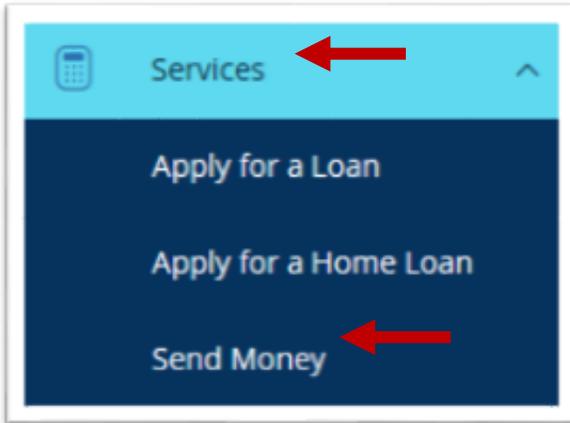


SEND MONEY

Send Money is easy and convenient for you and the people you need to send money to. They can simply receive the money into their bank account online.

All you need is the receiver's email address or mobile number and your NavyArmy debit card.



Log into your Online/Mobile Banking Account

Under "Services" tab select "Send Money"

On the initial request to transfer funds you will need to agree to the Terms and Conditions before proceeding. Once agreed you will enter in the following information

- Your NavyArmy debit card number
- The expiration Month/Year to their card
- Nickname (optional but this will help if member has multiple accounts, this way they can distinguish where the funds will be coming from)

A screenshot of a web form titled 'Verify Debit Card'. The form has a light gray background and contains the following elements: a heading 'Verify Debit Card', a sub-heading 'Your security is important to us. Please verify your NavyArmy issued debit card information here.', a 'Debit Card Number' field with a 'Show' button, an 'Expiration Date' section with 'Month' and 'Year' dropdown menus, a 'Nickname (optional)' text input field, and a yellow 'Continue' button at the bottom right. A red arrow points to the 'Continue' button.

Once you click continue, a Green Check Mark will appear confirming your NavyArmy debit card is valid.

SEND MONEY

You will now enter recipient's information

The screenshot shows the 'Send Money' interface for NavyArmy Community Credit Union. At the top, there is a 'Menu' button and the NavyArmy logo. Below the title, there are three tabs: 'Send' (which is selected), 'History', and 'Manage Cards'. The form contains several input fields: 'Recipient Name' with a person icon, 'Email or Mobile #' with a dropdown arrow, 'Amount' with a '0.00' value and a dropdown arrow, 'Debit Card' with a card number 'XXXX XXXX XXXX 0234' and a dropdown arrow, and 'Memo'. At the bottom, there are 'Reset' and 'Continue' buttons. Numbered callouts (1-6) are placed over the form to indicate the sequence of steps: 1. Recipient Name, 2. Email or Mobile #, 3. Amount, 4. Debit Card, 5. Memo, and 6. Continue button.

1. Recipient Name
2. **Email OR Mobile #** of recipient
3. Amount to send
4. ****Debit Card** will prefill; this is your NavyArmy card information. (If you have multiple cards on file, then you will choose the card number from the drop-down arrow.)
5. Memo
6. Select "Continue"

SEND MONEY

You will now review the entered information

Menu **NavyArmy**
COMMUNITY CREDIT UNION

Review

⚠

Recipient: JANE SMITH
JaneSmith@mail.com OR 361-123-4567

Amount: \$1.00

Debit Card: XXXX XXXX XXXX 0234

Memo: Test

Continue

Edit

XXXX XXXX XXXX 0234

+ Add a card

- ✓ Review the transfer request.
- ✓ Confirm information is correct
- ✓ Edit if necessary
- ✓ Select "Continue" if information is accurate

SEND MONEY

The screenshot shows the NavyArmy mobile app interface. At the top left is a 'Menu' button. The header features the 'NavyArmy COMMUNITY CREDIT UNION' logo. The main content area displays the NavyArmy logo and a close button (X). Below the logo, the card number is shown as 'XXXX XXXX XXXX 0234'. The instruction 'Enter PIN to verify transaction' is centered. A PIN input field is shown with a '*' symbol and four colored dashes (orange, blue, dark blue, black). Below this is a keypad with numbers 8, 4, 7 in the first row; 3, 6, 0 in the second row; 9, 2, 1 in the third row; and 5, CLEAR, and a delete icon (X) in the fourth row. A blue notification box at the bottom states: 'For security, the buttons reshuffle each time you enter a number.'

You will now enter your NavyArmy Debit Card PIN number

****NOTE** After each selection the keypad on the screen will shuffle, if the pin is not entered, the transaction will cancel.**

SEND MONEY

NavyArmy
COMMUNITY CREDIT UNION

Card Number: XXXX XXXX XXXX 0234

Enter PIN to verify transaction

* * * *

| | | |
|---|-------|---|
| 3 | 5 | 8 |
| 0 | 6 | 4 |
| 2 | 1 | 9 |
| 7 | CLEAR | ⌫ |

SUBMIT

**Once you have entered your PIN #
Select "SUBMIT"**

SEND MONEY



The Recipient will now receive an email or text message with a link to retrieve funds.

When the recipient clicks the link, they will be directed to enter their information.

SEND MONEY

How Recipient Receives Money

navyarmyccu.payzur.com

NavyArmy
COMMUNITY CREDIT UNION

Receive Money

You've received a payment of \$1.00 for Test from JOHN SMITH

Please enter the following information to collect payment:

First Name

Last Name

Debit Card #

Expiration Date
MM - Select ▼ YY - Select ▼

Receive with your checking account

I accept the terms of service

Deposit Payment

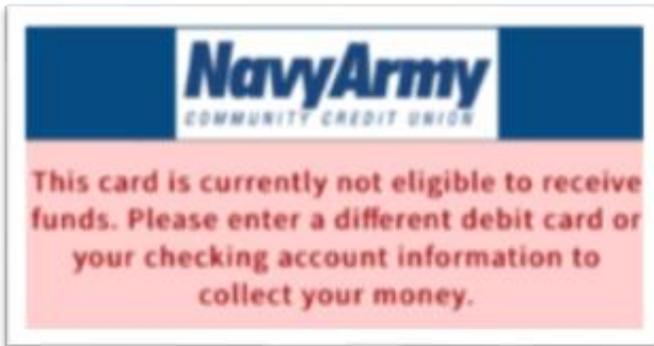
Receiver will receive an email or text message with access and instructions to Receive Money

Receiver will complete the requested information

Accept Terms of Service

Select "Deposit Payment"

SEND MONEY



If the Recipients financial institution does not allow this service, they may receive the error below.

expiration date
MM - Select YY - Select
[Receive with your checking account](#)
 I accept the terms of service

In this case the member can click the link "Receive with your checking account". The recipient will enter their account and routing number. *Funds deposited by check will have longer processing time



Once completed the recipient will receive the following message.

- The recipient has 10 days to accept the transfer. If the transfer is not accepted within 10 days the transfer will be cancelled and reversed back to the members account
- The recipient also has the option to receive funds by checking account and routing number, will take 1-2 days to process