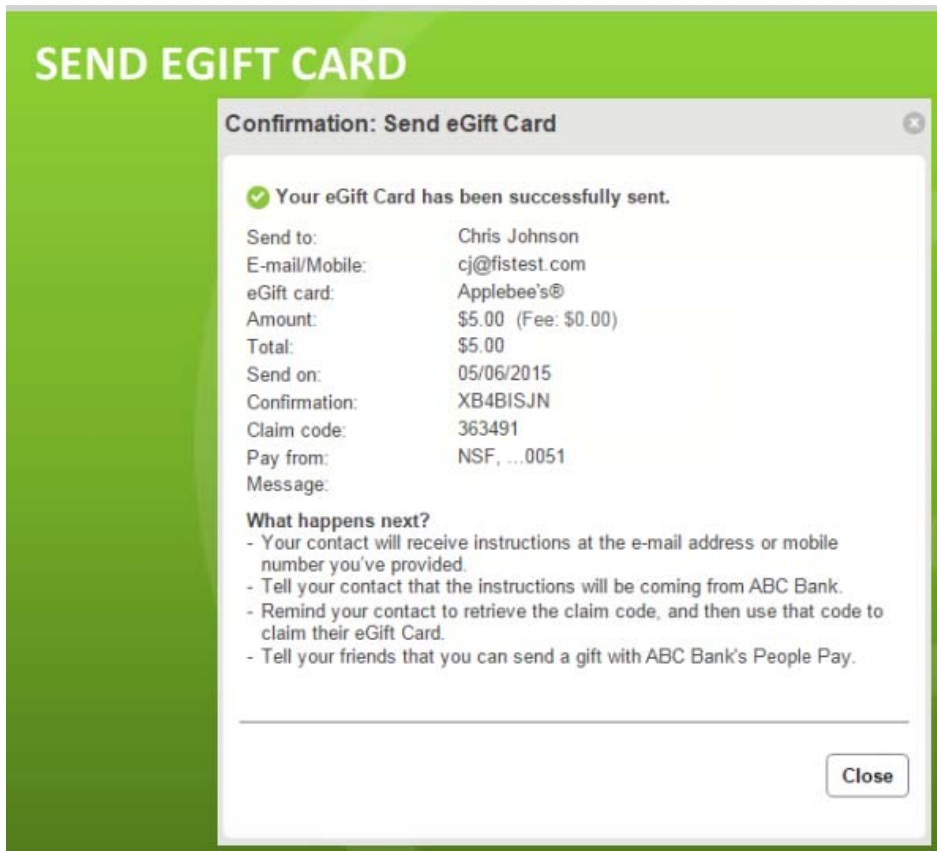
Each eGift Card purchase is final, and neither ABCDE Test Bank nor its providers have any responsibility or liability for any eGift Card following issuance of such eGift Card to the recipient. ABCDE Test Bank may cancel and refund the amount of any eGift Card to you at any time prior to issuance, but no refunds by ABCDE Test Bank or returns to ABCDE Test Bank by you or the recipient are permitted. eGift Cards are subject to the Issuer's Gift Card Terms & Conditions. Any issues, claims or

☐ I have read and agree to the Terms and Conditions

Cancel

Confirm

- You will receive a Confirmation number.
- Tell your **Recipient** that they will be **receiving a message from People Pay for Morris Bank to claim the eGift card**.
- The **Recipient** has **10 days to claim the funds**. When they do, the money will be deducted from your account.
- They may use the code online or print and use in-store.



Receiver Side

- The Recipient will **receive an email or text message** with a **claim code** with the **website address** to claim their funds.

CLAIM MONEY - UNREGISTERED

Website address and claim code are sent to the recipient via email or SMS text message.

FIS People Pay Bank

Welcome to People Pay!

1. Log in

Secure access

2. Receive money or eGift Card

3. Confirm details

It's fast and free!

[FAQs](#)

The privacy and security of our customers' personal and confidential information is our top priority. Safeguarding your financial account information from fraudulent activity, unauthorized use, and identity theft is of the utmost importance.

Unauthorized access to account information is strictly prohibited under federal law. For your protection, all customers consent to account monitoring and understand that any criminal activity may be provided to law enforcement.

- Recipient will choose how they want to receive the funds.
They may select their bank account or PayPal. (We do NOT offer debit card or check.)

CLAIM MONEY - UNREGISTERED

FIS People Pay Bank

Receive Your Money

Sent by: Chris Johnson

Amount: \$50.00

Where would you like your money?

☐ My debit card
Instantly for eligible debit cards

☐ My bank account
Instantly for eligible accounts or 1-3 days

☐ My PayPal account
Instantly

☐ Send me a check in the mail
3-5 days

You must receive your money by 09/18/2015 or it will be returned to the sender.

[Decline](#)

- The recipient will enter their bank's routing number, account number, account type and click Continue.

CLAIM MONEY - UNREGISTERED

Bank Account Information
Routing number

[Help me find this](#)
Account number

Account type

☐ Save for future incoming payments

Bank Account - RTN/Account Number
Debit Card - Debit Card Number
PayPal - PayPal Email Address
Check - Mailing Address

Back

Exit

Continue

- The recipient will review the information and click Claim.

CLAIM MONEY - UNREGISTERED

FIS People Pay Bank

Confirm Details
Sent by: Chris Johnson
Amount: \$50.00

Where your money is going
Routing number: 123456789
Account number: ...6789
Estimated arrival: 09/09/2015

Back

Cancel

Claim

Receiver Side of eGift Card

- The Recipient will **receive an email or text message** with a **claim code** with the **website address** to claim their funds.

The screenshot shows the landing page for claiming an eGift card. The header is green with the title "CLAIM eGIFT CARD (UNREGISTERED)" and a home icon. The main content area is white and features the FIS People Pay Bank logo. A welcome message "Welcome to People Pay!" is followed by a list of steps: 1. Log in, 2. Receive money or eGift Card, and 3. Confirm details. A "Continue" button is prominently displayed. A green callout box on the right states: "FAQs accessible from the landing page provide answers to questions specific to each eGift card." Below the "Continue" button, there is a link to "FAQs" and a small disclaimer about the privacy and security of customer information.

CLAIM eGIFT CARD (UNREGISTERED)

FIS People Pay Bank

Welcome to People Pay!

1. Log in
2. Receive money or eGift Card
3. Confirm details

Continue

[FAQs](#)

The privacy and security of our customers' personal and confidential information your financial account information from fraudulent activity, unauthorized use, a importance.

Unauthorized access to account information is strictly prohibited under federal law. Customers consent to account monitoring and understand that any criminal activity may be provided to law enforcement.

FAQs accessible from the landing page provide answers to questions specific to each eGift card.

- Recipient enters their claim code in the website and clicks continue.

This screenshot shows the next step in the claim process. The header is green with the title "CLAIM eGIFT CARD (UNREGISTERED)". The main content area is white and features the FIS People Pay Bank logo. The title "Receive Money or eGift Card" is displayed. A green box contains a "Claim code" input field with the placeholder text "Enter claim code from notification" and a link "Where can I find my claim code?". Below the input field, there are two buttons: "Cancel" and "Continue".

CLAIM eGIFT CARD (UNREGISTERED)

FIS People Pay Bank

Receive Money or eGift Card

Claim code

[Where can I find my claim code?](#)

Cancel **Continue**

- Recipient may View or Print their eGift card. They can use this code online or in-store.

CLAIM eGIFT CARD (UNREGISTERED)

FIS People Pay Bank

You're Done!



✓ **Success!** You've claimed your eGift Card. To use it just click "View or Print" below.

Sent by:	Chris Johnson
eGift Card:	Panera Bread®
Amount:	\$25.00
Status:	Claimed
Confirmation:	ABI9U6SO

[Log Out](#) [View or Print](#)

CLAIM eGIFT CARD (UNREGISTERED)

Here is your **\$6.00** eGift Card
for CVS/pharmacy from Chris Johnson
Bookmark this page if you aren't planning to redeem your eGift Card right now.



CVS/pharmacy
Gift Card



Card Number: 1111 1111 1111 1111 PIN: 8773

[Check eGift Card Balance](#)

CLAIM eGIFT CARD (UNREGISTERED)



The recipient can return to the Unregistered Recipient Claim website and view a claimed eGift card at any time simply by navigating to the URL provided in the original alert and entering their phone number or email address and the claim code associated with the transaction.