

PEOPLE PAY

Customers can initially get set up within the People Pay system by accessing it through their Consumer eBanking (CeB) set up.

The screenshot shows the FNBC Bank & Trust Internet Banking interface. The main heading is "Accounts Overview". Below it, there is a table for "Deposit" accounts and a table for "Credit" accounts. The "Deposit" table shows two accounts: "LG Account, *8827" with an available balance of 748.24 and a current balance of 809.40, and "SBI Account, *6281" with an available balance of 122.99 and a current balance of 122.99. The total deposit is \$871.23 and the total current balance is \$932.39. The "Credit" table shows a total credit of \$2,100.00 and a credit in use of \$0.00. In the left sidebar, under "Quick Links", the "Pay people" link is circled in red. Other links include "Pay bills", "Make a transfer", and "Manage mobile banking settings".

FNBC BANK & TRUST

Bank Home | Help | Sign Off

Internet Banking

Accounts Transfer Funds Make Payments Customer Service

Accounts overview

Account activity

Statements

Download banking transactions

Manage banking categories

Create a banking report

Quick Links:

- Pay bills
- Pay people**
- Make a transfer
- Manage mobile banking settings

Accounts Overview

Your last Internet Banking login was on Saturday, Mar 18, 2017.

bank@gmail.com [Change](#)

[Customize your accounts](#)

Deposit	Available Balance	Current Balance
LG Account, *8827	748.24	809.40
SBI Account, *6281	122.99	122.99
Total Deposit:	\$871.23	\$932.39

Investment	Available Credit	Credit In Use
Credit	\$2,100.00	\$0.00
Total Credit:	\$2,100.00	\$0.00

[New messages:](#) 0

[Unpaid bills:](#) 0

[Scheduled bill payments:](#) 0

[Outgoing People Pay payments:](#) 0

[Scheduled internal transfers:](#) 0

[How Do I... Terms FAQs](#)

Once the People Pay link is chosen the customer will need to agree to the Terms and Conditions for the service before they can start using it. Once they agree to the Terms and Conditions they can start using the service right away.

FNBC BANK & TRUST Bank Home | Help | Sign Off

Internet Banking

Accounts | Transfer Funds | **Make Payments** | Customer Service

Pay bills
Pay people

Enroll in People Pay

What is People Pay?
People Pay is 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 e-mail 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 will be notified of the payment status by e-mail to Primary e-mail:
 • [Change](#)

Ready to get started?
If you are ready to start using People Pay, we ask that you read our People Pay Service Agreement and Disclosure and select the following box to indicate that you agree to the terms of use.

I have read and agree to the terms of the [People Pay Service Agreement and Disclosure](#)

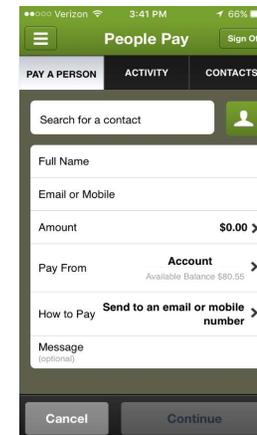
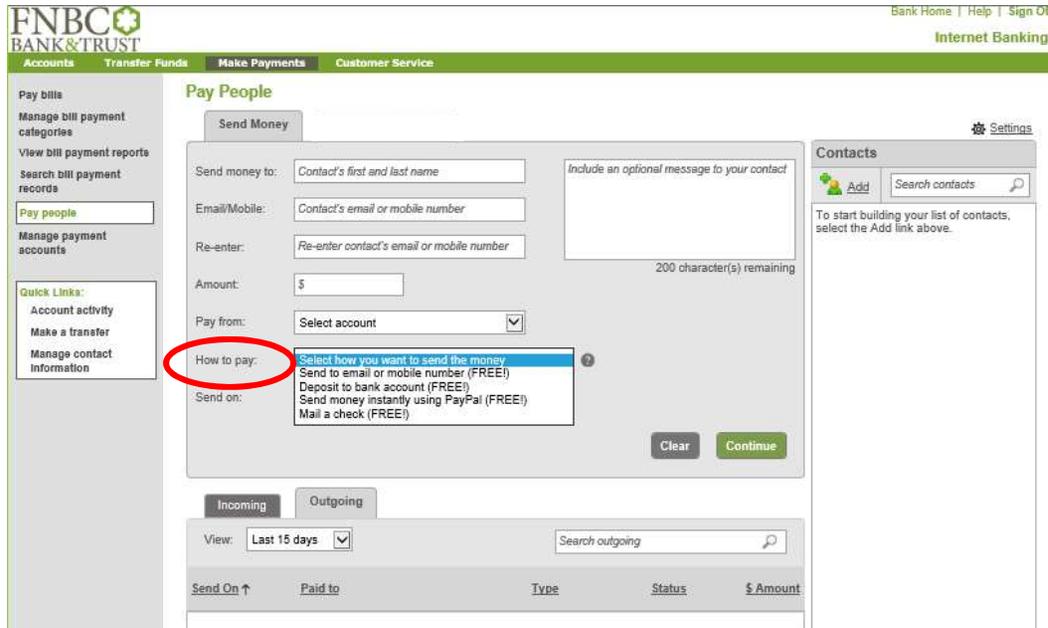
[How Do I...](#) [Terms](#) [FAQs](#)

PAYMENT OPTIONS

Payments can be sent to anyone with an FNBC account or one that is held at another financial institution. Payments can be made in four ways which include:

- 1. Payments can be sent to a person's Email Address or their Cell Phone number (via a text)**
- 2. Payments can be made directly into someone's account if you know their Account and Routing number**
- 3. Payments can be made to someone's Pay Pal Account (sent instantly)**
- 4. Payments can be made by a physical check being mailed through the Bill Payment system.**

CeB and MOBILE SCREEN SHOTS



Mobile App.

The sender needs to input the required information, amount, payment type and add any notes that may be sent with the payment. Once complete they will need to click “Continue”.

FNBC BANK & TRUST Bank Home | Help | Sign Off
Internet Banking

Accounts Transfer Funds **Make Payments** Customer Service

Pay bills
Manage bill payment categories
View bill payment reports
Search bill payment records
Pay people
Manage payment accounts

Quick Links:
Account activity
Make a transfer
Manage contact information

Pay People

Send Money

Send money to:

Email/Mobile:

Re-enter: 163 character(s) remaining

Amount:

Pay from:

How to pay:

Send on: 03/18/2017

Incoming **Outgoing**

View:

Send On ↑	Paid to	Type	Status	\$ Amount
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Settings

Contacts

To start building your list of contacts, select the Add link above.

This is a sample of the same screen within the Mobile Banking App.

Verizon 4:09 PM 62%

People Pay Sign Off

PAY A PERSON ACTIVITY CONTACTS

Search for a contact

Full Name Bob Thomas

Email or Mobile bthomas@yahoo.com

Amount \$5.00 >

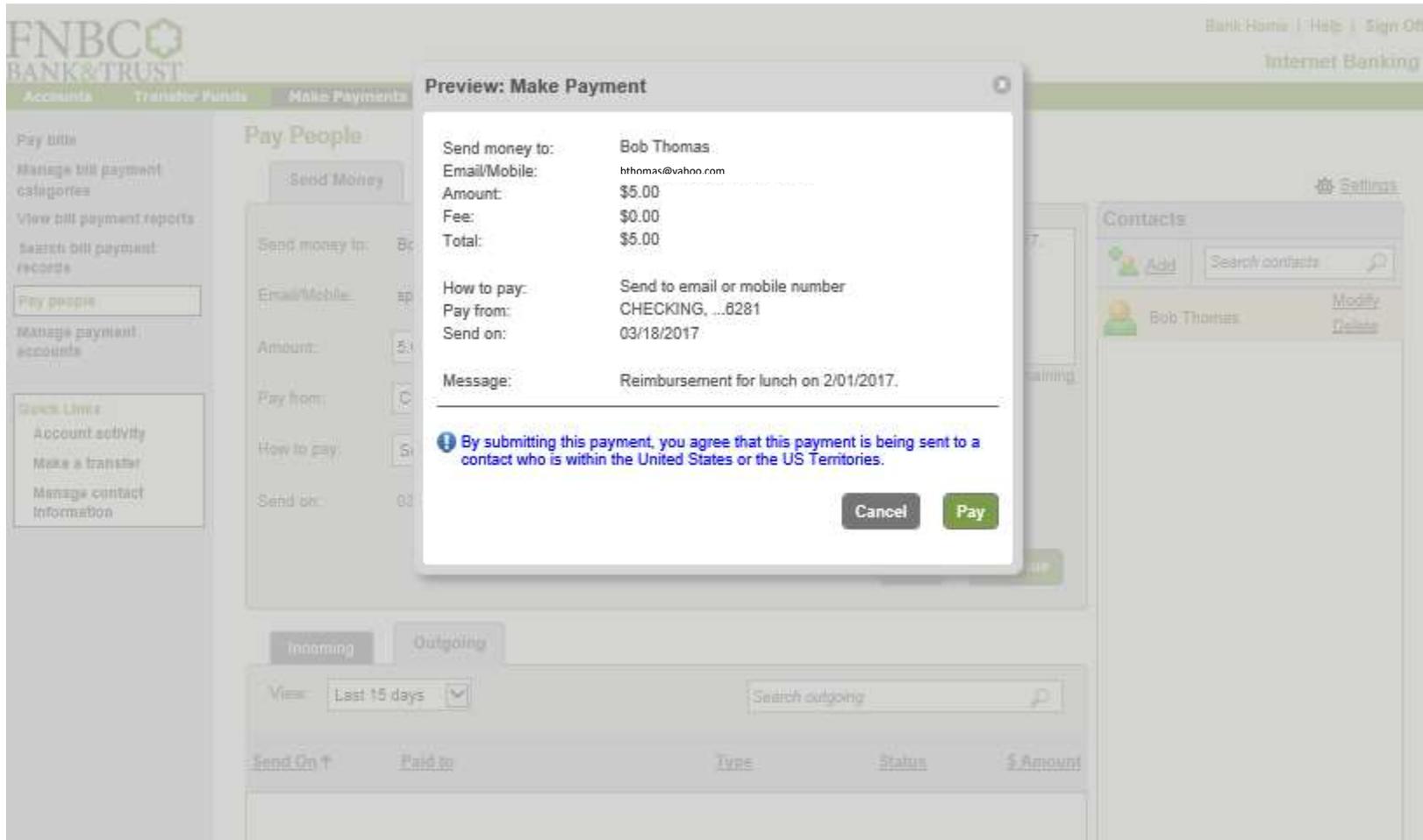
Pay From Account *6281 >
Available Balance \$

How to Pay Send to an email or mobile number >

Message (optional) Reimbursement for lu...

Cancel Continue

Payment Preview Screen:



Confirmation Screen:

Confirmation: Make Payment

✔ Your payment has been submitted.

Send money to: Bob Thomas
Email/Mobile: bthomas@yahoo.com
Amount: \$5.00
Fee: \$0.00
Total: \$5.00

How to pay: Send to email or mobile number
Expires: 03/28/2017
Confirmation: FBM9MWTM
Claim code: 833417
Pay from: CHECKING, ...6281
Send on: 03/18/2017

Message: Reimbursement for lunch on 2/01/2017.

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 FNBC BT People Pay (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

Background Interface:

FNBC BANK & TRUST
Bank Home | Help | Sign Off
Internet Banking

Accounts | Transfer Funds | **Make Payments**

Pay bills
Manage bill payment categories
View bill payment reports
Search bill payment records
Pay people
Manage payment accounts

Pay People

Send Money

Send money to: [Dropdown]
Email/Mobile: [Dropdown]
Amount: [Input]
Pay from: [Dropdown]
How to pay: [Dropdown]
Send on: [Dropdown]

Incoming

View: Last 15 days

Send On ↑	Pay to	Type	Status	Amount
03/18/2017	Bob Thomas	Email/Mobile	Unclaimed	5.00

Contacts
Add [Search contacts]
Bob Thomas

Screen showing that the payment request was sent and the payment has not been claimed yet.

The screenshot displays the FNBC Bank & Trust internet banking interface. The top navigation bar includes links for Bank Home, Help, and Sign Out. The main menu features Accounts, Transfer Funds, Make Payments, and Customer Service. The left sidebar contains options for Pay bills, Manage bill payment categories, View bill payment reports, Search bill payment records, Pay people, Manage payment accounts, and Quick Links (Account activity, Make a transfer, Manage contact information).

The central area is titled "Pay People" and contains a "Send Money" form. The form fields include:

- Send money to:
- Email/Mobile:
- Amount:
- Pay from:
- How to pay:
- Send on: 03/18/2017

There is a text area for "Include an optional message to your contact" with a "200 character(s) remaining" indicator. Buttons for "Clear" and "Continue" are at the bottom of the form.

On the right, the "Contacts" section shows a list of contacts, including "Bob Thomas". A red arrow points from a callout box to "Bob Thomas".

The bottom section, highlighted with a red border, shows a table of transactions:

Send On ↑	Paid to	Type	Status	\$ Amount
03/18/2017	Bob Thomas	Email/Mobile	Unclaimed	5.00

The Payee's information has been saved for future use.

Sample of email alert:

Notification - FNBC Bank & Trust: Bob Thomas was added to your People Pay account

FNBC Bank & Trust <alerts@fnbcbtalerts.com>

Today at 5:53 PM

To: Sender of the payment



Bob Thomas was added to your list of People Pay contacts.

If you did not add Bob Thomas, please contact consumer support immediately.

To view your account, click the link below:
<http://www.fnbcbt.com/>

Questions?

If you have any questions, please contact us
at support@fnbcbt.com or call us at 708-
579-8600.

Sincerely,

FNBC BT People Pay

Member ID: 26436494
Alert ID: 1460641686
Reference ID: 294154949

FNBC BT People Pay is not responsible for the content of the personal message. FNBC BT People Pay cannot protect against the receipt of material in the personal message that may be offensive to individuals receiving or viewing the personal message. The personal message is the viewpoint of the sender and is not endorsed or supported by FNBC BT People Pay.

Sample of a text alert for the sender of the payment:

Today 5:53 PM

FNBC: Bob Thomas was added to your account. If you didn't add this contact or if you have ?'s, call: [708-579-8600](tel:708-579-8600)

An email message of the payment that was sent to the payee. The email contains link and redemption information within the email for the payee to use to claim the payment.

• Fwd: Action Required - BOB SMITH sent you \$20.00

Sarah Parker <sparker@gmail.com> Today at 6:19 PM
To: Joe User

sparker@gmail.com

Begin forwarded message:

From: FNBC Bank & Trust <alerts@fnbcbtalerts.com>
Subject: Action Required - SARAH PARKER sent you \$20.00
Date: March 18, 2017 at 6:14
To: sparker@gmail.com
Reply-to: support@fnbcbt.com



SARAH PARKER SENT YOU \$20.00Personal

Message from Sarah:
Happy Birthday!
To claim your money, please go to: https://ppl.ibanking-services.com/PP_071903929/c/25P19UG0jQXfPZartjx

Your claim code is: 027466

You have until 03/28/2017 to claim your money.

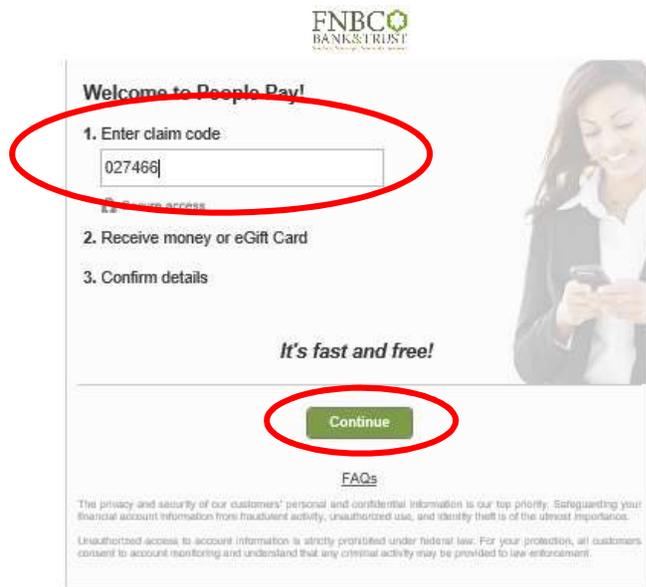
Sincerely,
FNBC BT People Pay

Member ID: 26416494
Alert ID: 1460542769
Reference ID: 294164949

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What is People Pay?
People Pay is the fast, safe way to send and receive money and eGift Cards. All you need is an e-mail address and/or mobile number.
Questions?
If you have a question about this transaction, contact SCOTT PETERS. If you have other questions about this site, visit <https://ppl.ibanking-services.com/Resources/Base/Pages/Static/PPFAD.html>.
Get started with People Pay
Would you like to send money and eGift Cards to friends or family? Visit FNBC Bank & Trust to get started.

The payee will need to enter the “claim code” that they received in the email.



The screenshot displays the FNBCO BANK & TRUST logo at the top. Below it, the heading "Welcome to People Pay!" is circled in red. The first step in the process is "1. Enter claim code:", which includes a text input field containing the number "027466". This step and its input field are also circled in red. The subsequent steps are "2. Receive money or eGift Card" and "3. Confirm details". A green "Continue" button is circled in red below the steps. The text "It's fast and free!" is centered below the steps. At the bottom, there is a link for "FAQs" and a small disclaimer about privacy and security.

FNBCO
BANK & TRUST

Welcome to **People Pay!**

1. Enter claim code:
027466

2. Receive money or eGift Card

3. Confirm details

It's fast and free!

Continue

[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.

The Payee then has the choice on how they would like to receive the payment. If the PayPal or Bank Account options are chosen they will have to key in the appropriate information.



Claim Your Money

Sent by: SARAH PARKER

Amount: \$20.00

Message: Happy Birthday!

Where would you like your money?

- My bank account
1-3 days
- My PayPal account
Instantly
- Send me a check in the mail
3-5 days

You have until 03/28/2017 to claim your money.

[Decline](#) [Exit](#) [Continue](#)

Since the “Bank Account” option was chosen the payee will have to input their bank Routing Number and Account Number. This information can then be saved for future payments that they may receive.



Bank Account Information

Routing number :

[Help me find this](#)

Account number

Account type

Save for future incoming payments

[Exit](#) [Back](#) [Continue](#)

Once the correct information is input, the transaction will continue to be processed.



Confirm Details

Sent by: SARAH PARKER

Amount: \$20.00

Where your money is going

Routing number: 071923569

Account number: ...4001

Estimated arrival: 03/21/2017

[Back](#) [Exit](#) [Continue](#)

The following confirmation screen will then appear.



You're Done!

✔ Success! The money will be in your account by 03/21/2017.

Sent by: SARAH PARKER

Amount: \$20.00

Status: Claimed

Confirmation: 3BD9QWTM

Where your money is going

Routing number: 071923569

Account number: ...4001

Estimated arrival: 03/21/2017

[Exit](#)

Pay bills:

Manage bill payment categories

View bill payment reports

Search bill payment records

Pay people

Manage payment accounts

Quick Links:

Account activity

Make a transfer

Manage contact information

Pay People

Send Money

eGift Card: [Browse and select](#)

Amount: \$

Send gift to:

Email/Mobile:

Pay from:

Send on: 03/18/2017

Include an optional message to your contact

200 character(s) remaining

Clear

Continue

Settings

Contacts

Add

Bob Thomas

B. Johnson

Sarah Parker

Incoming 1

Outgoing

View:

Send On ↑	Paid to	Type	Status	\$ Amount
03/18/2017	Bob Thomas	Email/Mobile	Unclaimed	5.00
03/18/2017	B. Johnson	Email/Mobile	Claimed	5.00