



Mobile Banking Release January 2018

Please update your app in the app store to version 5.7 in order for the following new features to be available on your device. Although our targeted live date is scheduled for January 30, 2018, some app stores may be delayed in allowing version 5.7 to be immediately available, so it may take some app stores a few days to fully implement version 5.7.

GENERAL ENHANCEMENTS

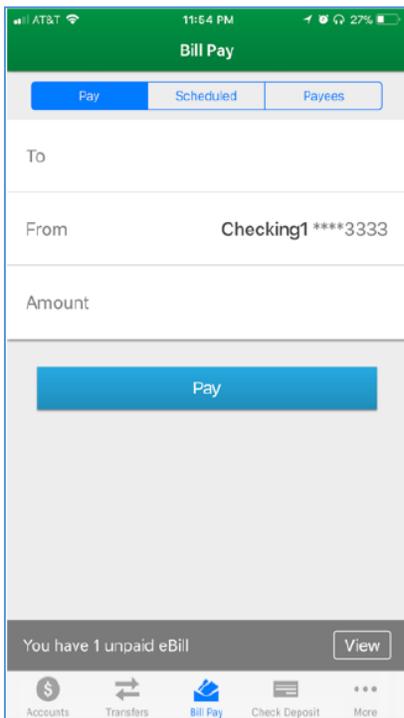
New Bill Pay Interface

In order to support the new Bill Pay functionality, the Bill Pay Interface has evolved. The App will use a three-tab approach.

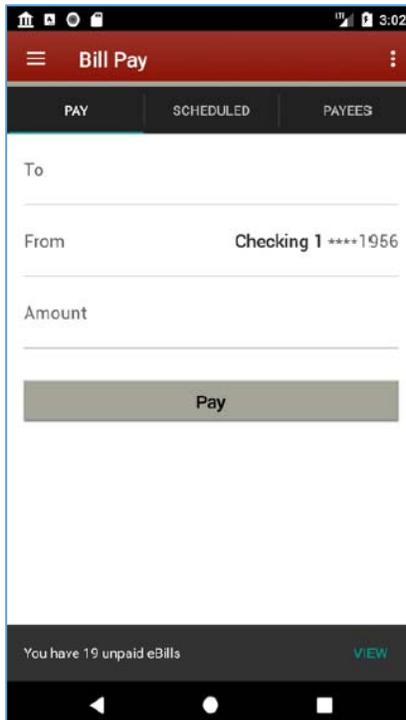
First Tab – “Pay”

This is the default tab that you will land upon when opening the Bill Pay section. The Pay experience is what you are used to today. The one addition to this page is that you will see a message at the bottom if you have any unpaid eBills (aka Electronic Bill). If you have unpaid eBills, you can view those unpaid eBills by tapping on “View”. More information on eBills can be found below in the Electronic Bills section.

iOS First Tab



Android First Tab

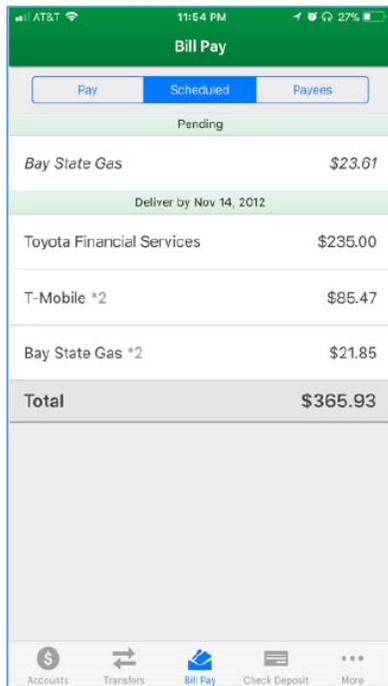


Second Tab – “Scheduled”

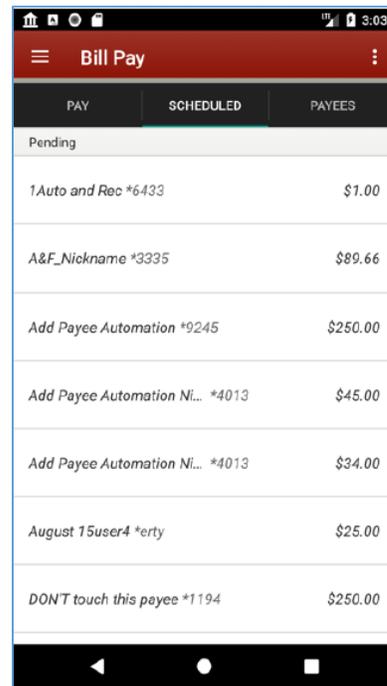
The Scheduled tab shows all Bill Payments that have been submitted, but have not been processed nor completed processing. If the payment has an associated eBill, you will be able to see the eBill information in the payment

information. You can delete payments from this tab. In order to delete the payment, you can tap into the scheduled payment and tab “cancel”. On iOS, swipe to delete is available.

iOS Second Tab



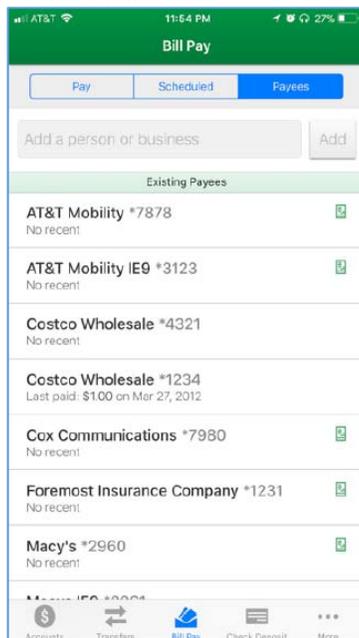
Android Second Tab



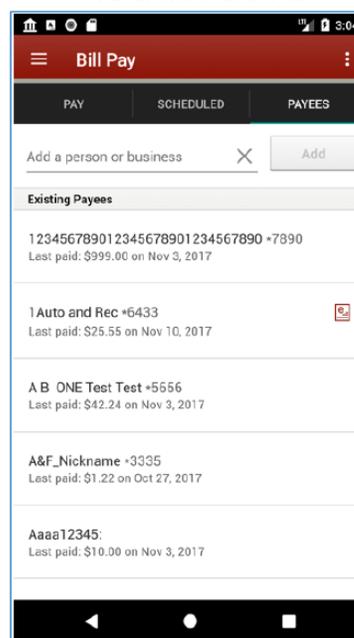
Third Tab – “Payees”

The “Payees” tab allows you to add a payee, manage existing payee, and see relevant payee information. The Add Payee functionality now can be found at the top of this page. You can add a payee by entering the payee name in the field titled “Add a person or business”. The biggest changes are when you tab into any payee. You will have the ability to setup automatic payments, view Payment History, view payee information, make a payment and delete the payee. More information about each of these features below.

iOS Third Tab



Android Third Tab

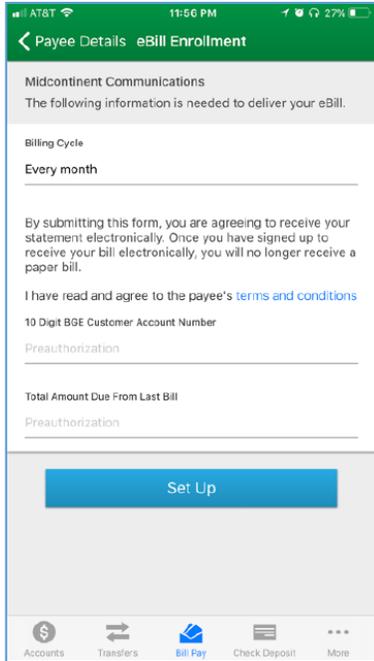


Electronic Bills (eBills)

Will Bill Pay, you can enable certain payees to have bills delivered electronically. The functionality to setup, view, manage and pay these electronic bills is now available in Mobile App.

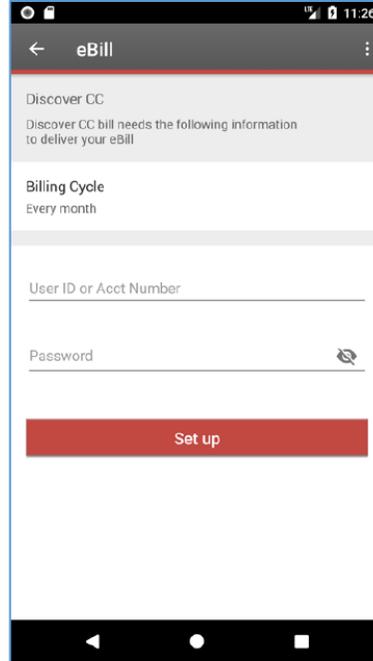
eBill Registration

iOS eBill Registration



The screenshot shows the 'Payee Details eBill Enrollment' screen on an iPhone. At the top, it says 'Midcontinent Communications' and 'The following information is needed to deliver your eBill.' Below this, there is a 'Billing Cycle' section with 'Every month' selected. A paragraph explains that by submitting the form, the user agrees to receive bills electronically. There is a link to 'terms and conditions'. Below that, there is a field for '10 Digit BGE Customer Account Number' and a 'Preauthorization' field. At the bottom, there is a 'Total Amount Due From Last Bill' section with another 'Preauthorization' field. A large blue 'Set Up' button is at the bottom. The bottom navigation bar includes 'Accounts', 'Transfers', 'Bill Pay', 'Check Deposit', and 'More'.

Android eBill Registration



The screenshot shows the 'eBill' registration screen on an Android phone. It says 'Discover CC' and 'Discover CC bill needs the following information to deliver your eBill'. Below this, there is a 'Billing Cycle' section with 'Every month' selected. There are input fields for 'User ID or Acct Number' and 'Password'. A red 'Set up' button is at the bottom. The bottom navigation bar includes 'Accounts', 'Transfers', 'Bill Pay', 'Check Deposit', and 'More'.

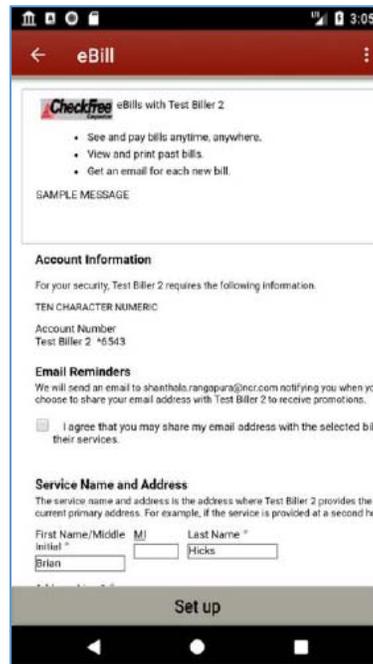
eBill Reminders

iOS eBill Reminder



The screenshot shows the 'eBill Enrollment' screen on an iPhone. It has a 'Back' button at the top left. The screen contains a lot of text, including 'Account Information', 'Email Reminders', 'Service Name and Address', and 'Terms of Use'. At the bottom, there is a green 'Set Up' button. The bottom navigation bar includes 'Accounts', 'Transfers', 'Bill Pay', 'Check Deposit', and 'More'.

Android eBill Reminder

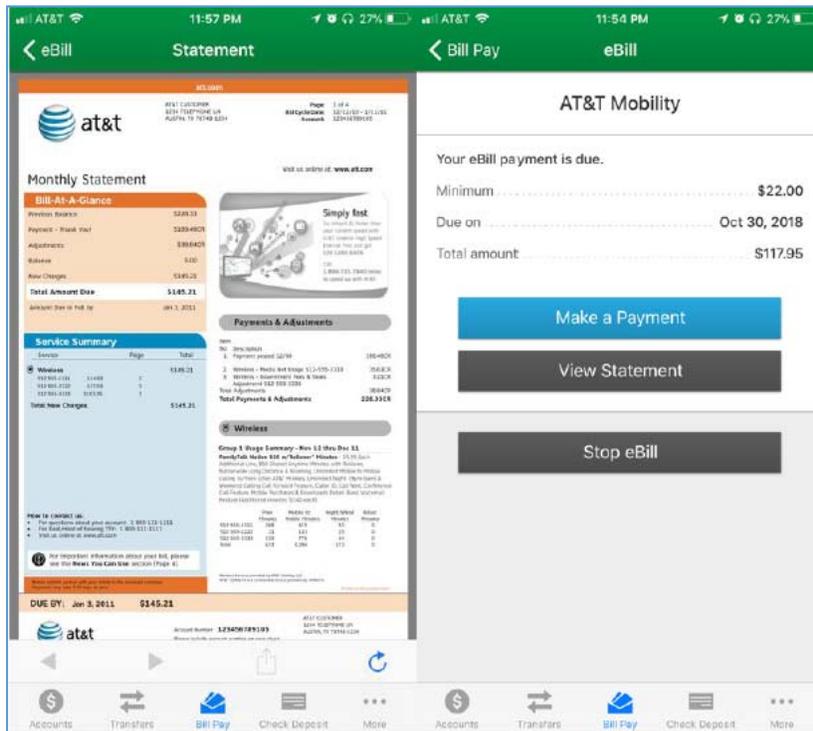
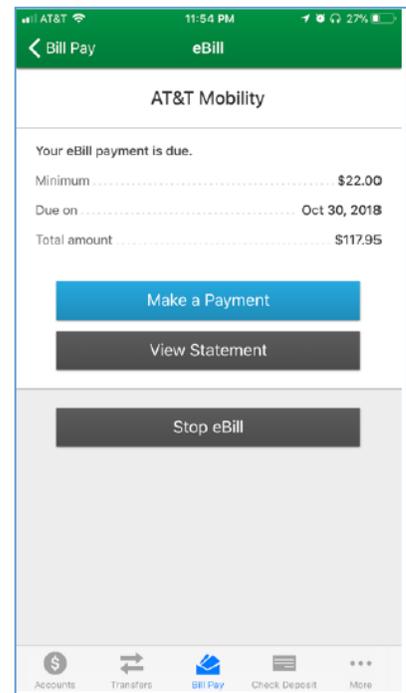
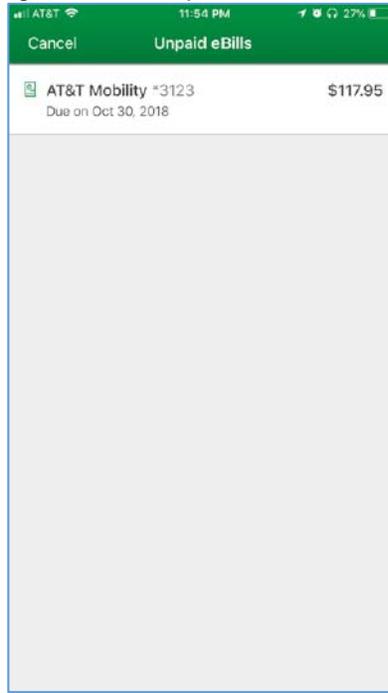
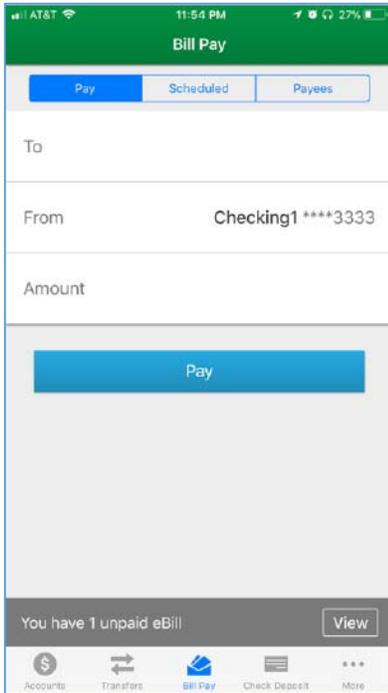


The screenshot shows the 'eBill' reminder screen on an Android phone. It features a 'CheckFree' logo and the text 'eBills with Test Biller 2'. Below this, there is a list of benefits: 'See and pay bills anytime, anywhere.', 'View and print past bills.', and 'Get an email for each new bill.' There is a 'SAMPLE MESSAGE' section. Below that, there is an 'Account Information' section with 'TEN CHARACTER NUMERIC' and 'Account Number Test Biller 2 *6543'. There is an 'Email Reminders' section with a checkbox and the text 'I agree that you may share my email address with the selected biller services.' At the bottom, there is a 'Service Name and Address' section with input fields for 'First Name/Middle Initial', 'Last Name', and 'Address'. A 'Set up' button is at the bottom. The bottom navigation bar includes 'Accounts', 'Transfers', 'Bill Pay', 'Check Deposit', and 'More'.

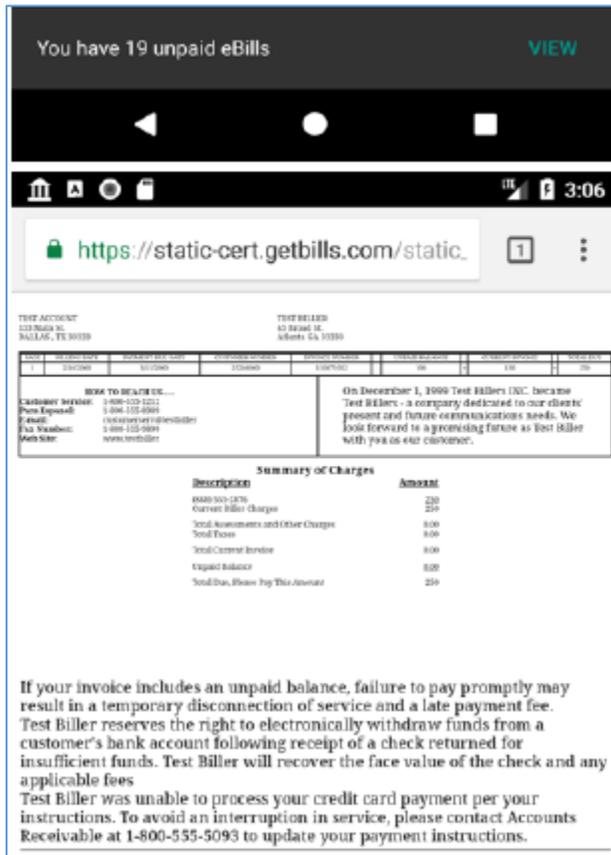
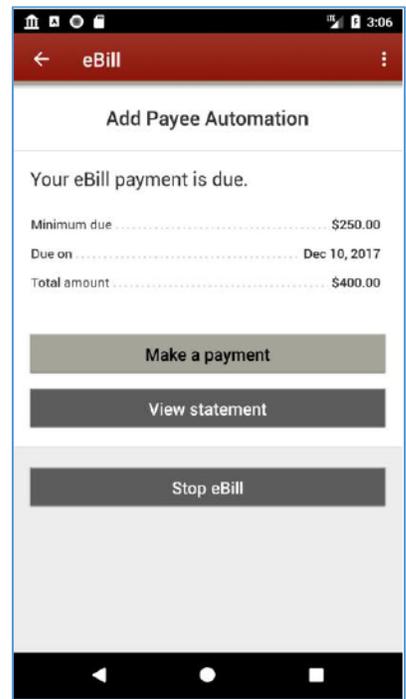
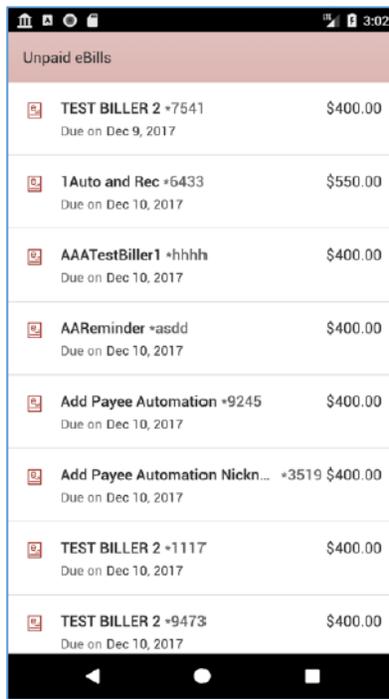
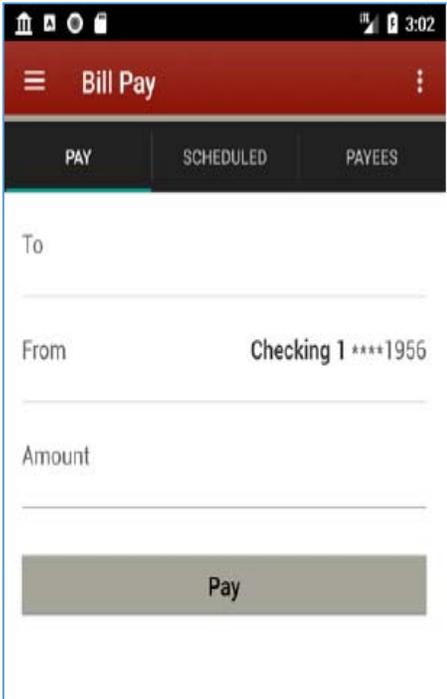
View eBill

There are two ways you can view an eBill. 1) If the eBill has not been paid, it can be seen through the Unpaid eBills banner on the "Payee" tab. This will take you into the Payee Details view. More information below on this flow in the "Pay eBill" section. 2) You can go to the payee details view to see the eBill. You will be able to load the PDF. All of this is accessed through the eBill Details Page.

Flow navigation from unpaid to view eBills on iOS



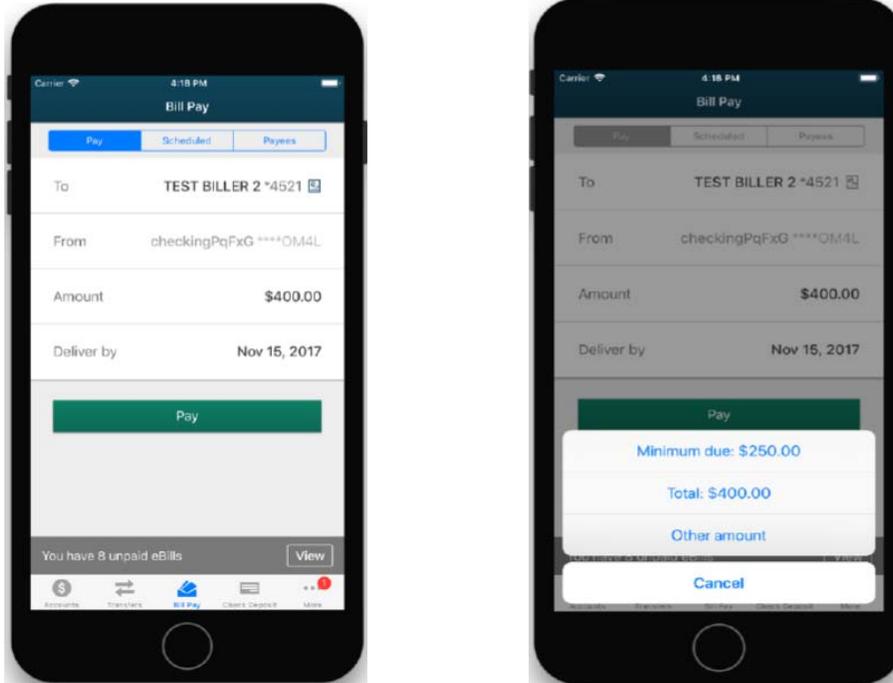
Flow navigation from unpaid to viewing eBill on Android



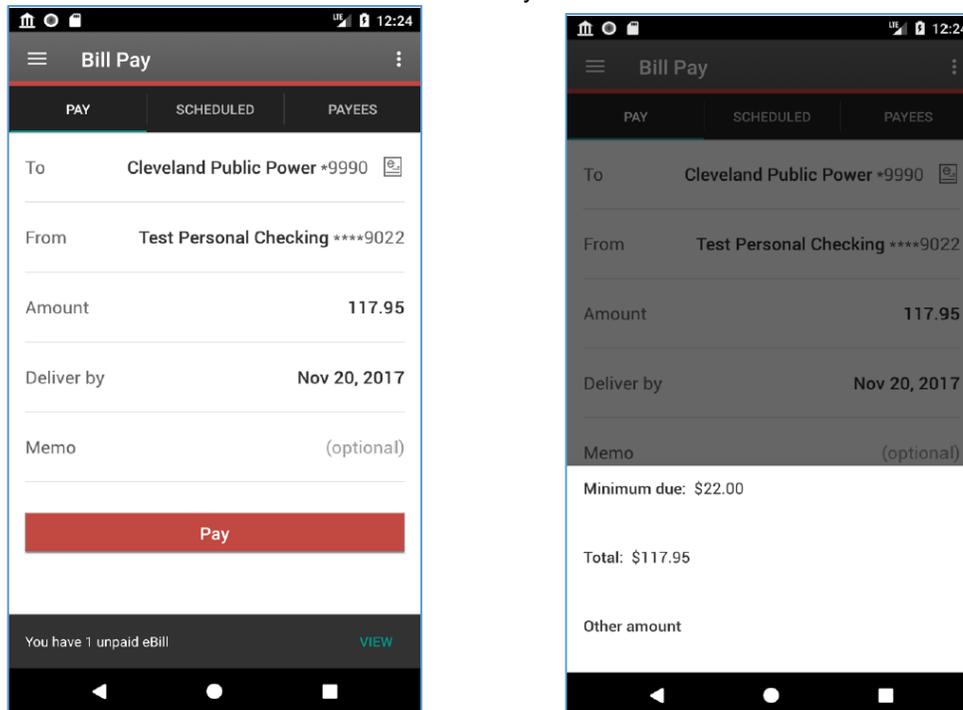
Pay eBill

You can pay the eBill either by going through the unpaid eBills banner on the Payee tab or through the Payee Details. You can go to the eBill details page to view the statement or make a payment. Tapping Make a Payment will take the user to the Payee tab with the information to pay the eBill prefilled. Changing the amount gives you the option to pay the full amount, minimum due, or custom amount. Once paid, the bill will be removed from the list of unpaid eBills.

iOS Pay eBill



Android Pay eBill



NOTE: At this time, you cannot file an unpaid eBill as paid from within the Mobile App without making a payment. This feature is on the roadmap for an upcoming release in 2018.

Manage eBill

You can turn off eBills if you no longer want to receive them from directly within the app as well.

Electronic Bills (eBills)

You can setup a Scheduled/Automatic Payment within your Mobile App for a certain payee. You can also see what they might have already setup. You define what account the payment is from, the amount, frequency, when it will start, when it will end and can add a memo as well.

If the Payee is enabled for eBills then you can use the eBill information to pay the amount instead of specifying your own date/amount. If the eBill amount is used then you can choose if you want to pay the Full Amount/Balance of the eBill and the minimum amount. You can also get to choose if it is paid on the due date or when the bill arrives.

iOS Automatic Payment

This screenshot shows the 'Automatic Payment' screen for T-Mobile. The top bar is green with 'Cancel', 'Automatic Payment', and 'Done' buttons. The payee is 'T-Mobile'. The 'Pay from' field is 'Test Personal Checking ****9022'. The 'Amount' is '\$0.00'. The 'Frequency' is 'Every month', 'Start on' is 'Nov 17, 2017', and 'Until' is 'I cancel'. There is an optional memo field at the bottom.

This screenshot shows the 'Automatic Payment' screen for Macy's. The top bar is green with 'Cancel', 'Automatic Payment', and 'Done' buttons. The payee is 'Macy's'. The 'Use eBill information' option is checked with a blue checkmark. Below it is a 'Specify date and amount' section. The 'Pay from' field is 'Test Personal Checking ****9022'. The 'Amount' is 'Full balance' and the 'Payment date' is 'When bill arrives'.

This screenshot shows the 'Automatic Payment' screen for Wells Fargo Home Mortgage. The top bar is green with 'Cancel', 'Automatic Payment', and 'Done' buttons. The payee is 'Wells Fargo Home Mortgage'. The 'Use eBill information' option is checked with a blue checkmark. Below it is a 'Specify date and amount' section. The 'Pay from' field is 'Test Personal Checking ****9022'. The 'Amount' is 'Full balance' and the 'Payment date' is 'When bill arrives'.

Android Automatic Payment when no eBill available and when you can use the eBill information to pay the bill

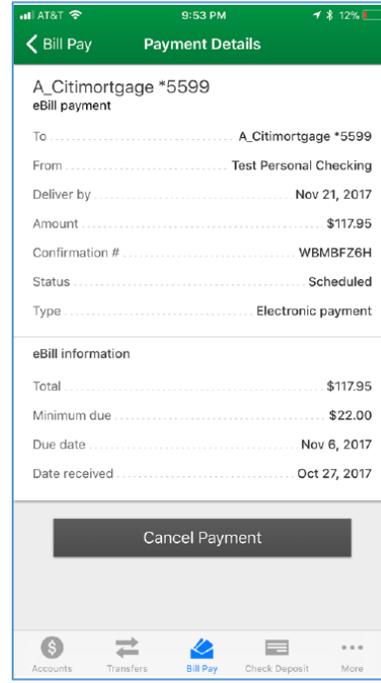
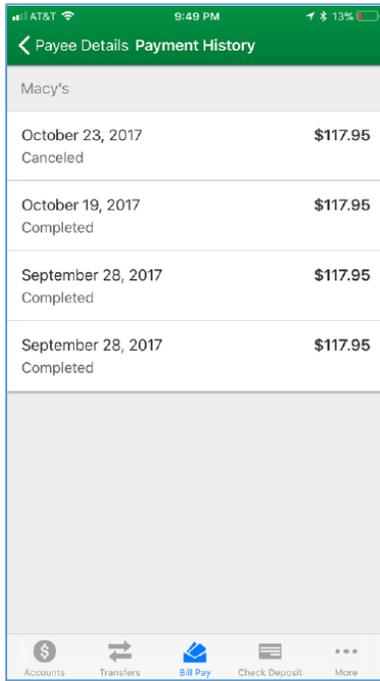
This screenshot shows the 'Automatic Payment' screen for Omni. The top bar is dark with a back arrow and 'Automatic Payment' text. The payee is 'Omni'. The 'Pay from' field is 'Business Checking 1315'. The 'Amount' is '\$0.00'. The 'Frequency' is 'Every month', 'Start on' is 'Nov 17, 2017', and 'Until' is 'I cancel'. There is an optional memo field at the bottom and a red 'Done' button at the bottom.

This screenshot shows the 'Automatic Payment' screen for Discover credit cards Monika. The top bar is dark with a back arrow and 'Automatic Payment' text. The payee is 'Discover credit cards Monika'. The 'Use eBill information' option is unchecked. The 'Specify date and amount' option is selected with a radio button. The 'Pay from' field is 'Business Checking 1315'. The 'Amount' is '\$0.00'. The 'Frequency' is 'Every month', 'Start on' is 'Nov 15, 2017', and 'Until' is 'I cancel'. There is a red 'Done' button at the bottom.

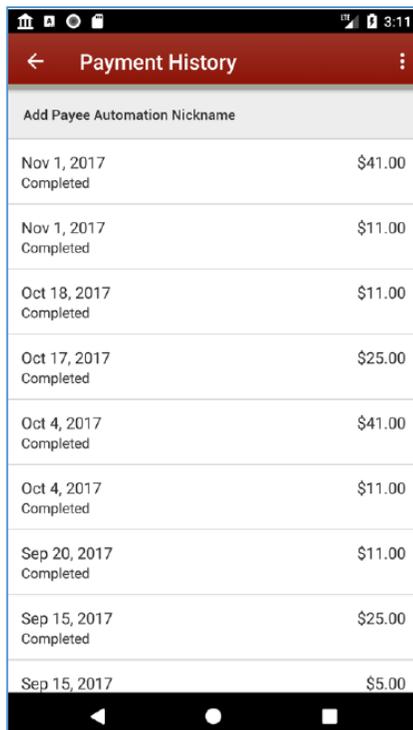
Payee History

There are times you may want to see the history of your payments to a certain payee. For example, you can get a sense of their historic payment amounts. Now in the Payee tax, under the pertinent payee, you can see payments made to that payee. Payments that are in the scheduled state can be canceled from this Payment Details view.

iOS Payee History



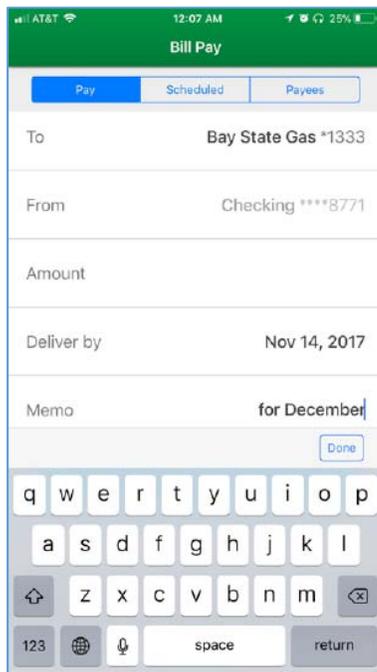
Android Payee History



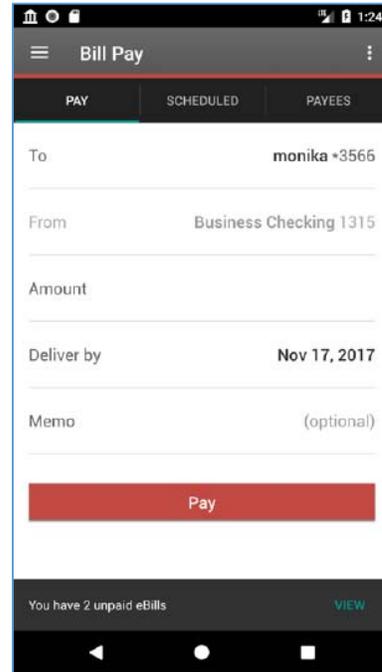
Bill Pay Memo Field

When you make a Bill Payment, you can enter a memo. This memo will be treated just like the memo experience found in eBanking, which means it will be included in the payment types that support a memo field.

iOS memo Field



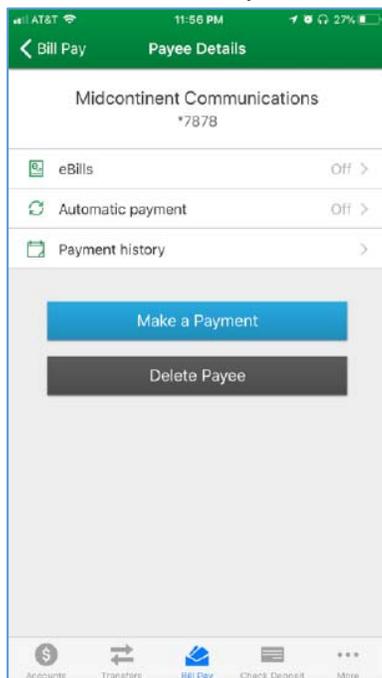
Android Memo Field



Delete Payee

You can delete payees that you no longer need. Delete Payee can be found under the Payee Details view on the Payee Details page.

iOS Delete Payee



Android Delete Payee

