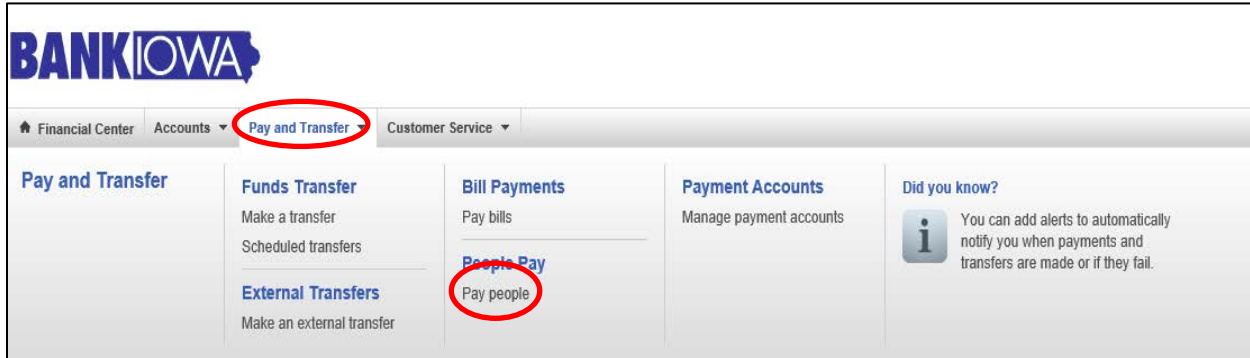


BankIowa People Pay for Personal Online Banking

People Pay is a free service that is available within Personal Online Banking. This service allows you to send funds to another person electronically. The recipient can receive the funds directly into their account (at BankIowa or another financial institution), with check that is mailed, or through Paypal.



Within your personal online banking select “Pay and Transfer” and then select “People Pay”.

The screenshot shows the 'Pay People' form in the BankIowa online banking interface. The form is titled 'Send Money to a Person' and includes the following fields and options:

- Send money to:**
- Email/Mobile:**
- Re-enter:**
- Amount:**
- Pay from:** CHECKING, ...1164
- How to pay:**
- Send on:** 06/08/2018

There is a text area for 'Include an optional message to your contact' with a character count of '200 character(s) remaining'. Below the form are 'Clear' and 'Continue' buttons.


On the right side, there is a 'Contacts' section with an 'Add' button and a 'Search contacts' input field. Below this, there is a message: 'To start building your list of contacts, select the Add link above.'

At the bottom, there is a section for 'Incoming' and 'Outgoing' transactions. The 'Incoming' section includes a 'View' dropdown set to 'Last 15 days' and a 'Search incoming' input field. Below this is a table with the following columns: 'Date ↑', 'From', 'Type', 'Status', and '\$ Amount'.

Enter the name of the individual you would like to send money to, either their email address or mobile phone number, the amount you would like to send, how you would like to send the funds, and then select “Continue”. The options for sending funds are:

- Send to their email or mobile phone-This will email or text a message to the recipient and they will determine how they would like to receive the funds (to their account, paypal, or check).
- Send directly to their account-This will require that you know their routing number and account number.
- Send using their Paypal account-The recipient must have a Paypal account. This is the fastest sending method.
- Send to them as a check-The recipient will be mailed a paper check.

Add Contact ✕



Before you can add a contact, for your protection, we need to contact you to confirm your identity using a phone number we have on file for you. [Learn more](#)

Our "quick confirm" process takes only a few minutes.

1 Tell us where to reach you

Phone: (xxx) xxx-9279

If you cannot be reached at any of the phone numbers above, contact customer support at 800-433-0285.

If this is the first time sending funds to this individual the system will require that you complete an out of band authentication for security purposes only. When this screen appears, please verify the last 4 digits of your number are correct and then select continue.

Add Contact ✕

2 Answer the call... We are calling you now.

3 Enter the following security code when requested:
13673

4 Once you complete the call, click the **Call completed** button below.

If you don't receive a phone call, click **Cancel** and try again. If you continue to have issues, contact customer support at 800-433-0285.

Cancel **Call completed**

Your screen will preset you with a 5 digit code and an automated phone call will be made to your number. The call will ask you to enter this 5 digit code. Once the system confirms that code is correct you will be asked to select "Call completed".

Preview: Make Payment ✕

Send money to:	Name
Email/Mobile:	@bankiowa.com
Amount:	\$2.00
Fee:	\$0.00
Total:	\$2.00
How to pay:	Send to email or mobile number
Pay from:	CHECKING, ...1164
Send on:	06/08/2018
Message:	For cookie

! By submitting this payment, you agree that this payment is being sent to a contact who is within the United States or the US Territories.

You will be provided with one more opportunity to review the People Pay transaction. If everything is correct, select "Pay".

Confirmation: Make Payment ✕

✔ **Your payment has been submitted.**

Send money to:	Name
Email/Mobile:	@bankiowa.com
Amount:	\$2.00
Fee:	\$0.00
Total:	\$2.00

How to pay:	Send to email or mobile number
Expires:	06/18/2018
Confirmation:	GBT91SML
Claim code:	181076
Pay from:	CHECKING, ...1164
Send on:	06/08/2018

Message: For cookie

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 BankIowa 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

You will be provided with confirmation that the People Pay transaction has been submitted. The funds can vary when they come out of your account and when they are received by recipient. There are a number of factors that impact the timing, for example:

- Transactions that are sent to the recipient's email or mobile number are not triggered until the recipient accepts and enters their account number.
- Transactions are sent using ACH and are not sent until the next ACH window.
- The receiving bank must post funds to the recipient's account and their timing can vary.
- Transactions sent as a check will not clear your account until the recipient deposits/cashes that check.