



## P2P PRODUCT DESCRIPTION

Allied Payment Network P2P product is described as Person to Person transfers. P2P allows users to send funds to anyone. Also referred to as pay a friend.

### **P2P FUNDS CAN BE RETRIEVED BY THE RECIPIENT VIA EITHER ACH OR DEBIT CARD**

Notification to the recipient can be sent via email or text  
a link to a device dynamic page within the notification is used to collect the recipients information to retrieve the funds

### **LIMIT PARAMETERS**

Verify Amount – limit that triggers the user to enter a code to complete  
Transaction – cannot submit a single item above this threshold  
Daily Amount - cannot submit transactions above this threshold in a single business day  
\*FI can override limits on user basis thru Admin tool increase or decrease

### **OUT OF BAND AUTHENTICATIONS OPTIONS**

Option 1: Authentication for every transaction  
Option 2: Authentication triggered by a new recipient that funds have not been sent to in the past  
Authentication codes can be received via email, text, and voice



### **SECRET WORD**

Option 1: Secret Word for every transaction  
Option 2: Secret Word triggered by a new recipient that funds have not been sent to in the past  
The Secret Word is something known to both the sender and recipient shared outside of the system

### **DOES NOT ALLOW FUTURE DATED OR RECURRING PAYMENTS**

### **VELOCITY MONITORING**

The Allied FI Admin tool allows FI's to monitor velocity on two levels User and Transaction  
FI ability to search for all transactions by date, date range, user, customer name, & transaction amount  
\* all results can be exported in a PDF or CSV file format

# SENDING A P2P PAYMENT

TO SEND A PAYMENT TO ANOTHER PERSON, TAKE THE FOLLOWING STEPS:

## 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. Click Continue to next Step.

## From the Create A Secret Word page:

7. Enter a Secret Word to share with the Recipient so they can accept the funds.
8. Click Create Secret Word & Continue.

The screenshot shows the 'Send Money' page with the following elements and callouts:

- 1:** Points to the 'Amount to Send' field, which displays '\$ 0<sup>00</sup>'.
- 2:** Points to the 'Name or Nickname' input field.
- 3:** Points to the account selection dropdown, currently showing 'Take money from Checking Account - \*17335'.
- 4:** Points to the 'Email or Mobile Phone Number' input field.
- 5:** Points to the optional message input field, containing the text 'Dinner, Rent, Etc'.
- 6:** Points to the 'Continue to the next step' button.

Other visible text includes: 'I want to', 'Send Money', 'Recipients', 'View Payments', 'Amount to Send.', 'Tap above to change amount', 'To whom do you want to send money? We need a name to send the money', 'What is their email or mobile phone number?', 'A valid email or phone number is required', 'Send a message with your payment (Optional)', 'Continue to the next step', 'Don't forget to add an amount', and 'I Already Have An Authentication Code Cancel Current Payment'.

The screenshot shows the 'Create A Secret Word' page with the following elements and callouts:

- 7:** Points to the secret word input field, which contains 'Testpayment' and a green checkmark.
- 8:** Points to the 'Create Secret Word & Continue' button.

Other visible text includes: 'I want to', 'Send Money', 'Recipients', 'View Payments', 'Create A Secret Word', 'Please create a unique secret word for Papa', 'Please provide a secret word', 'Use a single word with no spaces that is 5-15 characters using only A-Z, a-z, 0-9 or !', 'What is this and why do I need it?', and 'Cancel Current Payment'.

CONTINUE

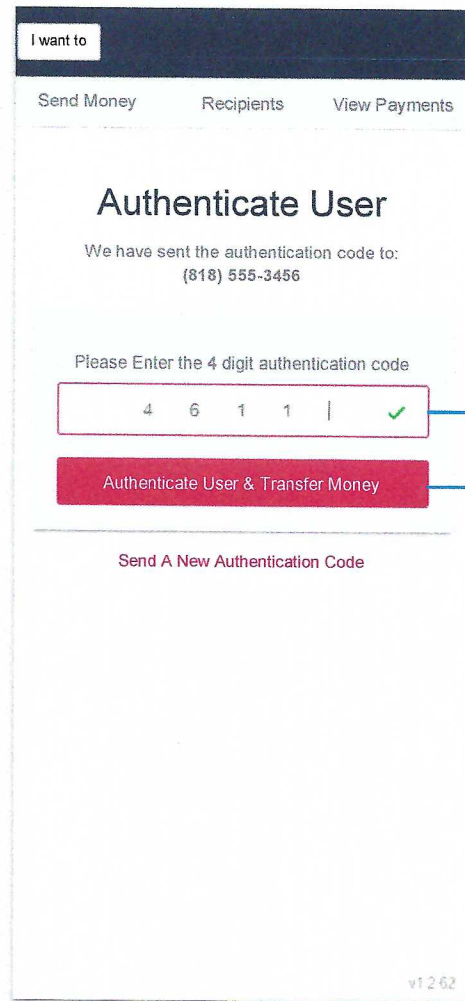




# SENDING A P2P PAYMENT

**From the Authenticate User page:**

8. Select a method of authentication to prove that you are the User.
9. Enter the Authentication Code that you received.
10. Click Authenticate User & Send Money



CONTINUE

