



**PROGRESSIVE
BANK**
Member FDIC

PB Pay

*Person-to-Person
Payment Service!*



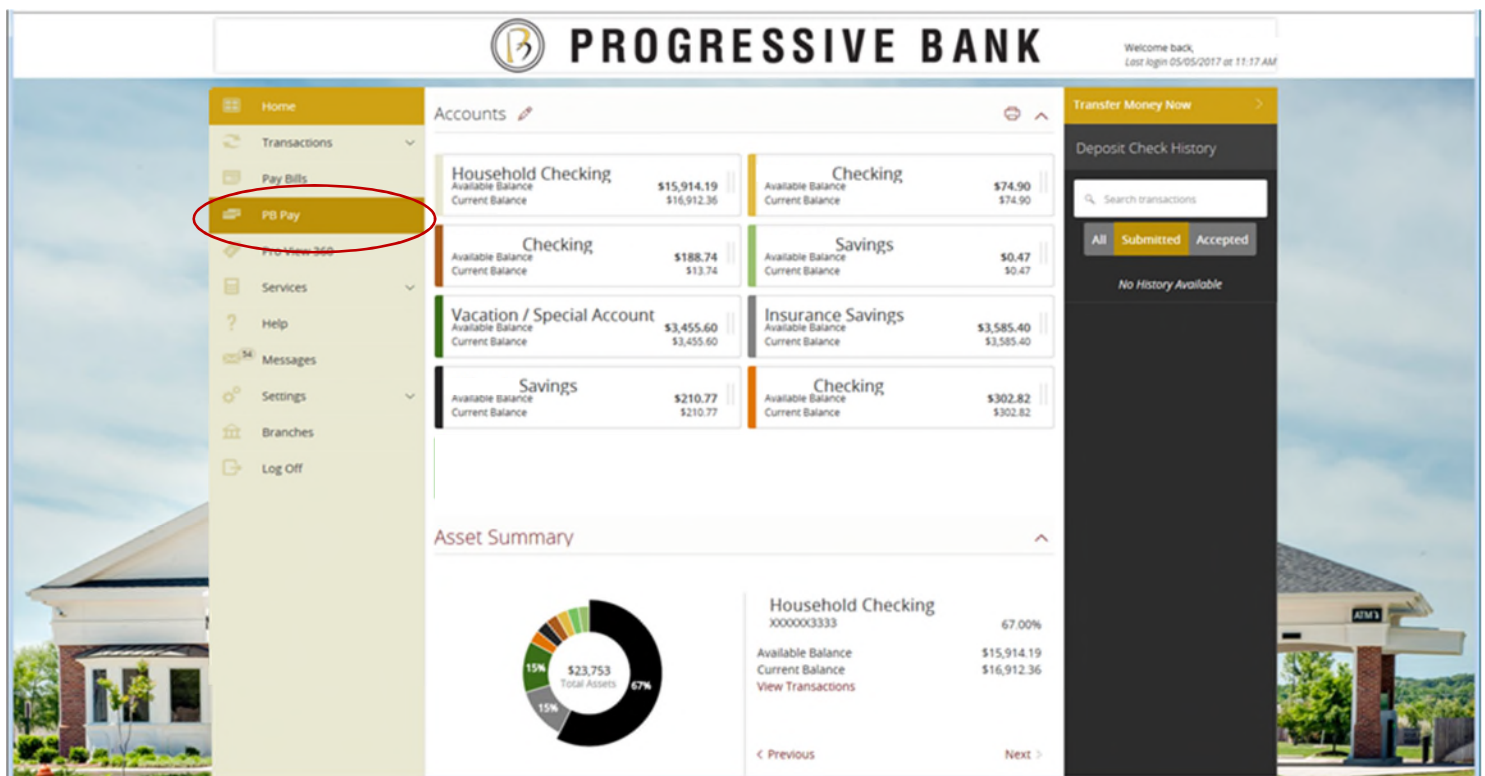
Our new way to
SEND money to
friends and family

What is **PB Pay**?

Beginning on **Monday, December 4th**, our **personal** customers will be able to **securely SEND** money to their family and friends through *Online Banking* or our **PB Mobile** app. All they need is a personal Progressive Bank Debit Card.

Our **PB Pay** Person-to-Person payments service is so simple – to make the transfer, all you will need is either the Recipient's mobile telephone number or their email address. Then, simply access **PB Pay** from the Main Menu, key in the *Recipient's Name, Phone Number or Email Address*, and the *Amount* you're sending. And, no enrollment is necessary. What could be easier!

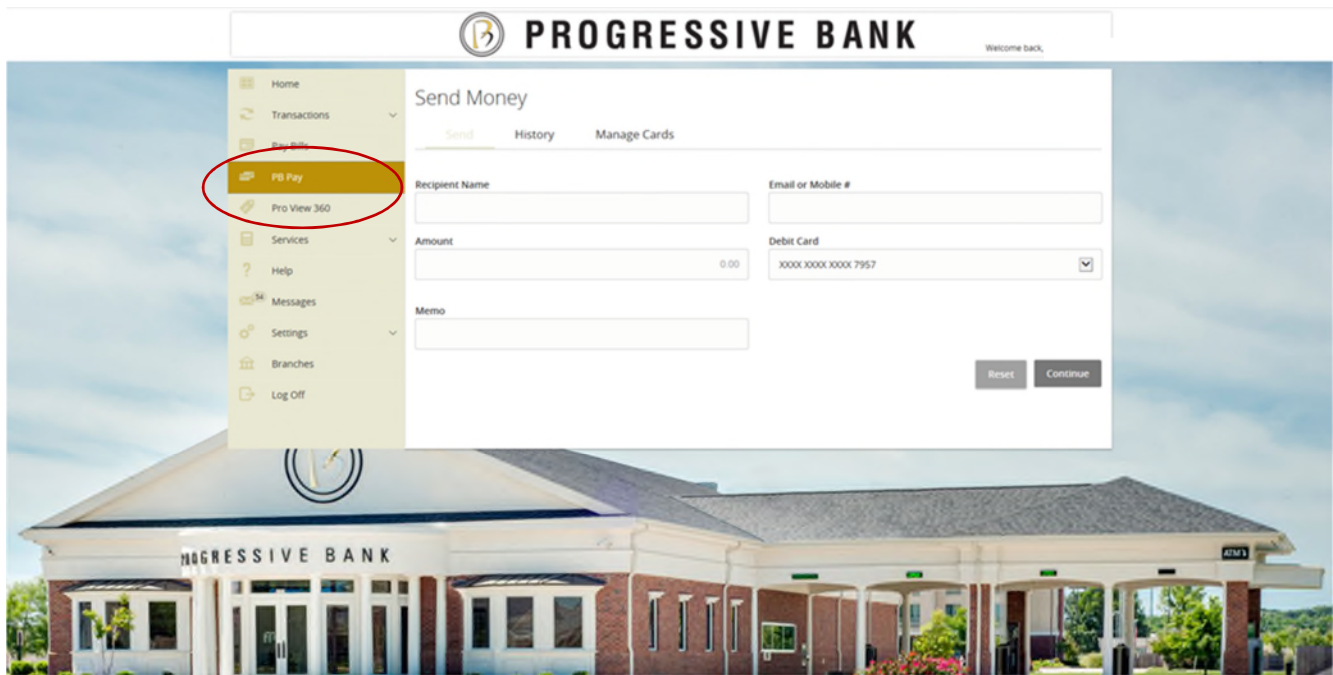
Best of all, if the Recipient can use their Debit Card* to accept the payment, the transfer can be completed ALMOST INSTANTLY!!!!



*NOTE: Most financial institutions will accept **PB Pay** transactions as Debit Card point-of-sale (POS) transactions. If the Recipient's financial institution does not accept these transactions as POS, they will be run as ACH payments with a possible delay of one to two business days.

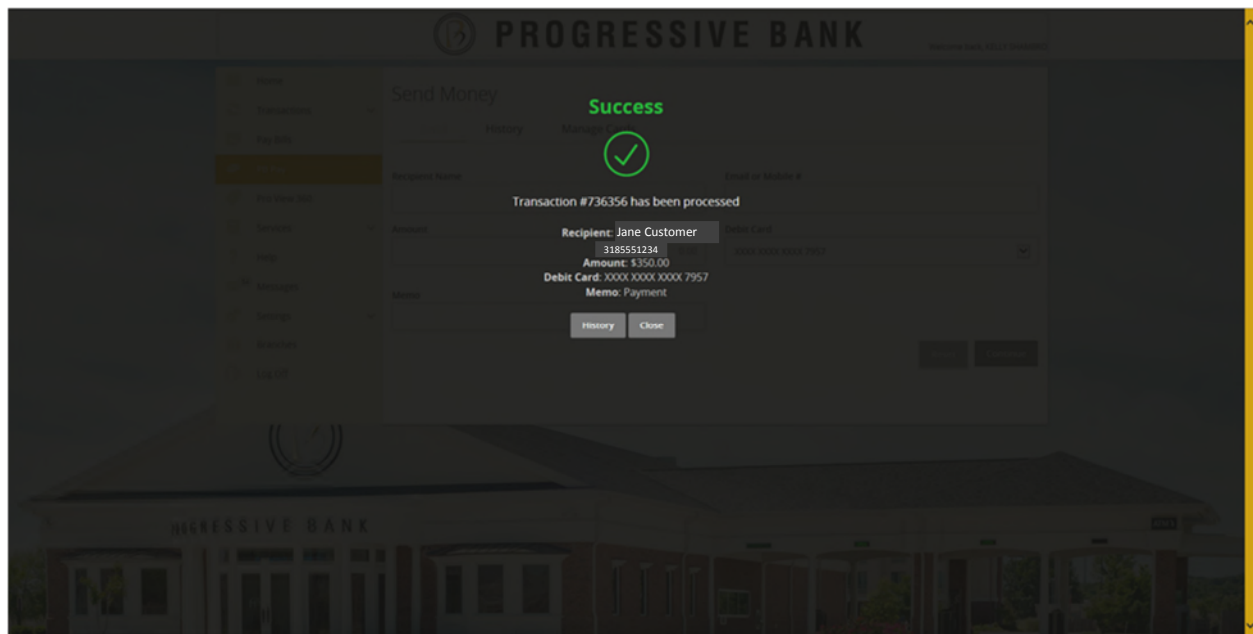
To Send Money:

To SEND Money, simply select **PB Pay** from the Main Menu and the **Send Money** screen will appear. Enter the *Recipient Name*, their *Email Address* or *Mobile #*, and the *Amount* you want to send (generally, up to the lesser of your available daily Debit Card *Point-of-Sale* limit or the current available balance in your account). Your Progressive Bank Debit Card number will be pre-filled for you. Once the form is complete, click *Continue*.

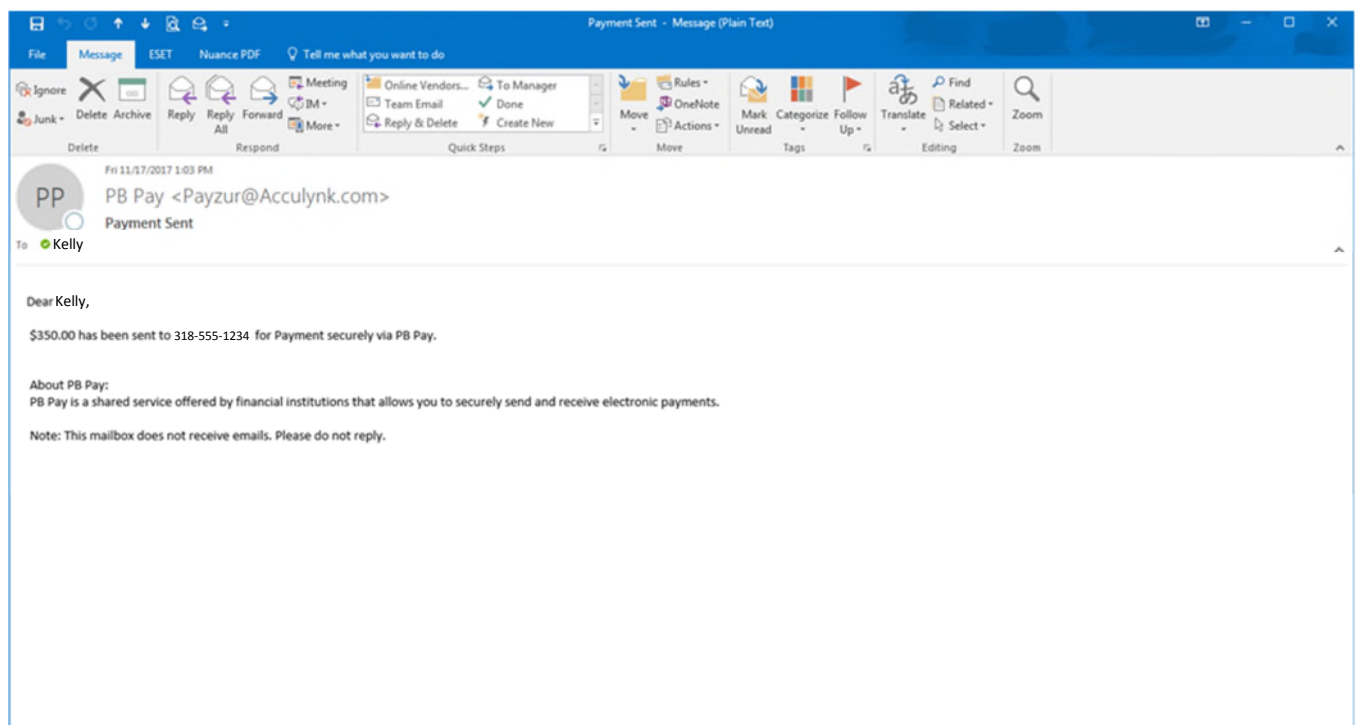


You will then be prompted to enter the PIN for your Debit Card by using your mouse (or your finger on the app) to click on each number. *Please Note: For added security, after you select each individual digit in your PIN, the numbers will scramble before you select the next digit.* Once you have entered your complete PIN, simply click *Submit*.

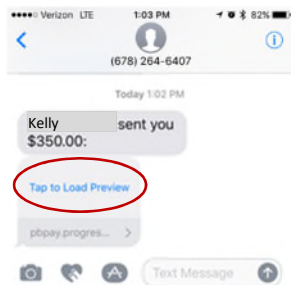




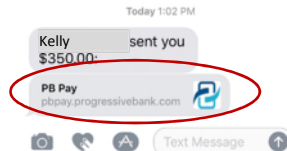
If everything is as expected, you will see a **Success** screen to confirm your transaction. You will also receive an e-mail (see below) confirming that the payment was sent. The funds will be withdrawn from your checking account at that time.



For the Recipient (Text):



The Recipient of your payment will first receive a text (or email if you're sending the payment to an email address – see Page 6) from **PB Pay** to let them know that you have securely transferred money to them through our **PB Pay** system. To retrieve their payment, they can simply tap the link and fill in their information to complete the transaction.

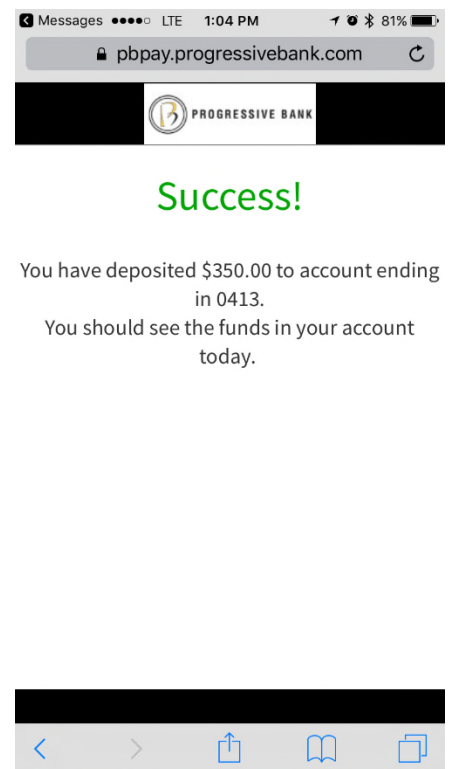


To receive the payment, the Recipient will be asked for either a Debit Card number (or, if their financial institution will not accept Debit Card payments in this manner, a personal Checking Account number and their financial institution's Routing Number). If they provide a Debit Card number, the transaction will be completed through the Debit Card system and the transfer should be immediate. If the checking account info is provided, the transaction will be completed as an ACH transaction and may take one to two business days to complete. If they prefer the ACH payment rather than POS, the Recipient can also click on the 'Receive with your checking account' link to be prompted for account information.

In either case, to complete the transaction, it is important that the Recipient click on the 'I accept the terms of service' box. To view the *Terms of Service*, simply click on the link.

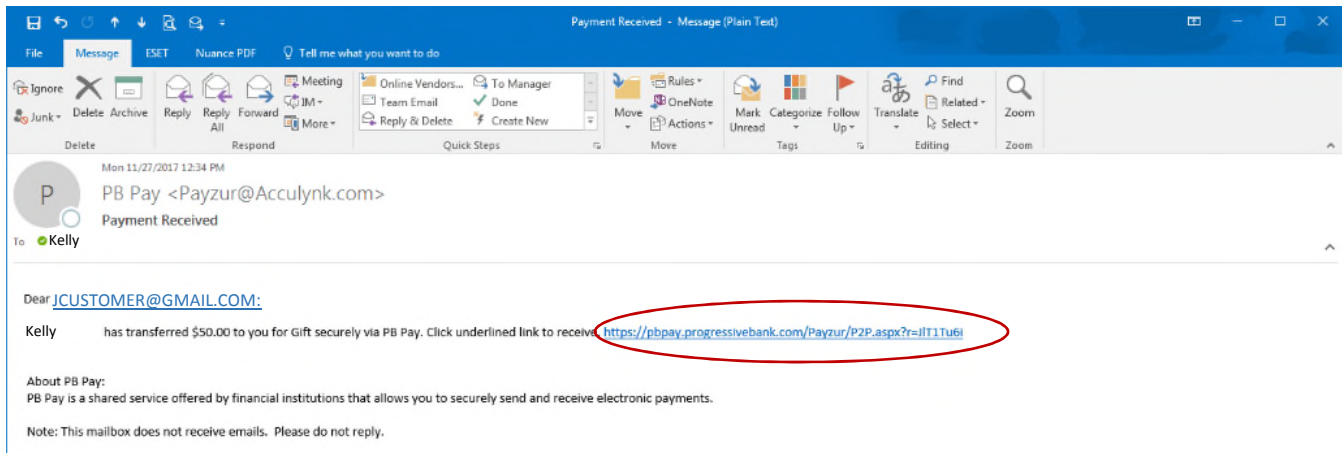
A screenshot of a web browser showing the 'Receive Money' page on pbpay.progressivebank.com. The page has a Progressive Bank logo and the heading 'Receive Money'. Below the heading, it says 'You've received a payment of \$350.00 for Payment from Kelly'. It then asks the user to 'Please enter the following information to collect payment:'. There are input fields for 'First Name' (Jane), 'Last Name' (Customer), 'Debit Card #' (1234 5678 9876 5432), and 'Expiration Date' (MM - Select, YY - Select). Below these fields is a link 'Receive with your checking account'. At the bottom, there is a checkbox 'X' and the text 'I accept the terms of service'. A green button labeled 'Deposit Payment' is circled in red.

The final step is to click on 'Deposit Payment'. The Recipient will then see the **Success!** screen which lets them know that the payment has been successfully submitted to their account. Please note that the transaction description for the deposit may include the words 'POS Return' or 'POS Purchase Return'.



For the Recipient (Email):

The Recipient of your payment will receive an email from **PB Pay** to let them know that you have securely transferred money to them through our **PB Pay** system. To retrieve their payment, they can simply click the link and fill in their information to complete the transaction.

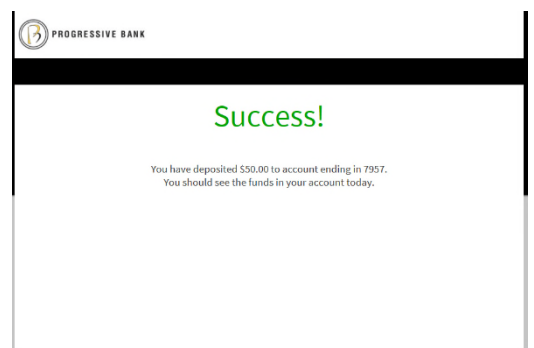


As with Text Payments, the Recipient will be asked for either a Debit Card number (or, if their financial institution will not accept Debit Card payments in this manner, a personal Checking Account number and their financial institution's Routing Number). If they provide a Debit Card number, the transaction will be completed through the Debit Card system and the transfer should be immediate. If the checking account info is provided, the transaction will be completed as an ACH transaction and may take one to two business days to complete. If they prefer the ACH payment rather than POS, the Recipient can also click on the 'Receive with your checking account' link to be prompted for account information.

In either case, to complete the transaction, it is important that the Recipient click on the 'I accept the terms of service' box. To view the *Terms of Service*, simply click on the link.

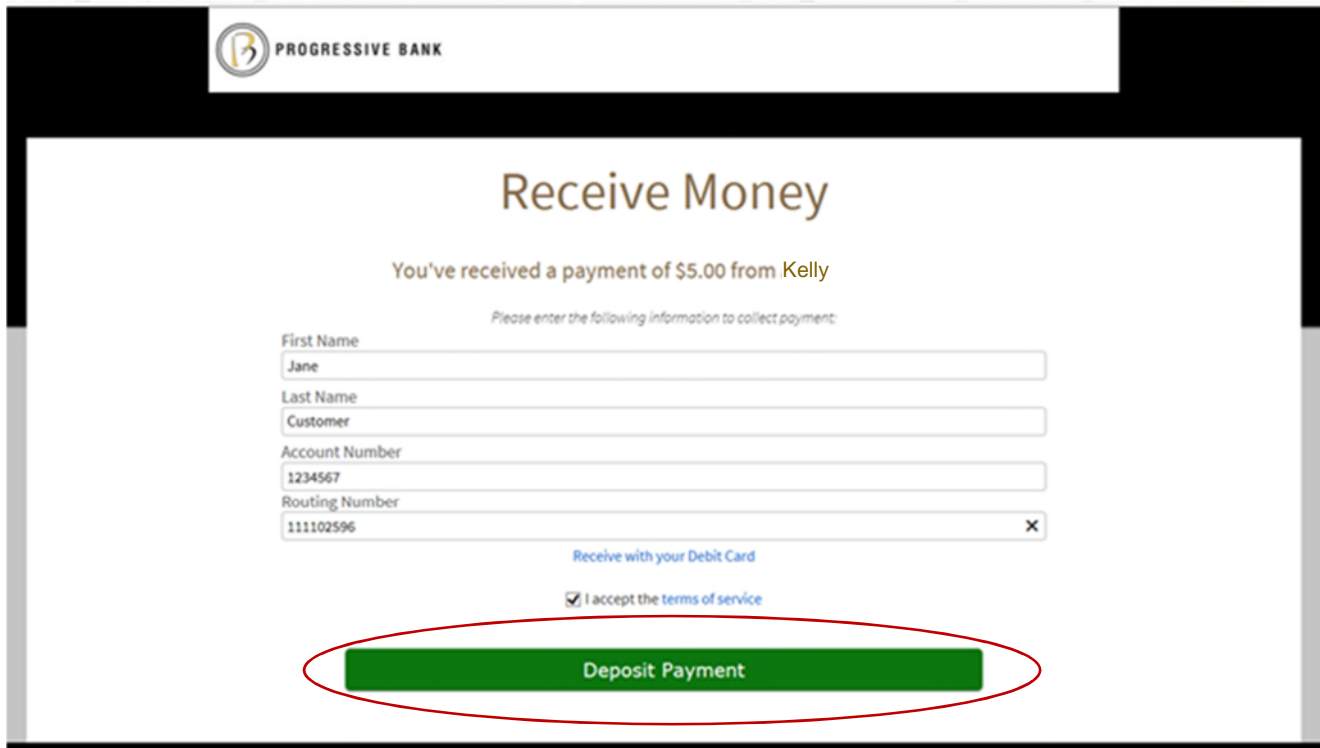
A screenshot of the Progressive Bank 'Receive Money' web form. The header says 'PROGRESSIVE BANK' and 'Receive Money'. Below that, it says 'You've received a payment of \$50.00 for Gift from Kelly'. A sub-header says 'Please enter the following information to collect payment:'. The form fields are: 'First Name' (Jane), 'Last Name' (Customer), 'Debit Card #' (1234 5678 9876 5432), and 'Expiration Date' (MM - Select, YY - Select). There is a link 'Receive with your checking account' and a checkbox 'I accept the terms of service' which is checked. At the bottom, there is a green button labeled 'Deposit Payment' which is circled in red.

The final step is to click on 'Deposit Payment'. The Recipient will then see the **Success!** screen which lets them know that the payment has been successfully submitted to their account.



Receipt Via ACH:

For Recipients who provide their Checking Account number and Bank Routing Number, they can *Accept the **Terms of Service*** and click *Deposit Payment* and their deposit will be made in one to two Business Days. They should receive the **SUCCESS!** message below.



The image shows a web form titled "Receive Money" from Progressive Bank. The form is set against a white background with a black header bar at the top containing the Progressive Bank logo. The main heading "Receive Money" is in a large, brown, sans-serif font. Below it, a message states "You've received a payment of \$5.00 from Kelly" in a smaller, brown font. A sub-header in a small, gray font reads "Please enter the following information to collect payment:". The form contains five input fields: "First Name" with the value "Jane", "Last Name" with the value "Customer", "Account Number" with the value "1234567", and "Routing Number" with the value "111102596". Each field has a small "x" icon to its right. Below the fields, there is a blue link "Receive with your Debit Card" and a checked checkbox "I accept the terms of service". At the bottom, a large green button with the text "Deposit Payment" is circled in red.

PROGRESSIVE BANK

Receive Money

You've received a payment of \$5.00 from Kelly

Please enter the following information to collect payment:

First Name
Jane

Last Name
Customer

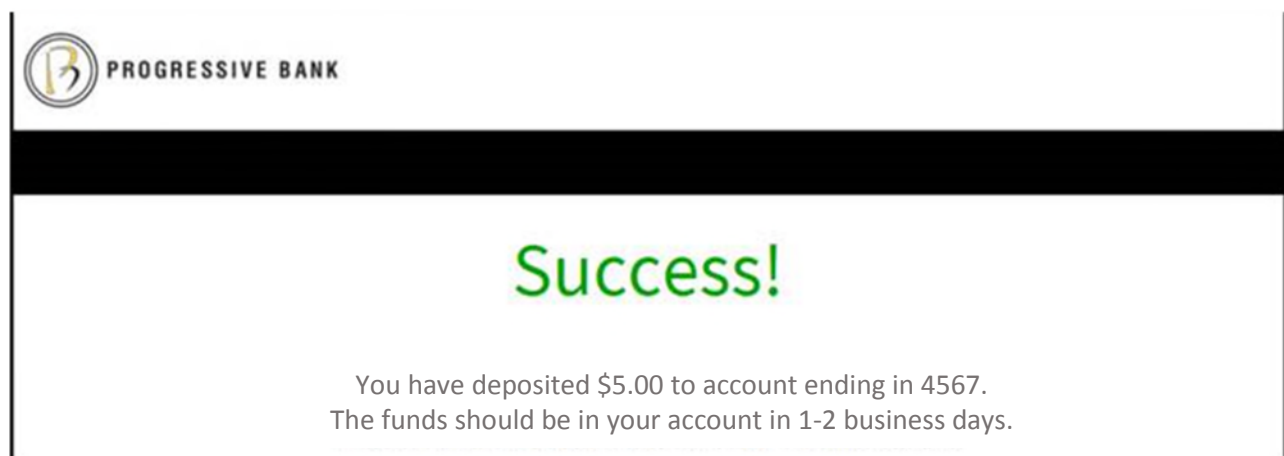
Account Number
1234567

Routing Number
111102596

[Receive with your Debit Card](#)

☒ I accept the terms of service

Deposit Payment



The image shows a "Success!" message from Progressive Bank. It features a white background with a black header bar at the top containing the Progressive Bank logo. The word "Success!" is displayed in a large, green, sans-serif font. Below it, a message in a smaller, gray font states: "You have deposited \$5.00 to account ending in 4567. The funds should be in your account in 1-2 business days."

PROGRESSIVE BANK

Success!

You have deposited \$5.00 to account ending in 4567.
The funds should be in your account in 1-2 business days.

History:

The **History Tab** will show recent **PB Pay** transactions and their current status.

The screenshot shows the Progressive Bank 'Send Money' interface. The left sidebar has a menu with 'PB Pay' highlighted. The main content area is titled 'Send Money' and has three tabs: 'Send', 'History' (which is selected and highlighted with a red box), and 'Manage Cards'. Below the tabs is a search bar labeled 'Search transactions' with 'Reset' and 'Search' buttons. A table displays the transaction history with columns for Date, Recipient, Email/Phone, Amount, and Status.

Date	Recipient	Email/Phone	Amount	Status
11/27/2017	Jane Customer	(318) 355-	\$50.00	Payment Collected
11/27/2017	Jane Customer	(318) 355-	\$50.00	Payment Canceled
11/27/2017	Jane Customer	(315) 355-	\$50.00	Payment Sent
11/27/2017	Jane Customer	@progressivebank.com	\$50.00	Payment Collected

In addition, the system will 'remember' frequent Recipients to pre-fill their info and make transfers even easier!

The screenshot shows the Progressive Bank 'Send Money' form. The left sidebar has a menu with 'PB Pay' highlighted. The main content area is titled 'Send Money' and has three tabs: 'Send', 'History', and 'Manage Cards'. The 'Send' tab is active, showing a form to send money. The form includes fields for 'Recipient Name' (with a dropdown showing 'New Recipient' and 'Krisi'), 'Email or Mobile #' (with a dropdown showing '(318) 381-'), 'Debit Card' (with a dropdown showing 'XXXX XXXX XXXX 7957'), and a 'Memo' field. There are 'Reset' and 'Continue' buttons at the bottom right.

PB Pay F. A. Q.'s

1) Do I have to enroll?

- a. Progressive Bank Debit Card customers DO NOT have to enroll in **PB Pay**. Each Personal Online Banking customer who has a Debit Card is automatically enrolled and should see this menu option through *Online Banking* and the *PB Mobile* app.

2) Are there any fees to make the transfers?

- a. There are no per transfer fees for your **PB Pay** transactions. However, if you have Progressive Overdraft Privilege attached to your account, and your **PB Pay** transaction results in an overdraft, our usual Paid Overdraft Item Fee may apply for that transaction.

3) Will I have to key in my Debit Card number each time I transfer money?

- a. No. Our system will pre-fill your Progressive Bank Debit Card number.

4) Are there limits to the amounts that I can transfer?

- a. Yes. Generally, you can transfer up to the lesser of your available daily Debit Card *Point-of-Sale* limit or the current available balance in your account.

5) What happens if my Recipient doesn't accept the payment?

- a. You will be able to check your History screen to see when the Recipient accepts the payment. If they DO NOT accept the payment within 10 days, the transaction will be cancelled and the funds deposited back into your account.

6) What if I type in an incorrect phone number or email address? Can I place a Stop Payment on these transactions?

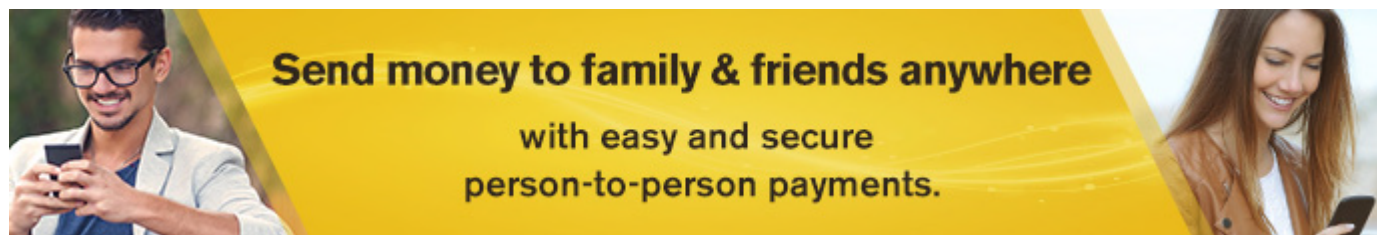
- a. With the 'instant' nature of most of these transactions, we cannot guarantee that a payment can be stopped once it's been sent. If you notify us before the Recipient collects that payment (during our normal business hours), we may be able to cancel the transaction. **For this reason, it is imperative that you review your transaction information to ensure that everything is correct before you 'Submit'.**

7) Is this service available for my business accounts?

- a. Not at this time. **PB Pay** is currently only available through PERSONAL *Online Banking*.

8) The transaction description for my **PB Pay** deposit says 'POS Purchase Return'. Is this correct?

- a. Yes. If the Recipient accepts the payment with a Debit Card, the transaction description for the deposit may show as **POS Return** or **POS Purchase Return**.



For questions, or if you need additional information, feel free to contact our **Account Services** team at **318-651-5100** for assistance.