



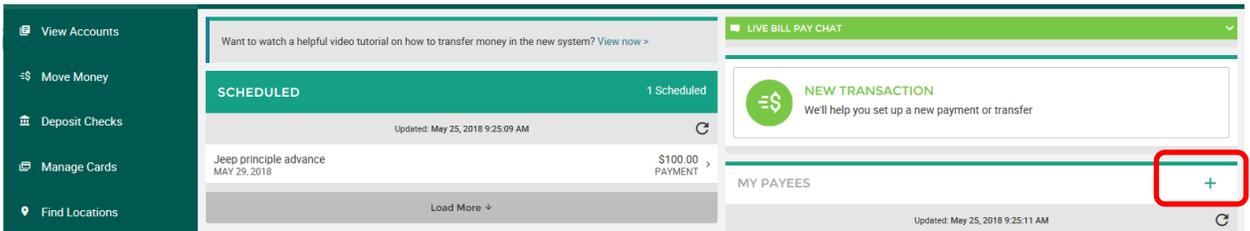
UNITED COMMUNITY BANK

Perham | Dent | Frazee

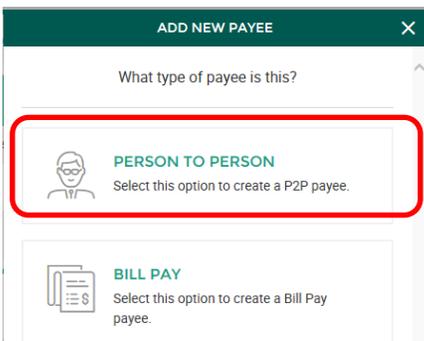
Member FDIC | Equal Housing Lender

P2P Instructions

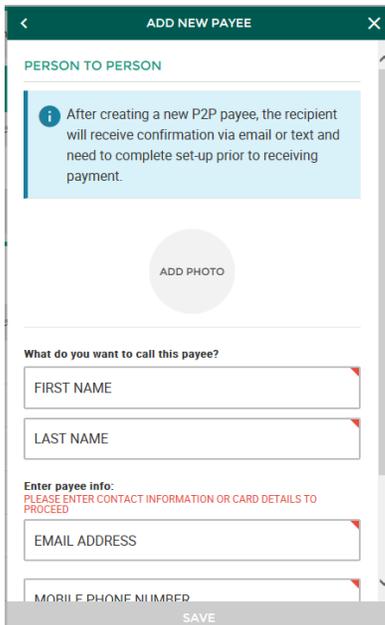
1. To utilize P2P, you need to first be enrolled in digital banking. Sign up at www.ucbankmn.com or enroll directly through our mobile app. (To learn more about digital banking see <https://www.ucbankmn.com/eservices/online-banking>.)
2. Once logged in, go to Move Money on your menu.
3. Click the + sign under My Payees to add a new payee (or you can go directly to New Transaction and create from there)



4. Select Person to Person



5. Enter in your payee's information. You may choose to hand your phone to your friend if they are near you to enter their debit card number, or you can simply send them an invite via an email or text and have them enter that information on their device.



6. You will then select how they will receive the invite. In this example we are sending a text notification.

How should this payee receive an invite?

EMAIL

PHONE

NO INVITE

SAVE

ADD NEW PAYEE



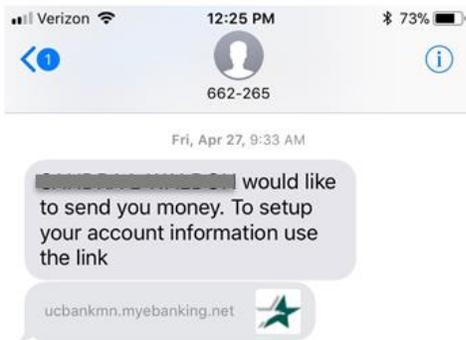
ALL DONE!

Your new payee has been created.

ADD ANOTHER PAYEE

CLOSE

7. At this point the following invite has been sent to your recipient to establish them as a payee. They click the link and enter their debit card number.



ACCEPT INVITE



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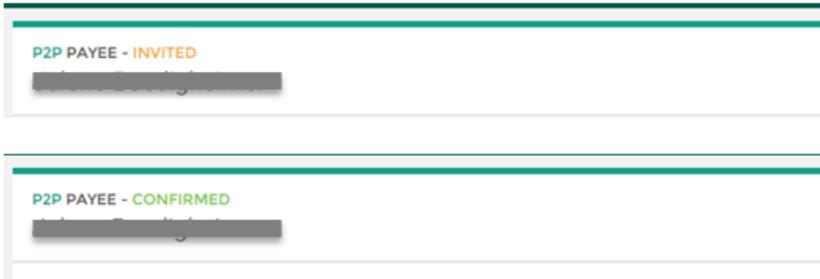
Enter your information below:

CARD NUMBER

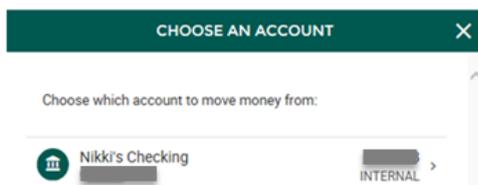
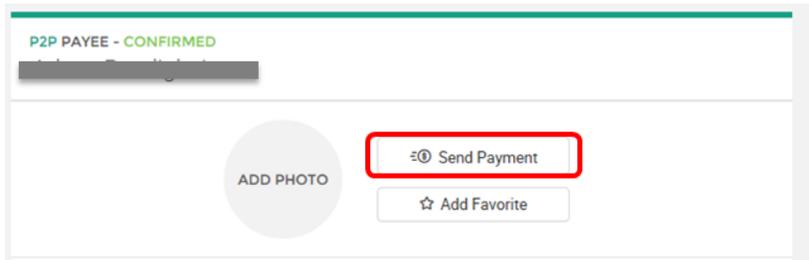
EXPIRATION DATE

ACCEPT

- After they submit their card information you as the sender can now click into the payee name in your digital banking and see the status has changed from Invited to Confirmed.



- Once confirmed, you can now send money! Click on the payee and select Send Payment (or you can also start a New Transaction).



Then enter your payment details and submit. **Please note that P2P transactions are immediate and cannot be deleted/edited/returned.**

DETAILS

Getting an error message? Check that your recipient has successfully registered their debit card information via the email or text they received when you created them as a payee.

Nikki's Checking → [Recipient]

Enter P2P Amount:

How should this payee be notified?
 EMAIL
 PHONE
 NO NOTIFICATION

EMAIL ADDRESS

What is this P2P for?

CONTINUE →

Afterwards, you will get a confirmation number.

SUCCESS

✓
ALL DONE!

Your payment has been scheduled. You can create another by pressing the button below or exit to the main money movement screen using the close button.

Confirmation Number:
8444064188

SET UP ANOTHER TRANSFER

CLOSE

The funds are now sent instantly to the recipient's bank through their debit card. (Funds availability depends on receiving bank's policies.)

Your P2P payment will show up instantly on your transaction history in UCB's digital banking as a pending SPIN transfer (it will not show up in the scheduled transfers section of Move Money).

The description of the transaction will look like this after the close of business:

Friday, May 25, 2018

0000 P2P PAY TO: XXXX- US
PAYMENT

-\$25.00
\$189.28 >

A credit to your account via P2P will look like this:

7983 P2P [REDACTED] VISA TRANSFER US
PAYMENT

\$5.00
\$718.30 >

P2P Frequently Asked Questions

1. How is UCB's P2P different from others on the market?
 - a. Our P2P product is real time, meaning:
 - i. Send money based on your real-time balance. Payroll deposit coming in today? You can use those funds to send money out immediately.
 - ii. Money is sent real-time, so there's no delay in receiving. Recipient will get their money loaded on their bank debit card today, not tomorrow!
 - b. Money is sent securely from our bank to your friend's bank—with our financial institution's data encryption on your side.
 - c. You as the sender are not giving your bank information to a third party product or having to create a separate holding/prepaid account with another product and then take an additional step in transferring the money to their bank account.
 - d. Quick and easy receiving of money—your recipient will get a text or email notification and need to enter their debit card number and expiration date—that's it!
 - e. Your money is always insured at the bank by FDIC Insurance up to \$250,000—not the case with other P2P apps that hold users' money.
 - f. Questions about the product? Get the customer support you have come to expect from your hometown bank.
2. Is this product safe?
 - a. All card information through our P2P service is fully encrypted to ensure complete security and compliance. You as the sender never see the recipient's card details, but it is saved for the convenience of future payments. In order to send money users need to be logged in to their digital banking login, which requires you to answer a security question in addition to username and password, or you can choose to enable Touch or Face ID for more security.
3. Does it matter what type of card my recipient has?
 - a. Only individual bank debit cards are accepted. Users will get an error when attempting to receive funds onto a prepaid card, credit card, or business debit card.
4. Can I send money to a foreign debit card?
 - a. No, only US debit cards will be accepted.
5. Is there an option for my recipient to enter their bank account information instead of a debit card number?
 - a. Yes, to send directly to another bank account you will use the bill pay option instead of the P2P option when creating your payee in digital banking. Please know that this is an ACH payment and is not same-day.
6. Will my payee receive the funds immediately?
 - a. Funds will be *sent* from your UCB account to the receiving bank immediately (once the recipient has entered their card number) but availability is dependent on the recipient's bank's policy. Encourage your recipient to ask their bank when funds will be available on a deposit through their debit card.
7. Can I make a change to or cancel a P2P I scheduled?

- a. No, P2P transactions are immediate and cannot be edited, cancelled, or returned. Please make sure to send money only to other people you trust. Ask yourself: If I made an error, can I get that money back from them? For example, do not send money using P2P to an unknown recipient for a purchase you are making online until you've actually received your item.
8. Can I set up a recurring P2P transfer?
- a. No, recurring transfers with P2P are not available. You will need to issue each payment separately.
9. What do I do if I made an error when scheduling my P2P payment?
- a. Contact the recipient and request that they do not accept the funds by entering their debit card number. (Invite set-up link expires after 3 days and the money will credit back to your account at that time.) You can then send them a corrected P2P transaction.
10. Is there any charge to use UCB's P2P?
- a. No, this is a fee-free service.
11. Is there any limit to how much money I can send?
- a. Yes, the limit is \$500 for a single transfer and \$1,000 daily. If you need it higher, please call us at 218-346-5700.
12. Why won't the link work for my recipient?
- a. The link expires after 3 days and only works once so the recipient needs to fully complete the form and submit the first time.
13. The person I am sending money has a new debit card since the last time I sent them funds. What do I do?
- a. You can either enter in their new card number for them in digital banking or you will need to delete your recipient and recreate them, which will send them another link to enter their new card number.
14. My recipient reports that they click the link and it opens their UCB app, instead of bringing them to a place to enter their debit card number.
- a. This occurs when the recipient has the app set up to open as default for any mybanking.net link. This would have happened if they select ALWAYS OPEN APP for this type of link. To fix this the recipient needs to go into their phone settings and clear defaults for that app and select ALWAYS ASK (for links).