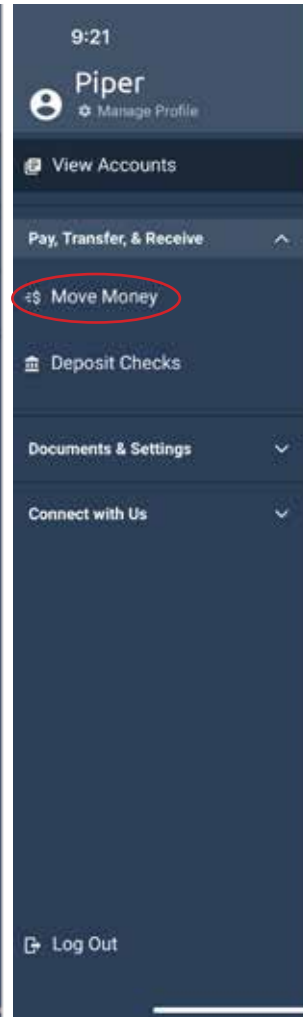
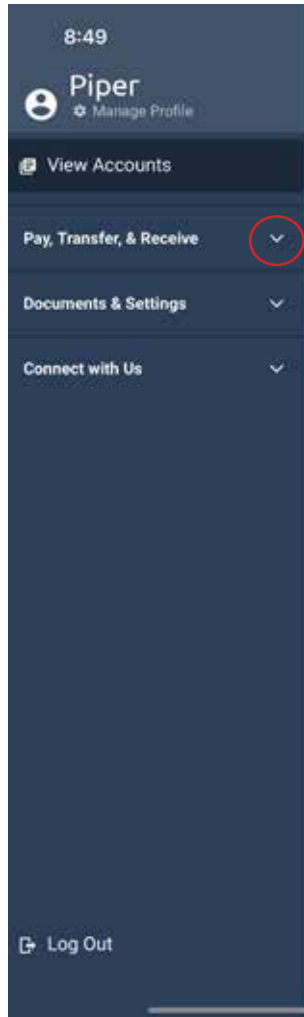
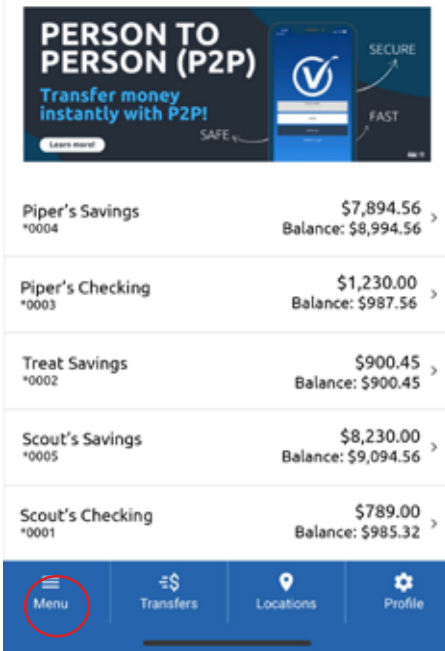


## PERSON TO PERSON TRANSFER STEP ONE | NAVIGATING TO MOVE MONEY

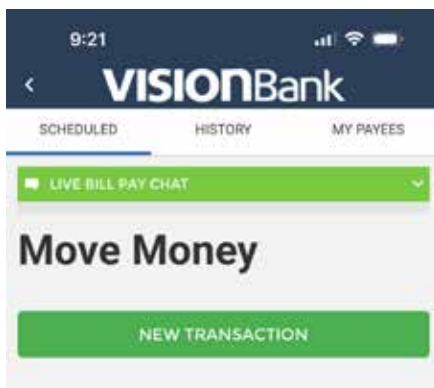


Click 'Menu' found in the bottom left of our mobile app.

*Please note, if you are logging in through desktop the menu options will automatically show.*

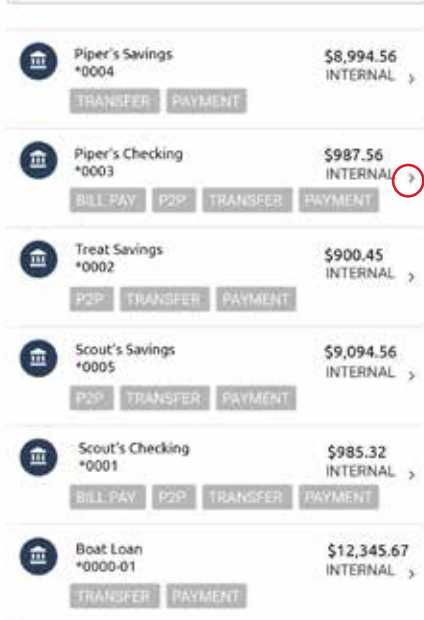
Under 'Pay, Transfer, Receive' click the drop-down arrow and select 'Move Money.'

## STEP TWO | NEW TRANSACTION



Click 'New Transaction'

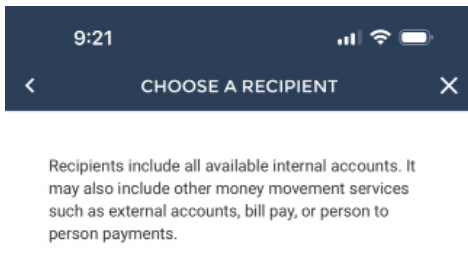
## PERSON TO PERSON TRANSFER STEP THREE | SELECT YOUR ACCOUNT



Select the account you would like to transfer funds FROM.

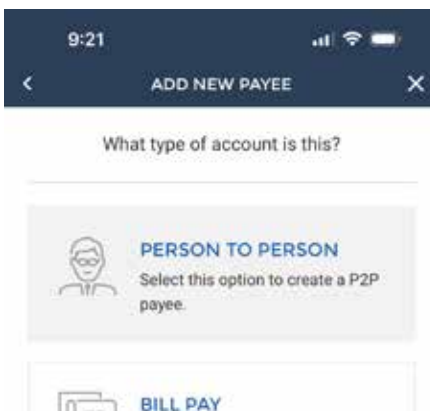
*Note: Any account that is eligible to transfer funds out of for Person to Person will have a gray P2P box below it.*

## STEP FOUR | CHOOSE A RECIPIENT



You can either 'Add a New Payee' or select a previous P2P recipient from this menu.

## STEP FIVE | ADD A NEW PAYEE



Click 'Person to Person' to create a new payee.

*Note: If you selected a previous recipient, this will not pop up for you.*

## PERSON TO PERSON TRANSFER STEP SIX | SELECT YOUR ACCOUNT

ADD NEW PAYEE

What is this person's name?

FIRST NAME  
Scout

LAST NAME  
Carey

+ Import From Contacts

PAYMENT METHOD

Please choose how you would like to pay this person.

Send Via Email

Send Via Text Message

Enter Payment Method

SEND VIA TEXT MESSAGE

This will send a text message containing a registration link to the phone number provided. The recipient will use the link to visit a secure site to enter debit card details needed for payments to process.

MOBILE PHONE NUMBER  
701-364-2020

ADD PAYEE

Enter in the following information:

- First Name
- Last Name
- Payment Method

Payment Method refers to how they will receive the funds.

*Note: If you select email or text, you will need to provide a valid email or cell phone number for the payee. This is because they will receive a secure link that they will need to click and then enter their debit card information to receive the funds.*

*We recommend only using 'Enter Payment Method' if the person receiving the funds is with you.*

## STEP SEVEN | AMOUNT + NOTE

DETAILS

Piper's Checking \*0003 \$987.56

Scout Carey

Enter P2P Amount:

AMOUNT \$1.00 required

How should this payee be notified?

Email

Phone

No notification

PHONE NUMBER  
701-364-2020

Send a Note.

NOTE

CONTINUE +

Enter the payment amount, if they should be notified, and any note for what the payment is for.

When everything is entered, click 'continue.'

## PERSON TO PERSON TRANSFER STEP EIGHT | REVIEW THE TRANSFER

REVIEW THIS TRANSFER

Here is a summary of your payment:

FROM	Piper's Checking (*0003)
	\$1.00
	New Available Balance \$986.56
TO	Scout Carey
DATE	Today
NOTE	
TOTAL	\$1.00

SUBMIT

Verify the information you have entered is correct, then click 'submit.'

**IMPORTANT NOTE: This transaction is irreversible.**

## STEP NINE | MULTI-FACTOR

AUTHENTICATE

For added security we have enabled Multi-Factor Authentication (MFA) for our users.

SELECT A DEVICE

DEVICE  
Piper

CONFIRM VIA

We need to confirm that you have access to the selected device by sending a passcode via a third-party application or via text message, or we can call the device.

Mobile App Push | Passcode via Text | Phone Call

ENTER PASSCODE

Enter the passcode from the Duo mobile app  
Choose to receive a one-time passcode via text

SUBMIT

Select your preferred method for multi-factor.

If you select 'Passcode via Text' or 'Phone Call' you will enter in your one-time secure passcode.

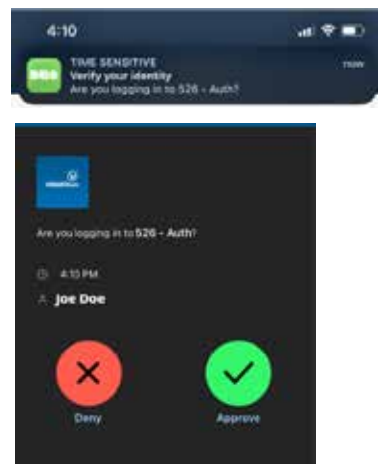
If you select 'Duo' you will receive a push notification through your Duo app and you will need to click 'Approve.'

You can then click 'Submit' when the button turns green at the bottom of your screen.

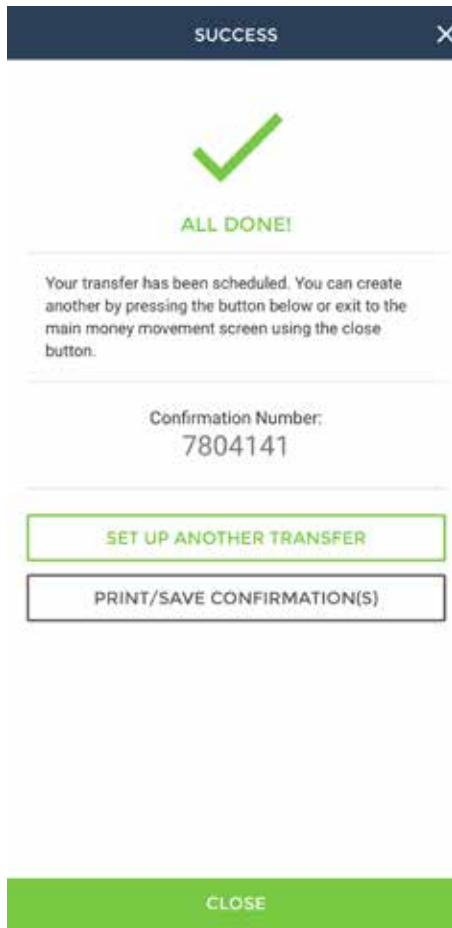
**IMPORTANT NOTE: Do not share secure passcodes with anyone.**

**If you receive a secure code that you were not expecting, please contact us immediately.**

### DUO EXAMPLE



## PERSON TO PERSON TRANSFER STEP TEN | TRANSFER COMPLETE



When you have successfully submitted your Person to Person payment, you will receive a confirmation on your screen.

Please contact our Customer Service team at 701.364.2020 or email us at [cs@visionbanks.com](mailto:cs@visionbanks.com) with any questions or concerns.