

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

| <i>Feature</i>                        | <i>Popmoney in Online Banking</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                      |
| 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

| <i>Feature</i>     | <i>Popmoney in Online Banking</i>  | <i>Popmoney Mobile</i>  |
|--------------------|--|---|
| 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   |