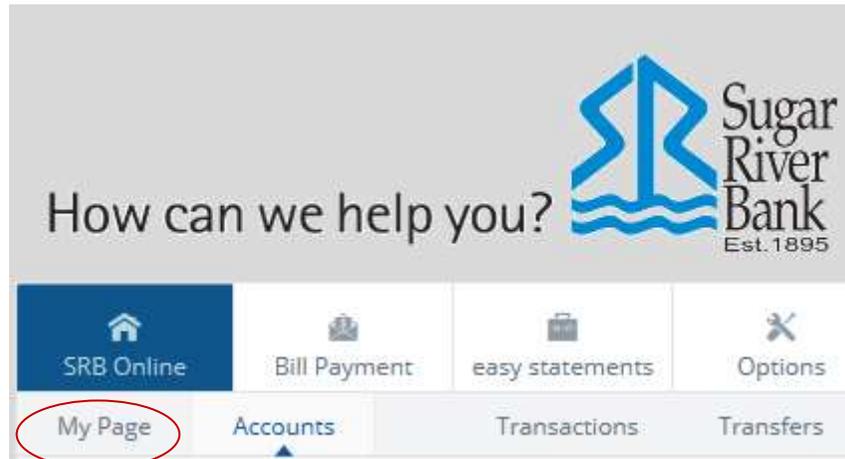


P2P-Sender Guide

- Log into SRB Online Banking at www.sugarriverbank.com.
- Select **MyPage**



On **MyPage**, locate the MyPay *sendmoney* widget and click on **Click Here**.



The Widget Window will be displayed. Here the payee information is entered- name, email address, payment amount, process date and **Keyword**. The **Keyword** will need to be communicated to the payee via a secure method. (Example: Verbally, over the phone.) Please note: This only happens once for each payee, all future payments to the same recipient bypass this process.

The screenshot shows the 'MyPay' interface with a blue header. Below the header are two tabs: 'Send Money' (active) and 'My Account'. To the right of the tabs is a user icon and the phone number '866-592-0857'. The form contains the following fields: 'To' (empty text box), 'Email' (empty text box), 'Amount' (empty text box), 'Pay from' (displaying '****2525'), 'Process Date' (displaying '03/20/2017' with a calendar icon), and 'Keyword' (empty text box). A blue link 'What is this?' is positioned to the right of the 'Keyword' field. A blue 'Continue' button is located at the bottom center of the form.

For security purposes, each time a new payee is set up you will need an **Activation Code**. From the radio buttons, choose how you would like to receive the one-time code. After you select the method, click the **Request Code** button. Make sure you have access to the method you chose. If email was requested, do not close the widget, but open a new tab or web browser to get the code.

The screenshot shows the 'MyPay' interface with a blue header. Below the header are two tabs: 'Send Money' (active) and 'My Account'. To the right of the tabs is a user icon and the phone number '866-592-0857', and a 'livechat' icon. The main heading is 'First-time payee activation'. Below this is a section titled '1 Select Delivery Method'. The text reads: 'For security purposes, a simple activation step is required the first time you send payment to a new payee. You will skip this step for future payments to John Doe.' Below this is the instruction: 'Request your activation code by selecting a delivery method below.' There are five radio button options: 'Home Phone (803) 863-3000 Update', 'Work Phone (803) 863-3000 Update', 'Mobile Phone (803) 843-5526 Update', 'Text Message (803) 843-5526 Update', and 'Email sordway@suganriverbank.com Update'. A red arrow points to the 'Work Phone' option. A red oval highlights the 'Request Code' button. Below the radio buttons is a section titled '2 Enter Code'. At the bottom of the screen are three logos: 'Heritage Trust Bank', 'Alred Choice & Security', and 'Member FDIC'.

In this example, we have requested the **Activation Code** via email.

From: billpaysupport@billpaysite.com [mailto:billpaysupport@billpaysite.com]
Sent: Tuesday, September 01, 2015 1:05 PM
To: Sender Last Name, First Name
Subject: Activation Code

Dear Sender First Name/Last Name,

Thank you for using online bill pay. We have received your request to add Payee First Name/Last Name as a payee.

To complete the verification process, we are supplying you with a four-digit Activation Code, which you should enter on your Activation Code screen.

The four-digit Activation Code is: 6682

Once you have submitted this Activation Code, the verification process will be complete.

Thank you for using online bill pay.

Sincerely,

Subscriber Support

Enter the **Activation Code** in the Activation Code box. Click **Continue**.

First-time payee activation

✓ Select Delivery Method

② Enter Code

Activation code sent
Please activate **Your Payee** by entering your code below.
Your activation code is being sent to **The method that you selected will appear here.**

Enter Activation Code

Continue

[Click here to resend code](#)

Review the payment, if you find an error, you may correct this by clicking the **Send Money** tab at the top of the page.

If you find an inaccuracy, click here.

MyPay

Send Money **My Account** 866-592-0857 livechat

Review payment

To	First/Last Name
Email	Email Address
Amount	\$ 1.00
Pay from	****
Process Date	09/01/2015
Keyword	butter
Add a Personal Note Limit to 300 characters (optional)	Babysitting

Add a Note

Send Money

If everything is accurate, click the **Send Money** button at the bottom of the page.

Click here, if everything is correct.

A **Payment Scheduled** confirmation will appear. This details that the payment will be processed and that the payee will be emailed notifying them of your payment. You have the option to **Pay another Person** or end your session by clicking the X in the upper right hand corner of the widget.

MyPay

Send Money My Account 866-592-0857 livechat

Payment scheduled

Your payment has been scheduled and assigned the confirmation number 4. The payment will be processed on the date indicated.

We will also send an email to [redacted] on 09/01/15 to notify them of your payment. All future payments to [redacted] will process immediately with no further action required.

Pay Another Person

The payment will not process until the payee has entered their information in the payment system. Once the recipient does complete this, you will receive an email confirmation and that the payment is now in process. Example of the email from billpaysupport@billpaysite.com :

You recently submitted Payee Name as an addition to your bill payment payee list. We are pleased to inform you that Payee Name has now been activated and you can begin scheduling payments immediately. Please do not reply to this message. If you have questions or have received this message in error, please contact us at 866-592-0857.

Regards,

SRB MyPay Customer Service