

Popmoney Features that are the **same** in Online Banking and Mobile

| <i>Feature</i> | <i>Popmoney in OLB</i> | <i>Popmoney Mobile</i> |
|---------------------------------------|---|---|
| Register for Popmoney | Register in one platform grants access to the other | Register in one platform grants access to the other |
| Pay a Contact | Send payment to a contact's email or phone | Send payment to a contact's email or phone |
| Dollar limits | Same limits apply | Same limit apply |
| Fees | Same fees apply | Same fees apply |
| Delivery Speed | Standard and Next Day | Standard and Next Day |
| Ability to Send via Next Day Delivery | Same qualification rules apply | Same qualification rules apply |
| Additional verification | For payments over \$100 sent to contact's email, customer must enter the contact's mobile phone number, and contact must reply to proceed | For payments over \$100 sent to contact's email, customer must enter the contact's mobile phone number, and contact must reply to proceed |
| Cancel a Payment | Ability to cancel pending payments | Ability to cancel pending payments |
| Activity | Transactions synch to Mobile app | Transactions synch to Online Banking |

Popmoney Features that are **different** in Online Banking vs Mobile

| Feature | Popmoney in OLB | Popmoney Mobile |
|--------------------|--|---|
| Add a Contact | Add someone's email, phone or bank account; maximum of 50 active contacts allowed | Add someone's email or phone, <u>not</u> bank account |
| Contact List | Built inside OLB; once payment is made to contact on a mobile device, that contact is added to OLB | Pulls from mobile device's address book <u>and</u> from the Popmoney contact list in OLB |
| Future Payments | Send Date can be up to one year in future | Send Date can <u>only</u> be the current day |
| Recurring Payments | Available | Not available |
| Edit a Payment | Ability to edit pending payments | Not available |
| Stop a Payment | Ability to stop payment on In Process payments | Not available |
| Incoming Payments | Collect via To Do List on the Overview tab | Not currently, user can collect in OLB |
| Risk monitoring | Identity verification based on risk score. Possible outcomes: no verification needed, out of wallet questions, one time passcode, or immediate Restricted Hold | Identity verification based on risk score. Possible outcomes: no verification needed, one time passcode, or immediate Restricted Hold |
| Amount of History | 180 days | 100 transactions |
| Print Transactions | Ability to print transactions | Not available |