

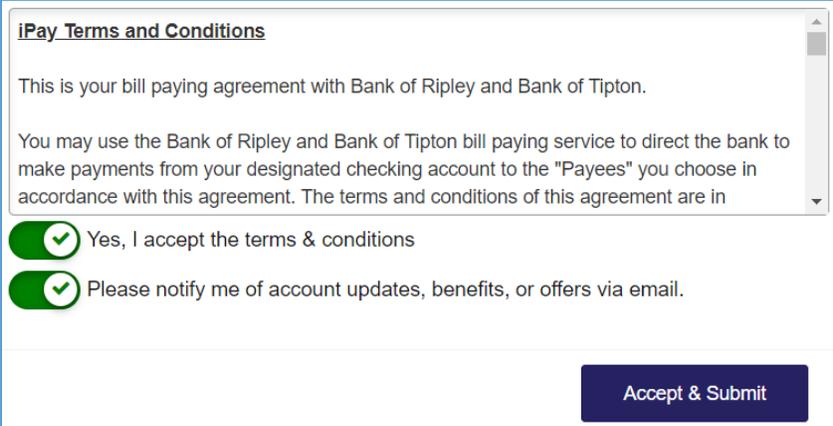
Making a Person to Person Payment with the App

Step 1:

- After logging into your online banking via the Bank of Ripley app, tap the horizontal lines in the upper left hand corner
- Tap **BillPay**

Step 2:

- Read the iPay Terms/Conditions then click **Accept & Submit**



iPay Terms and Conditions

This is your bill paying agreement with Bank of Ripley and Bank of Tipton.

You may use the Bank of Ripley and Bank of Tipton bill paying service to direct the bank to make payments from your designated checking account to the "Payees" you choose in accordance with this agreement. The terms and conditions of this agreement are in

Yes, I accept the terms & conditions

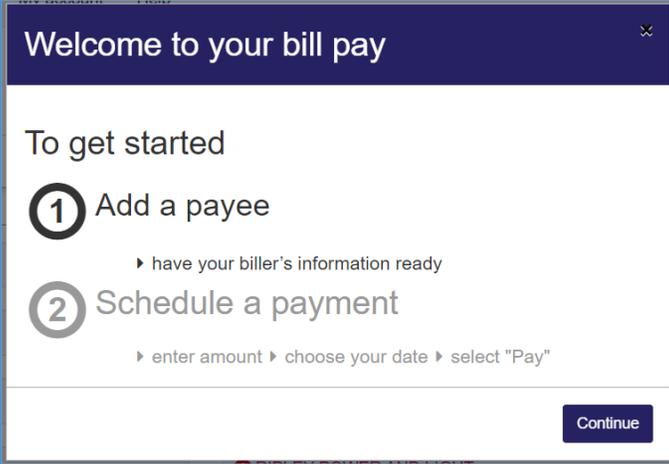
Please notify me of account updates, benefits, or offers via email.

Accept & Submit

Step 3:

Adding a Payee (the person receiving the payment)

- If this is your first time using Bill Pay, click **Continue** at the bottom of the pop up box
 - **NOTE:** If you are already using Bill Pay, click **+Payee**, then select Pay a Person located at the bottom of the list of payees



Welcome to your bill pay

To get started

1 Add a payee
▶ have your biller's information ready

2 Schedule a payment
▶ enter amount ▶ choose your date ▶ select "Pay"

Continue

Step 4:

- Scroll to the bottom of the options and tap **Pay a Person** (see Note above if you are already using Bill Pay)

Add payee

Search or select from frequently used payees:

Search Payee Add

- AT AND T U-VERSE
- CAPITAL ONE
- CARDMEMBER SERVICES
- CHASE MASTERCARD AND VISA
- DISCOVER CARD
- FORKED DEER ELECTRIC COOPERATIVE
- RIPLEY GAS WATER AND WASTE LLC
- RIPLEY POWER AND LIGHT
- SPECTRUM TIME WARNER CABLE SWO DI...
- VERIZON WIRELESS

Use the options below to search the full payee directory or add people you need to pay:

- Pay a company (e.g. credit card, utilities or cable)
- Pay a person (e.g. friend or relative)

Step 5:

- Choose the preferred payment method

Pay a person (e.g. friend or relative)

Send the money by:

- Email or text message (Electronic)**
Recipient provides routing and account number;
paid within 1-2 business days.
- Direct deposit (Electronic)**
Requires routing and account number; paid within
1-2 business days.
- Check**
Mailed and paid within 5-7 business days.

Step 6:

- Input the information of the individual that is receiving the payment then click **Next**
 - **Note:** If you wish, you may change the payment account in this step

Add payee

Who are you paying?

* Required field

Payee first name *

Payee last name *

Send notification to payee by *

Payee phone number

Payee nickname *

Default pay from *

Category

Payee first name

(Visible in all correspondence with the payee.)

Payee last name

(Visible in all correspondence with the payee.)

Text

Email

Primary Account

Unassigned

+ Add new category

< Back

Next >

Step 7:

- Choose a **keyword** for the transaction then click **Next**
 - **Note:** You must remember the **keyword** and **give it to the person receiving the payment or they will not be able to complete the transaction and receive the funds!**

Add payee

Create a keyword for

The Keyword is a password you create for They will use this password when accessing our secure website to submit account information. Be sure to share the keyword with right away.

* Required field

Keyword *

Confirm keyword *

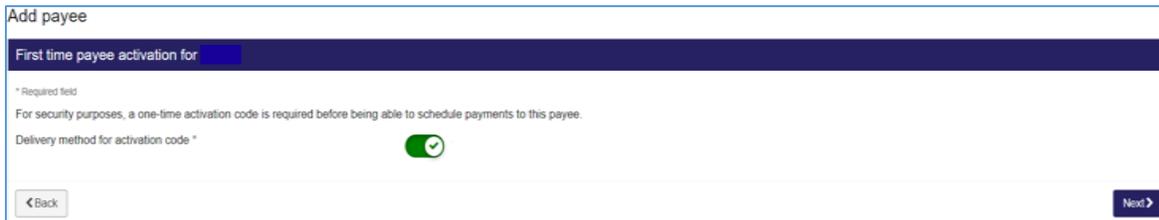
access will be locked after 3 failed login attempts

< Back

Next >

Step 8:

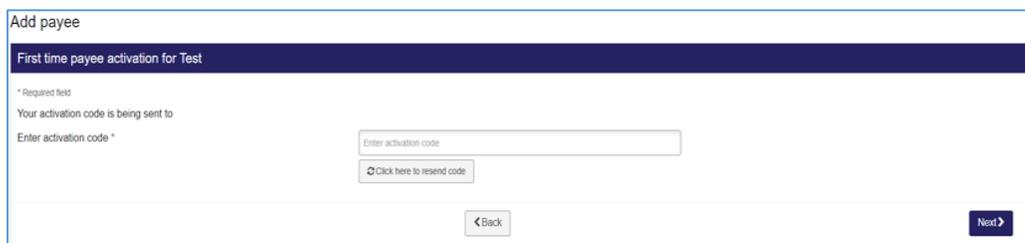
- Select how you would like to receive your one-time activation code then click **Next**



The screenshot shows the 'Add payee' screen. At the top, it says 'First time payee activation for'. Below that, there is a note: '* Required field' and 'For security purposes, a one-time activation code is required before being able to schedule payments to this payee.' Underneath, it asks for the 'Delivery method for activation code *' and shows a green checkmark icon, indicating a selection has been made. At the bottom, there are 'Back' and 'Next' buttons.

Step 9:

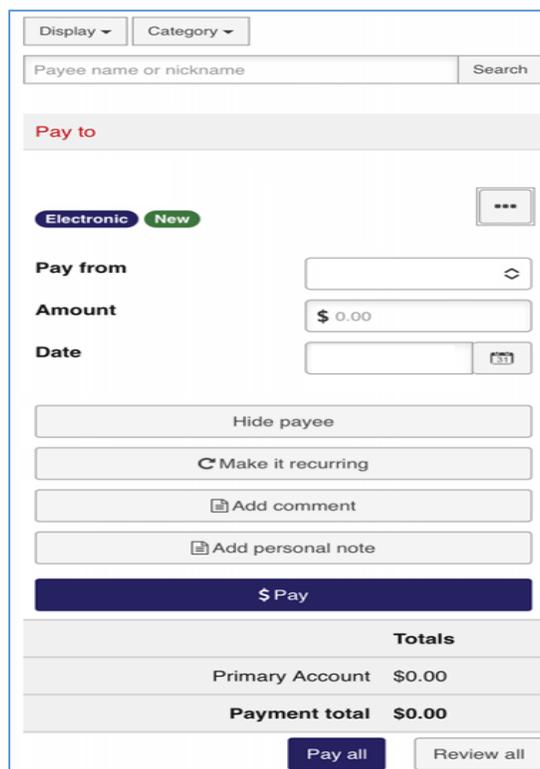
- Enter your activation code then click **Next**



The screenshot shows the 'Add payee' screen. At the top, it says 'First time payee activation for Test'. Below that, there is a note: '* Required field' and 'Your activation code is being sent to'. Underneath, it asks for the 'Enter activation code *' and provides a text input field. Below the input field is a button that says 'Click here to resend code'. At the bottom, there are 'Back' and 'Next' buttons.

Step 10:

- The payee should be listed under the **Pay to** area. Tap the three dots to select the person you want to pay and schedule your payment (date and amount) and then click **Pay all** or **\$Pay**



The screenshot shows the payment scheduling screen. At the top, there are 'Display' and 'Category' dropdown menus. Below that is a search bar for 'Payee name or nickname'. The main section is titled 'Pay to' and shows a list of payees. The first payee is 'Electronic' with a 'New' tag and a three-dot menu icon. Below the payee list, there are fields for 'Pay from', 'Amount' (set to \$ 0.00), and 'Date'. At the bottom, there are buttons for 'Hide payee', 'Make it recurring', 'Add comment', and 'Add personal note'. A large blue button labeled '\$ Pay' is prominent. At the very bottom, there is a 'Totals' section showing 'Primary Account \$0.00' and 'Payment total \$0.00', along with 'Pay all' and 'Review all' buttons.

Step 11:

- Review the payment then tap **Submit**

Step 12:

- A confirmation number will be given then tab **Close** or **Print**

Receiving a BillPay Payment

- You will receive notification via text/email with a link to follow
- You will need to enter the **keyword** that the sender chose during setup to accept the payment
 - If you do not know the keyword, please contact the sender

Welcome [redacted]

[redacted] wants to send you money from Bank of Ripley.
Here is how to get started:

1. Enter the keyword below that [redacted] has provided.
2. Provide your checking or savings account number and routing information.

Keyword

Enter keyword

Submit

I do not wish to receive payments from [redacted] at this time.

- Depending on the payment method, you may be asked to enter your routing and account number