TABS
PAY A PERSON HAS 3 PRIMARY TABS

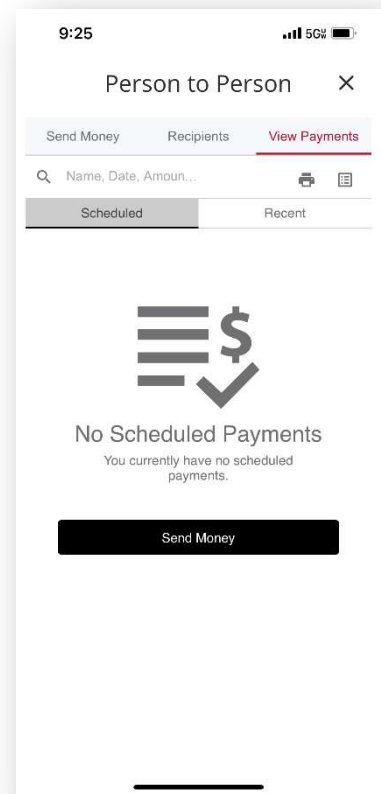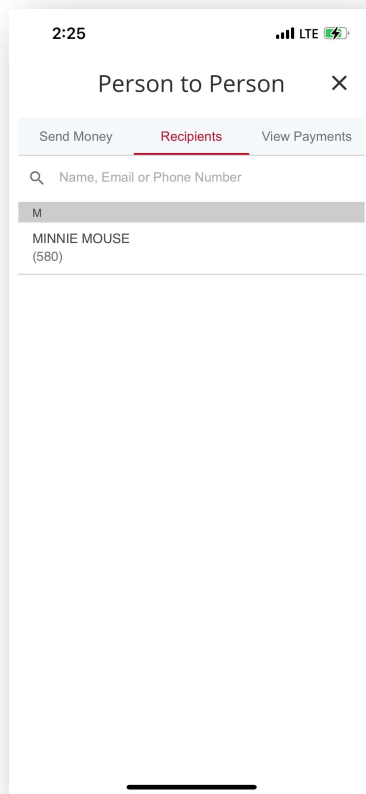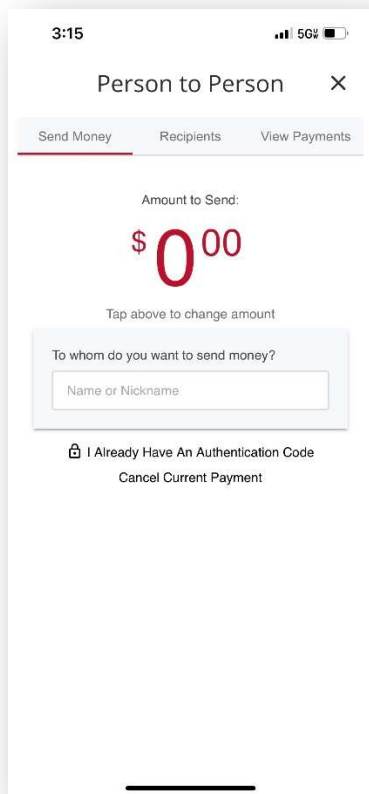| SEND MONEY	RECIPIENTS	PAYMENTS

Create Payments | View & Edit Recipients | View & Cancel Payments

---

Screen 1 (Send Money):

3:15   ·ıl 5G⚡️ 🔋

Person to Person   ✕

Send Money | Recipients | View Payments

Amount to Send:

$ 0⁰⁰

Tap above to change amount

To whom do you want to send money?

Name or Nickname

🔒 I Already Have An Authentication Code

Cancel Current Payment

Screen 2 (Recipients):

2:25   ·ıll LTE ⚡️

Person to Person   ✕

Send Money | Recipients | View Payments

🔍 Name, Email or Phone Number

M

MINNIE MOUSE
(580)

Screen 3 (View Payments):

9:25   ·ıll 5G⚡️ 🔋

Person to Person   ✕

Send Money | Recipients | View Payments

🔍 Name, Date, Amoun...   🖨 ▤

Scheduled | Recent

No Scheduled Payments
You currently have no scheduled payments.

Send Money

SEND MONEY

THE SEND MONEY TAB ALLOWS THE USER TO SEND A PAYMENT TO A NEW OR EXISITING 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.**

CREATE A SECRET WORD

THE USER MUST CREATE A SECRETE 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.**

Send Money	Recipients	View Payments

Create A Secret Word

Please create a unique secret word for Minnie Mouse.

Please provide a secret word

8 —— cnb1901 ✓

Use a **single word with no spaces** that is **5-15 characters** using only **A-Z, a-z, 0-9 or !**
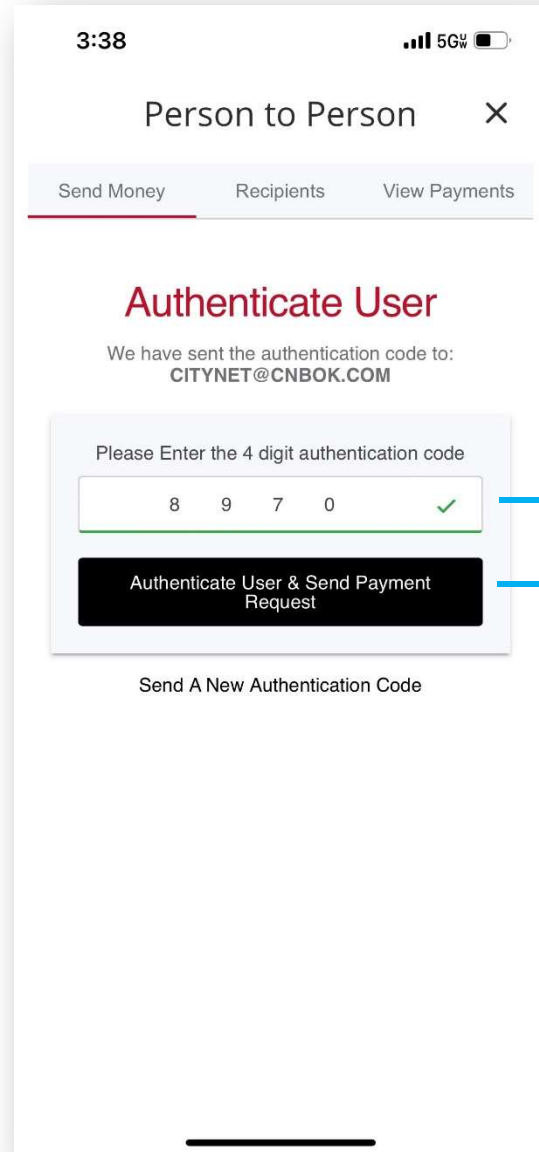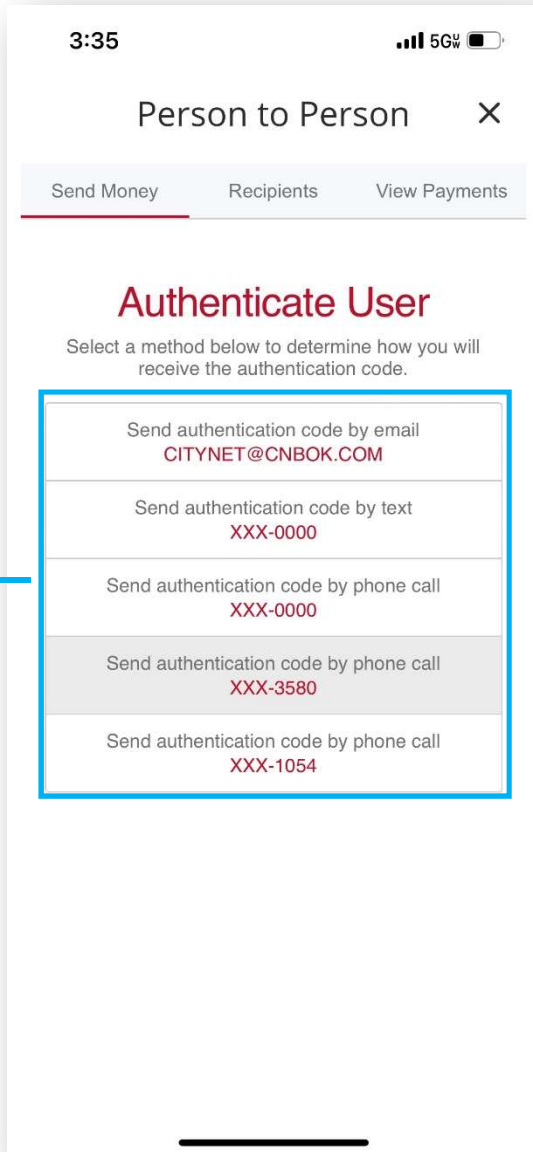
9 —— Create Secret Word & Continue

10 —— What is this and why do I need it?

11 —— Cancel Current Payment

SENDING A P2P PAYMENT

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

From the Authenticate User 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.
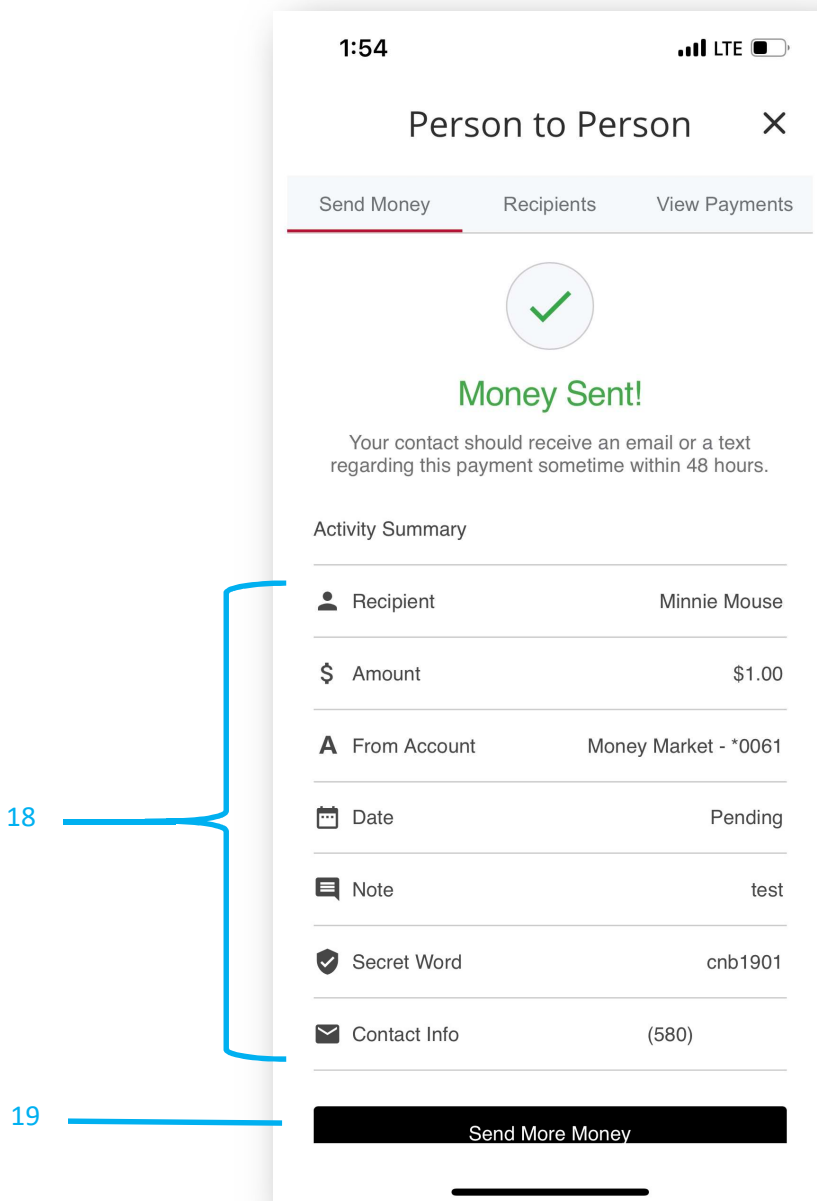17. Uncheck this box to turn this reminder off.
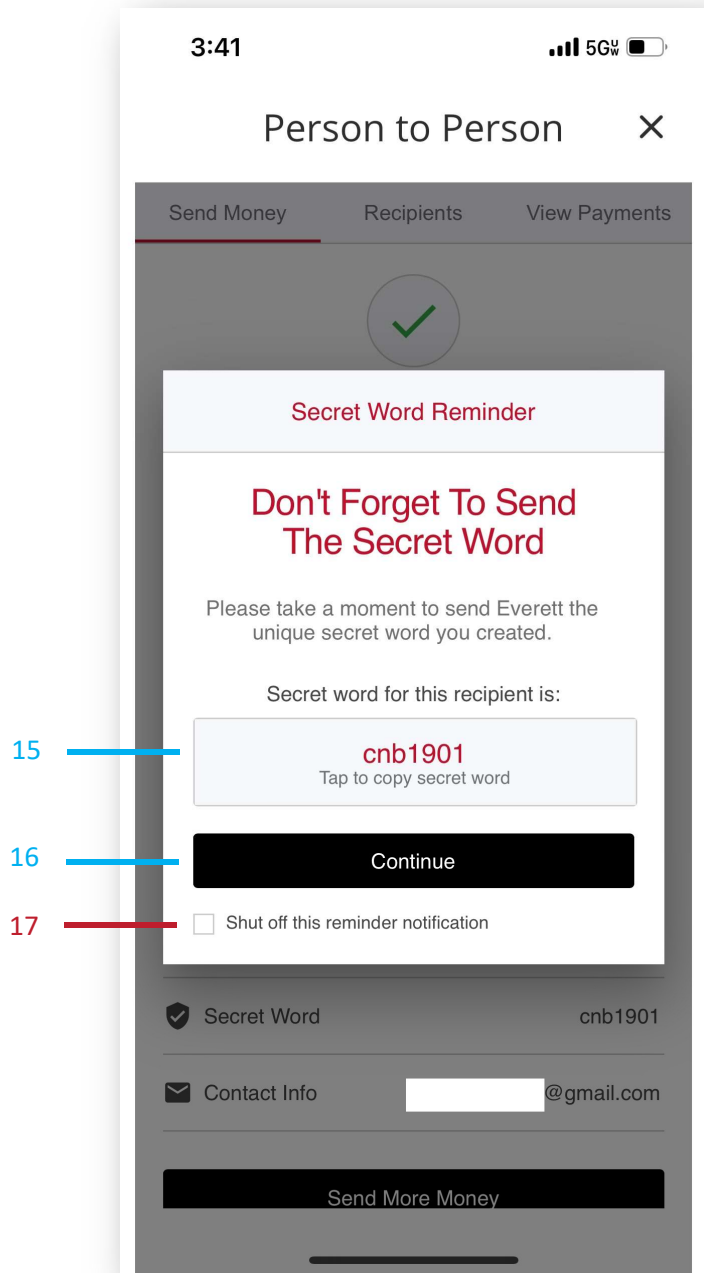
PAYMENT SUCCESS

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.

1:54   .ıll LTE 🔋

Person to Person   ✕

Send Money   Recipients   View Payments

✓

Money Sent!

Your contact should receive an email or a text regarding this payment sometime within 48 hours.

Activity Summary

|	
👤 Recipient	Minnie Mouse
$ Amount	$1.00
A From Account	Money Market - *0061
📅 Date	Pending
💬 Note	test
🛡 Secret Word	cnb1901
✉ Contact Info	(580)

Send More Money

18

19

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.
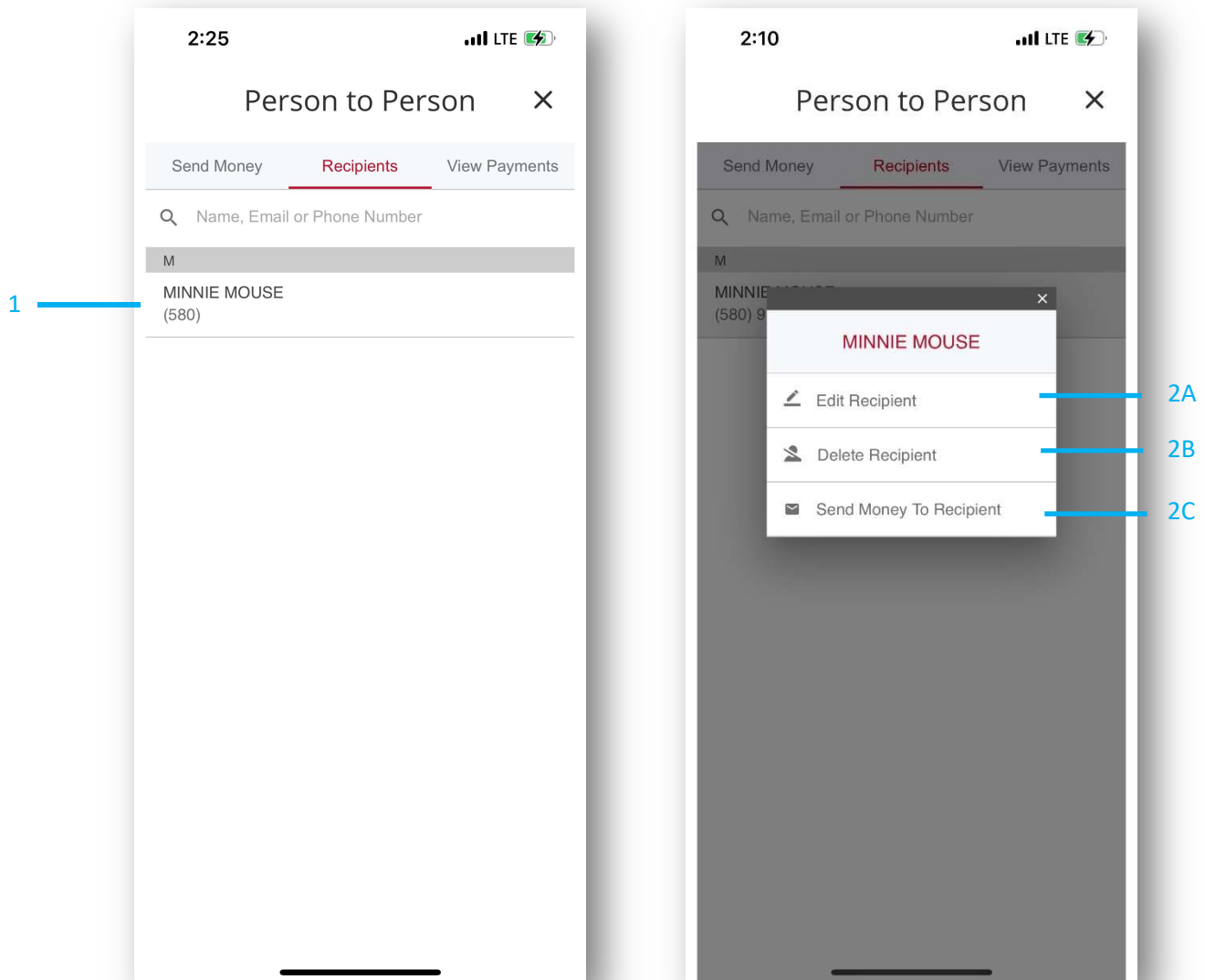
From the Recipient details page:

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 without savings.
4. Opens More Options pop-up with the following options:
   - Delete Recipient
   - Send Money To Recipient

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.*

VIEW PAYMENTS

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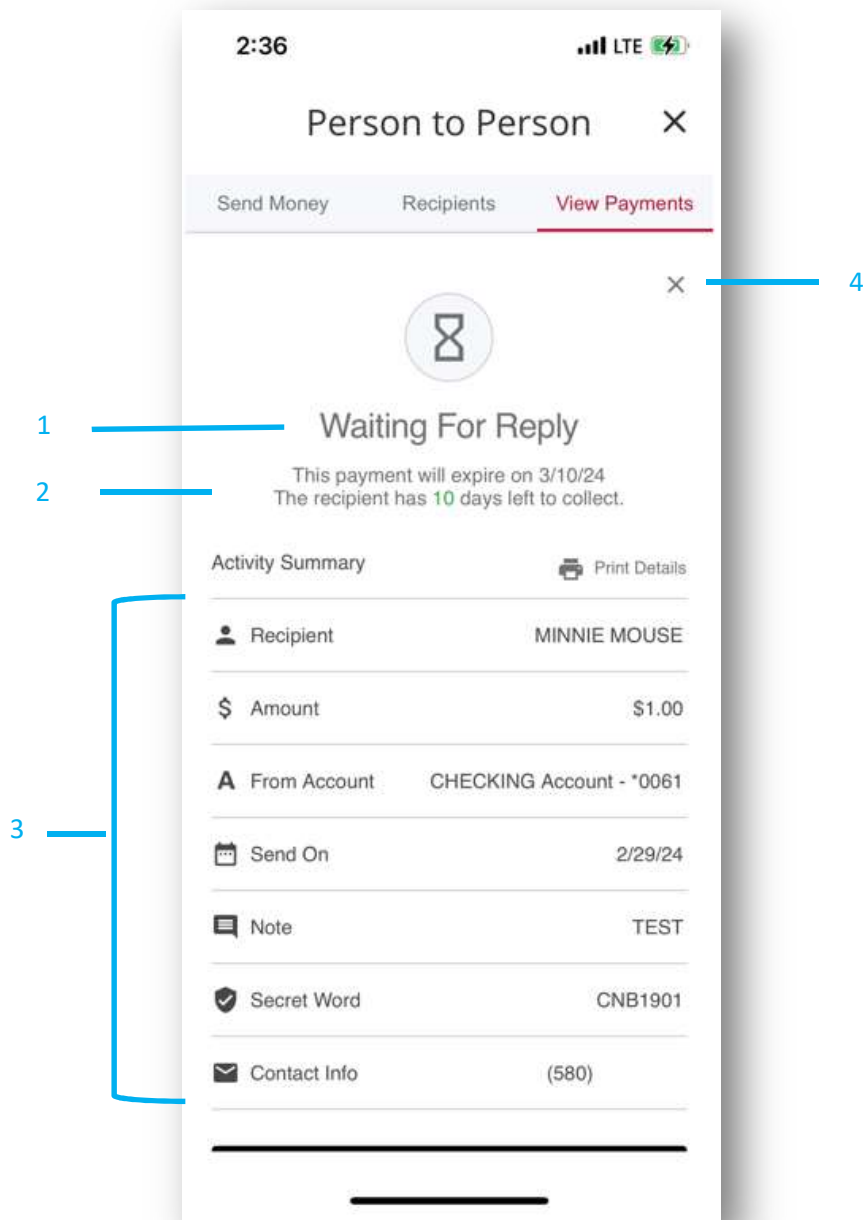
Scheduled payments can be Canceled from the Payment Details.

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.
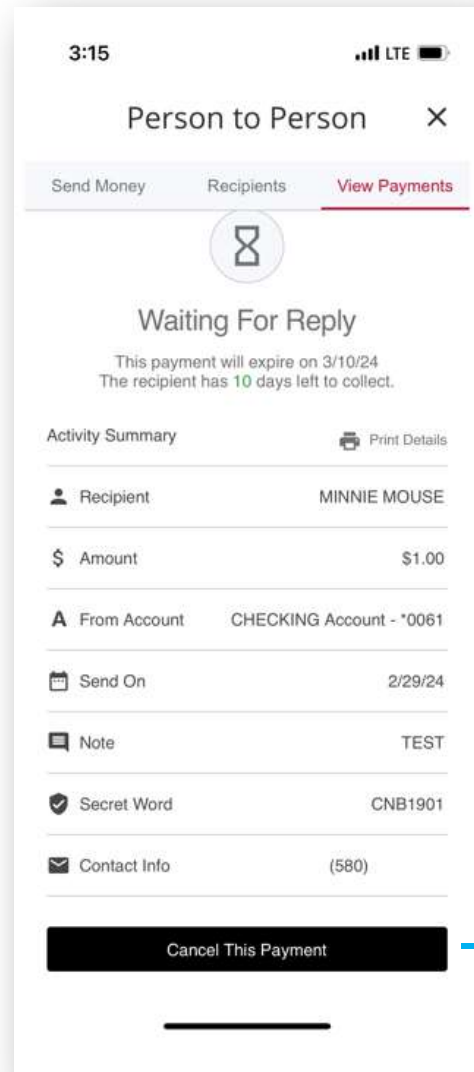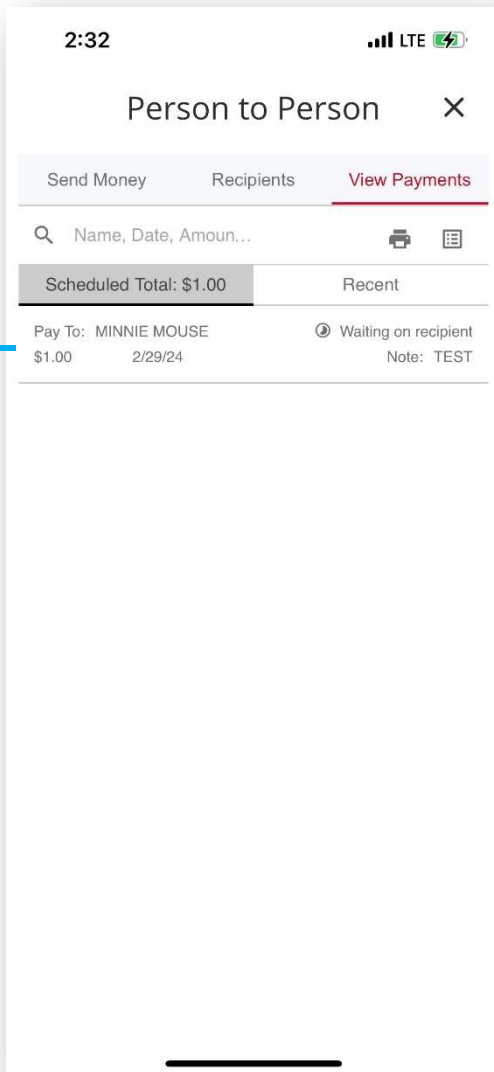
RECEIVING A P2P PAYMENT

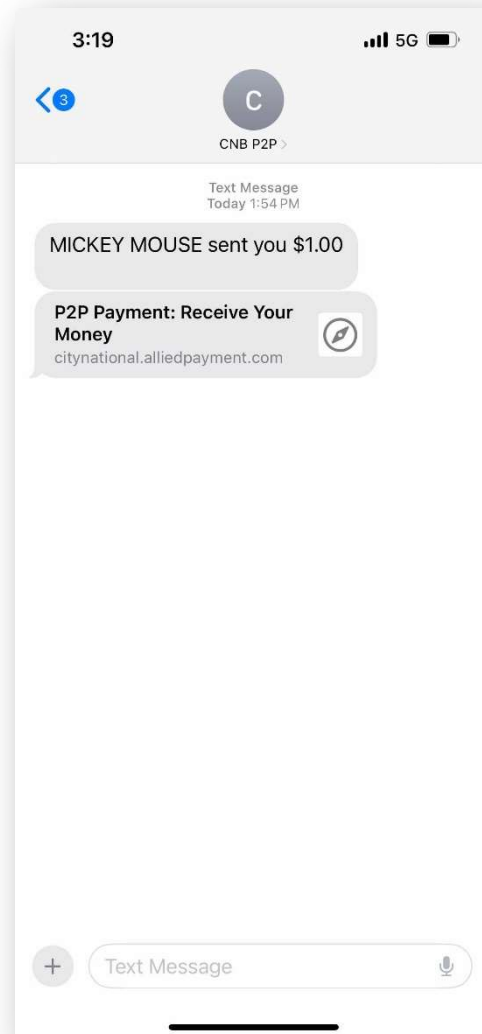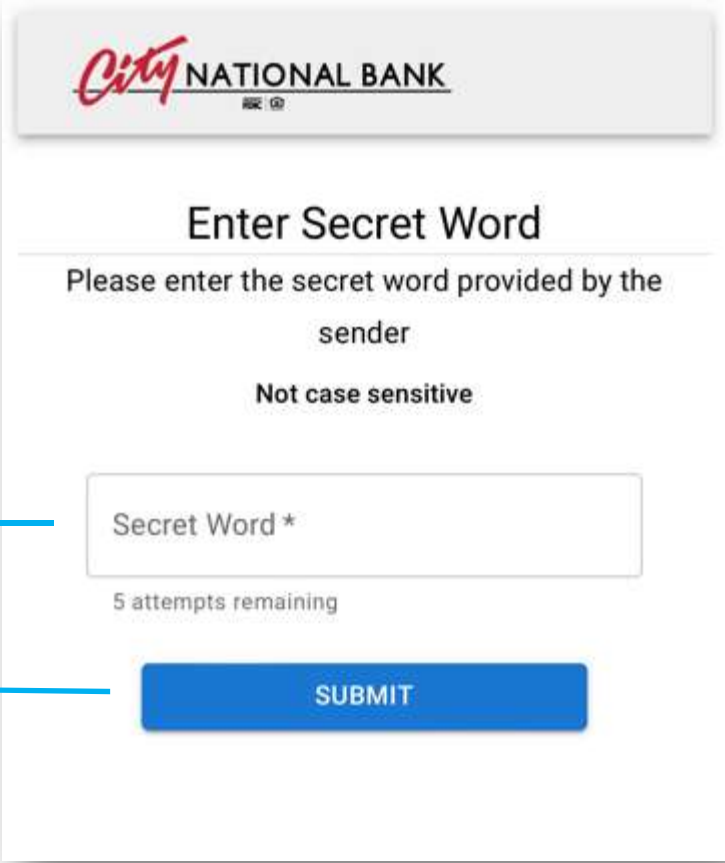**TO RECEIVE A PAYMENT THROUGH P2P, THE RECIPIENT TAKES THE FOLLOWING STEPS:**

From the Email or Test, the Recipient must:

1. Select the link to the payment.

EMAIL

SMS/TEXT

From the Email or Text, the Recipient must:

2. Enter the Secret Word given by the Sender.
3. Select Submit.

RECEIVING A P2P PAYMENT

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 card must be approved first
6. Accept the terms of service.
7. Select Submit.

RECIPIENT EXPERIENCE

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

DEBIT CARD
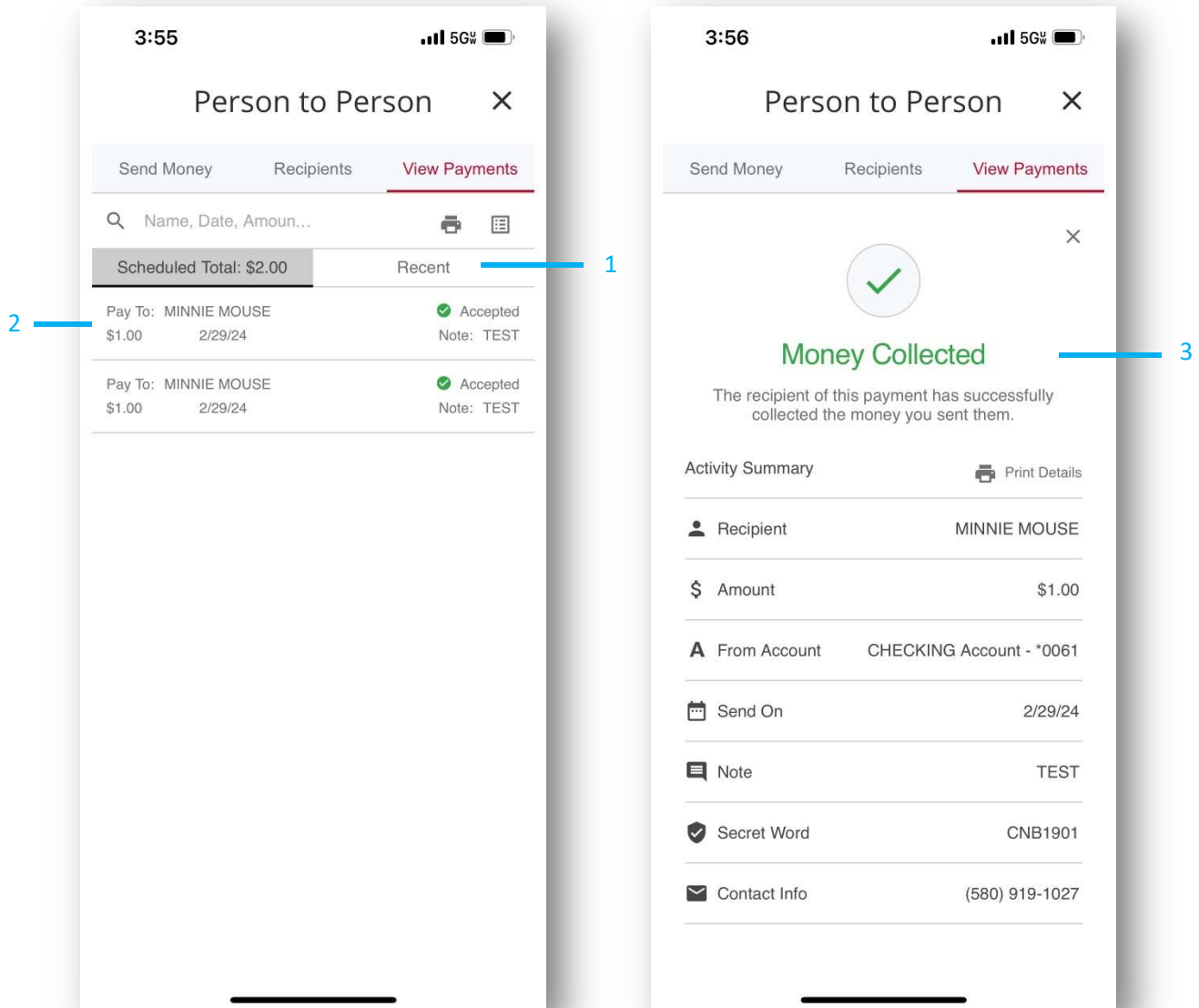

BANK ACCOUNT (ACH)

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 the Payment to view the details.

From the View Details screen:
3. The Payment will have a Money Collected status.

SENDER NOTIFICATIONS

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

City NATIONAL BANK

February 29, 2024

MICKEY MOUSE
PO BOX 2009
LAWTON, OK 73502

Dear Mickey,

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

Your $1.00 payment to MINNIE MOUSE for test has been accepted by MINNIE MOUST

If you have any questions, please contact us at:

CITY NATIONAL BANK
500-600 D AVENUE
LAWTON, OK 73501
CITYNET@CNBOK.COM
(866)385-3444

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