

Move Money

Adding a Payee

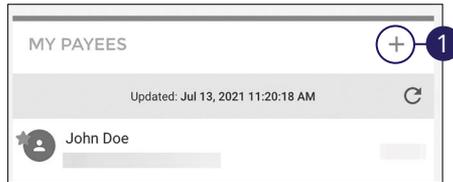
You can add three different types of payees.

Person to Person: Person to person payments are a digital cash alternative that make sending and receiving money as easy as emailing and texting. Whether it's paying allowance, splitting the check or sending a birthday gift, person to person payments allow you to quickly transfer money from your existing debit account to almost anyone.

External Account: Your accounts at other financial institutions can be linked to Online Banking with Charter Bank, so you can transfer money between two financial institutions without ever leaving home! For more information about adding an external account, go to page 25.

Bill Pay: Using Bill Pay can save you time with payee profiles for the companies or people you pay regular bills to. Whether it's a one-time payment or a frequent occurrence, managing your payees lets you pay your bills on time in just a few clicks. For more information about adding a bill pay payee, go to page 86.

Person to Person Payee



In the **Pay, Transfer, & Receive** tab, click **Move Money**.

1. Click the + icon.

ADD NEW PAYEE X

What type of account is this?

2 **PERSON TO PERSON**
Select this option to create a P2P payee.

EXTERNAL ACCOUNT
Select this option to create an external account.

PERSON TO PERSON

3 ADD PHOTO

4 What is this person's name?
FIRST NAME required
LAST NAME required

5 **PAYMENT METHOD**
Please choose how you would like to pay this person.

Send Via Email Send Via Text Message Enter Payee Debit Card

6 **SEND VIA EMAIL**
This will send a message containing a registration link to the email address provided. The recipient will use the link to visit a secure site to enter debit card details needed for payments to process.
EMAIL ADDRESS required

7 SAVE

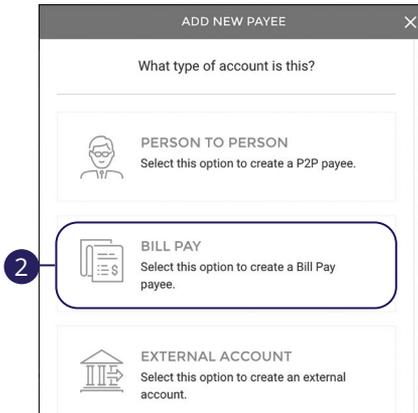
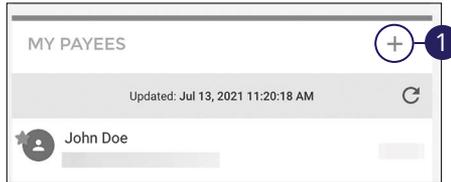
2. Click the **Person to Person** button.
3. (Optional) Upload a photo of the payee.
4. Enter the payee's first and last name.
5. Select a payment method.
6. Enter the payee's email, mobile number or debit card information depending upon the payment method chosen.
7. Click the **Save** button when you are finished.



Note: We'll send the recipient a notice and ask them to take a moment to register.

Bill Pay Payee - Company

You can electronically pay a company such as your mobile phone provider, utility company or even your dentist. The information printed on your bill is all you need to set up a company as a payee.



In the **Pay, Transfer, & Receive** tab, click **Move Money**.

1. Click the **+** icon.
2. Click the **Bill Pay** button.

The image displays two screenshots of the 'ADD NEW PAYEE' mobile application interface. The top screenshot shows the main form with the following elements and callouts:

- 3:** 'ADD PHOTO' button
- 4:** Radio buttons for 'Company' (selected) and 'Individual'
- 5:** 'PAYEE NAME' text input field (required)
- 6:** 'PAYEE NICKNAME' text input field (required)
- 7:** 'PAY FROM' dropdown menu (required)
- 8:** 'PAYEE ACCOUNT #' text input field (required)

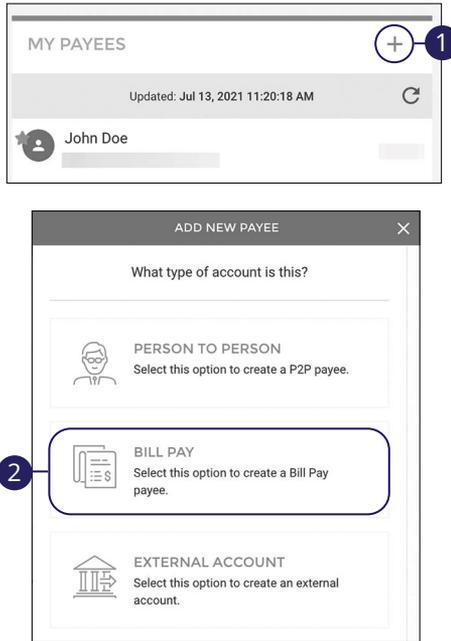
The bottom screenshot shows the confirmation screen with the following elements and callouts:

- 9:** 'PHONE NUMBER' text input field (required)
- 10:** 'STREET ADDRESS' and 'STREET ADDRESS LINE 2' text input fields (required)
- 11:** 'SAVE' button
- 12:** 'SEND A PAYMENT' button
- 13:** 'ADD ANOTHER PAYEE' button
- 14:** 'CLOSE' button

3. (Optional) Upload a photo of the payee.
4. Select "Company."
5. Enter the payee's name.
6. Enter a payee nickname.
7. Use the drop-down to select a pay from account.
8. Enter the payee's account number.
9. Enter the payee's phone number.
10. Enter the payee's address.
11. Click the **Save** button when you are finished.
12. Click the **Send A Payment** button to send a payment.
13. Click the **Add Another Payee** button to add another payee.
14. Click the **Close** button to close the window.

Bill Pay Payee - Individual

You can pay anyone, such as a babysitter, dog-walker or a freelance worker, by creating them as a payee in Bill Pay.



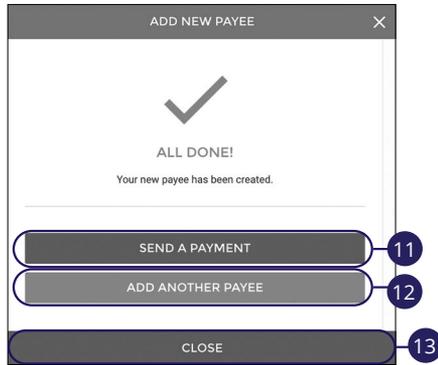
In the **Pay, Transfer, & Receive** tab, click **Move Money**.

1. Click the **+** icon.
2. Click the **Bill Pay** button.

The screenshot shows the 'ADD NEW PAYEE' form with the following fields and callouts:

- 3:** 'ADD PHOTO' button
- 4:** 'Individual' radio button
- 5:** 'PAYEE NAME' text input
- 6:** 'PAYEE NICKNAME' text input
- 7:** 'PHONE NUMBER' text input
- 8:** 'Location' section including 'STREET ADDRESS', 'STREET ADDRESS LINE 2', 'CITY', 'STATE', and 'ZIP' text inputs
- 9:** 'How do you want to add this payee?' section with radio buttons for 'Let them provide bank info', 'I'll provide bank info', and 'Mail a check'
- 10:** 'SAVE' button

3. (Optional) Upload a photo of the payee.
4. Select "Individual."
5. Enter the payee's name.
6. Enter a payee nickname.
7. Enter the payee's phone number.
8. Enter the payee's address.
9. Choose how you want to pay this payee.
 - **Let them provide bank info:** Enter their email address and a shared secret. We will email a link to a secure server. They will log in using the keyword, then provide their bank account information for the deposit. Their account information will be securely stored and is never displayed to you. This is a one-time setup process. Any future payments to this person will generate an email notification letting them know you have made a deposit to their account.
 - **I'll provide bank info:** If you know the payee's bank account information, you can enter their account number, routing number and choose their account type.
 - **Mail a check:** A check payment will be mailed to them.
10. Click the **Save** button when you are finished.



11. Click the **Send A Payment** button to send a payment.
12. Click the **Add Another Payee** button to add another payee.
13. Click the **Close** button to close the window.

Favoriting a Payee

Mark payees as favorites to send quick payments to them. For more information about quick payments, go to page 34.

The image shows two screenshots from a mobile application. The top screenshot shows a list titled 'MY PAYEES' with a plus sign in the top right corner. Below the title, it says 'Updated: Jul 13, 2021 11:20:18 AM' and a refresh icon. A single payee, 'John Doe', is listed with a star icon to the left of the name. A blue circle with the number '1' is placed over the star icon. The bottom screenshot shows the details page for 'John Doe'. At the top, it says 'P2P PAYEE - INVITED' and 'John Doe'. There is a circular 'ADD PHOTO' button. To the right of the photo button are two buttons: 'Send Payment' and 'Add Favorite'. A blue circle with the number '2' is placed over the 'Add Favorite' button. Below these buttons are fields for 'FIRST NAME' (John), 'LAST NAME' (Doe), 'EMAIL ADDRESS', and 'MOBILE PHONE NUMBER', each with a checkmark to its right. Underneath is a 'Card Info:' section with fields for 'DEBIT CARD NUMBER' and 'EXPIRATION DATE'. At the bottom are three buttons: 'RESEND PAYEE INVITE', 'DELETE THIS PAYEE', and 'SAVE'.

In the **Pay, Transfer, & Receive** tab, click **Move Money**.

1. Click the payee you would like to favorite.
2. Click the **Add Favorite** button.

Editing a Payee

The image shows two screenshots from a mobile application. The top screenshot, labeled '1', shows a list titled 'MY PAYEES' with a plus sign in the top right. Below the title is a status bar that says 'Updated: Jul 13, 2021 11:20:18 AM' and a refresh icon. A single payee entry for 'John Doe' is visible, with a circular icon to its left. A blue circle with the number '1' is overlaid on the right side of this entry. The bottom screenshot, labeled '2', shows the edit form for 'John Doe'. At the top, it says 'P2P PAYEE - INVITED' and 'John Doe'. There is a circular 'ADD PHOTO' button and two buttons: 'Send Payment' and 'Add Favorite'. Below these are fields for 'FIRST NAME' (John), 'LAST NAME' (Doe), 'EMAIL ADDRESS', and 'MOBILE PHONE NUMBER', each with a pencil icon on the right. Under the heading 'Card Info:', there are fields for 'DEBIT CARD NUMBER' and 'EXPIRATION DATE'. At the bottom, there are three buttons: 'RESEND PAYEE INVITE', 'DELETE THIS PAYEE', and 'SAVE'. A blue circle with the number '2' is overlaid on the right side of the form.

In the **Pay, Transfer, & Receive** tab, click **Move Money**.

1. Click the payee you would like to edit.
2. Make the necessary changes and click the **Save** button.

Deleting a Payee



PAYEE - INVITED
John Doe

ADD PHOTO

Send Payment

Add Favorite

FIRST NAME
John ✓

LAST NAME
Doe ✓

EMAIL ADDRESS ✓

MOBILE PHONE NUMBER ✓

Card Info:

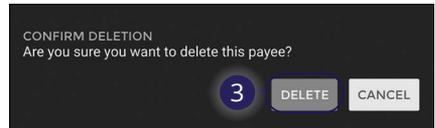
DEBIT CARD NUMBER

EXPIRATION DATE

RESEND PAYEE INVITE

DELETE THIS PAYEE

SAVE



In the **Pay, Transfer, & Receive** tab, click **Move Money**.

1. Click the payee you would like to delete.
2. Click the **Delete This Payee** button.
3. Click the **Delete** button.