**Macatawa Bank – ADA Compliance**

**Online Bill Pay**

* **Features**

Audio: Introducing the easy...

Audio: fast...

Audio: and secure way to pay all your bills in one place.

Audio: Online Bill Pay…

Visual: Three circles appear on screen. The first circle has an iPhone in the center. The second has a house and the third has a car inside it.

Audio: It's a great way to manage your payments.

Visual: An outline of the United States appears on screen. The three circles spread out across the map.

Audio: You can pay virtually anyone in the United States...

Visual: A bakery appears on the map.

Audio: From the local bakery...

Visual: A skyscraper appears on the map.

Audio: to a fortune 500 company.

Visual: A pacifier appears on the map.

Audio: Even your baby sitter.

Audio: You can also securely send money to friends and family...

Audio: with only their email address...

Audio: or cell phone number.

Visual: A blank outline of the U.S. is on screen. Five circles appear around the map. One has a lightbulb in it, one a t.v., one an iPhone, one a car and one a pacifier.

Audio: Plus, you can group similar payments...

Audio: like utilities, cable, and phone...

Audio: into categories... like household.

Audio: To help you stay organized.

Audio: And speaking of organized...

Visual: A blank outline of the U.S. is on screen. Three Financial Institutions appear across the map.

Audio: If you have multiple checking or savings accounts...

Audio: at various financial institutions...

Audio: you can even transfer money between these accounts.

Visual: The Financial Institutions turn into dollar bills across the map.

Audio: So, your money is always available...

Audio: regardless of where you keep it.

Visual: A blank outline of the U.S. is on screen. Two circles appear on it. The first has an open laptop with a checkmark on the screen. The second has a mailbox in it.

Audio: Select the convenience of eBills.

Audio: You can choose to receive bills online...

Visual: The circle with the mailbox in it drops off the screen leaving only the circle with the opened laptop in it.

Audio: rather than through the mail.

Audio: They're green, convenient, secure...

Audio: and easy to manage.

Visual: Three circles appear on screen. The first has a stamp with an @ sign on it. The second has an invoice in it and the third a calendar.

Audio: Set email reminders that can notify you when a bill is ready to be viewed...

Audio: or when it's due.

Audio: It's completely up to you.

Visual: Three circles appear on screen. The first has a house in it. The second a car and the third a t.v.

Audio: And for your bills that stay the same each month...

Audio: like your mortgage... car loan...

Audio: and your cable bill...

Audio: take advantage of the automatic payment feature...

Visual: The three circles have the word, “Paid” written through them.

Audio: and your bill will be paid each month, automatically.

Audio: It's like having a personal assistant paying your bills for you.

Audio: Need to make sure you made a payment?

Audio: Your bill history is right at your fingertips.

Visual: A piece of paper with different payments on it appears on screen.

Audio: You can search for past payments by company...

Audio: date, and status...

Audio: the moment you need an answer, wherever you are.

Audio: It's very secure.

Audio: In fact...

Audio: experts say it's more secure than mailing paper checks.

Audio: Reducing your risk of fraud and identity theft.

Visual: The Macatawa Bank logo appears on screen with the words, “Online Bill Pay” written underneath it. To the right there is an image of a man typing on his laptop computer and smiling at the camera.

Audio: Give it a try...

Audio: and see how much time it saves you.

* **A Quick Tour**

Visual: An image of a logged in Macatawa Bank Online Banking account is pictured on screen. The Payment Center page is pulled up.

Audio: From the moment you pay your first bill…

Audio: Whether it’s your mortgage…

Audio: Your cable T.V…

Audio: Or your car loan…

Audio: You’ll appreciate a secure payment solution…

Audio: That’s not only simple…

Audio: It’s also flexible enough to reimburse your best friend for those concert tickets.

Visual: An opened laptop computer is pictured in the center of the screen. The words “It’s just that Easy” are on the laptops screen.

Audio: It’s just that easy.

Audio: And getting started is simple.

Visual: The Online Bill Pay screen is pulled up.

Audio: The first time you log in…

Audio: You’ll be guided through a simple three step process of adding and paying your first billers.

Audio: You’ll be surprised how easy it is.

Visual: The cursor clicks on the Utilities option to add Utility companies. Several different companies with their logos appear on screen.

Audio: Add companies by logo…

Audio: Or by searching for their name.

Visual: The cursor clicks on the Person tab and it pulls up on screen.

Audio: And paying a person is as easy as telling us who you’d like to pay…

Audio: And adding their mobile phone number.

Visual: Cursor clicks on the Add link at the bottom of the Person page. A confirmation page pulls up. The cursor clicks on Finish. The Payment Center page appears on screen.

Audio: Then, simply proceed to your Payment Center.

Audio: That’s it.

Audio: From your Payment Center…

Audio: You can add more billers…

Audio: And pay bills in seconds.

Audio: You’ll also review your payee activity…

Audio: Add reminders…

Audio: Set up automatic payments…

Audio: And if your biller offers eBills…

Audio: Choose to receive your bill electronically.

Audio: You can even send money to your Popmoney contacts here as well.

Audio: On the right…

Audio: You’ll see your incoming payments…

Audio: Reminders…

Audio: Pending Payments…

Audio: Including outgoing and incoming.

Audio: You’ll also see any payments that have recently completed.

Audio: From the menu…

Visual: The cursor clicks on the Activity tab in the menu bar towards the top of the screen. The Activity page appears on the screen.

Audio: You can review all your Bill Pay activity.

Visual: The cursor clicks on the Popmoney tab in the menu bar towards the top of the screen. The Popmoney page appears on the screen.

Audio: You can also use our Person-to-Person Payment Service to send and receive money.

Visual: The cursor clicks on the Transfer Money tab in the menu bar. The Transfer Money page appears on the screen.

Audio: Or use our powerful Bank-to-Bank transfer service to make transfers to and from your accounts at other Financial Institutions.

Visual: The cursor clicks on the Accounts tab in the menu bar. The Accounts page appears on screen.

Audio: You can also manage which accounts are used.

Visual: The cursor clicks on the Profile tab in the menu bar. The Profile page appears on screen.

Audio: As well as your profile information for Bill Pay and Popmoney.

Audio: Finally…

Visual: The cursor clicks on the Help Center tab in the menu bar. The Help Center page appears on screen.

Audio: If you have questions…

Audio: Visit our Help Center to get answers to the most commonly asked questions.

Visual: An opened laptop computer appears on screen. Several different images of people who are using laptops and smiling at the camera are on the laptop screen.

Audio: It’s a powerful, complete payment system…

Audio: That’s easy to use…

Visual: The images of the people using laptops disappear from the laptop screen. The word, “Paid” appears on the laptop screen.

Audio: And very secure.

* **The Payment Center**

Visual: An opened laptop computer appears on screen. Several different images of people who are using laptops and smiling at the camera are on the laptop screen.

Audio: Once you've set up at least one biller...

Visual: The Payment Center is pulled up on the laptop’s screen.

Audio: you'll see your payment center.

Visual: The laptop disappears. The Payment Center is pulled up on screen.

Audio: The payment center...

Audio: is your dashboard for your bill pay activities.

Audio: Send Money...

Audio: is where you make your payments...

Audio: and manage your contacts.

Visual: A yellow circle is drawn around the, “Add a Company or Person” link which is in the top right corner of Send Money.

Audio: You can add new companies and people.

Audio: View your activity...

Audio: add reminders...

Audio: and set up automatic payments.

Audio: Plus, if your biller offers eBills...

Audio: you can choose to receive your bill electronically.

Visual: A Sample Biller page is pulled up on screen.

Audio: You can also view a payee’s specific details...

Audio: such as the category...

Audio: account number...

Audio: and contact information.

Audio: And you can remove bills that are no longer needed as well.

Visual: The Send Money tab is back on the screen.

Audio: Once you've added at least five billers...

Audio: you can begin adding categories...

Audio: to help organize your list.

Audio: On the right...

Audio: you'll see your incoming payments that are awaiting your approval.

Audio: you'll also find your reminders...

Audio: pending payments...

Audio: and the payments that have recently completed.

Audio: Outgoing...

Audio: displays the payments you've sent.

Audio: While incoming...

Audio: displays those you've received.

Audio: And sending money is as easy as telling us how much to pay...

Audio: then sending the money.

Audio: The payment center makes managing your bills a breeze.

* **Add A Company**

Visual: The Payment Center is pulled up on screen. A yellow circle is drawn around the, “Add a Company or Person” link in the top right corner of the Send Money tab. The cursor clicks on the link and the Add a Company or Person tab is pulled up on screen. The Company tab is currently opened.

Audio: Adding a payee to your payment center is easy.

Audio: Begin by choosing whether you'd like to add a company or a person.

Audio: To add a company...

Audio: either search for your company by name...

Visual: The cursor clicks on the Utilities link underneath the Company tab. A list of Utility Companies and their logos are pulled up on screen.

Audio: or select a category...

Audio: and browse for their logo.

Visual: The cursor clicks on a company’s logo and a form for their company appears on screen.

Audio: Then simply enter your account number.

Audio: And if they offer eBills...

Audio: you'll be offered the opportunity to receive your bill electronically.

Audio: eBills are quicker...

Audio: environmentally friendly...

Audio: and more secure than receiving your bill through the mail.

Visual: The cursor clicks on the, “Add Bill” link at the bottom of the company’s form.

Audio: When ready, add them.

Visual: A confirmation page is pulled up on the screen.

Audio: That's it.

Visual: A yellow circle is drawn around the, “Finish” link on the confirmation page.

Audio: If finished, you can continue to your payment center...

Visual: The cursor clicks on the, “Add Another Bill” link on the confirmation page. The Add a Company or Person page returns to the screen.

Audio: or add another bill.

Audio: This time, lets search by name.

Audio: If a match is found...

Audio: just select their icon.

Audio: Or, if we can't find a match...

Audio: select the payee type...

Visual: The cursor clicks on the Add Bill link at the bottom of the page.

Audio: and enter your account information manually.

Visual: A confirmation page is pulled up on the screen. The cursor clicks on the Finish link on the confirmation page. The Payment Center appears on the screen.

Audio: It's just that easy.

Audio: You'll see your newly added companies in your pay bills list.

* **Add A Person**

Visual: The Payment Center is pulled up on screen. The cursor clicks on the, Add a Company or Person” link in the top right corner of the Send Money tab. The Add a Company or Person Page is pulled up on screen. The Company tab is opened.

Audio: Adding a person to your payment center...

Visual: The cursor clicks on the Person tab which opens below it.

Audio: is just as easy as adding a company.

Audio: Simply tell us who you'd like to add...

Audio: Then, simply enter either their email address or mobile phone number.

Visual: The cursor clicks on the, “More ways to send money” link at the bottom of the Person page. A form to fill out the person’s bank account information is pulled up.

Audio: Or, you can add their bank account information for direct account-to-account transfer.

Visual: A form to enter the person’s Mailing Address appears on screen.

Audio: Or enter their address information and we’ll send them a paper check.

Visual: The cursor clicks on the Add button at the bottom of the Person page. A confirmation page is pulled up on screen.

Audio: It's just that easy.

Visual: The cursor clicks on the Finish link on the confirmation page. The Payment Center appears on the screen.

Audio: If finished, continue to your payment center.

Audio: You'll see your newly added person in your pay bills list.

* **Sending Money**

Visual: An image of an opened laptop appears on screen. On its screen, there is an image of a house with the words, “Mortgage Associates” underneath it.

Audio: Once you've added a company...

Audio: or person...

Visual: The Payment Center page is pulled up on the laptop’s screen.

Audio: to your payment center...

Visual: The laptop disappears and the Payment Center is enlarged and covers the video’s screen. The Send Money tab is opened.

Audio: you can start paying bills...

Audio: or sending people money.

Audio: To pay a bill...

Audio: simply enter the amount...

Audio: and the earliest standard payment date is added automatically.

Audio: You can use the calendar to change this date.

Audio: If a rush delivery is available...

Audio: you'll have the option of expediting your payment.

Audio: For companies that can receive electronic payments...

Audio: we'll pay them today.

Audio: Or, if they require a paper check...

Audio: we'll overnight a check to them.

Audio: Paying a person is just as easy.

Audio: You have the choice of depositing the money directly into their bank account...

Audio: or mailing them a check.

Audio: Selecting Popmoney...

Audio: notifies them by either email...

Audio: or text message...

Audio: that you've sent them money.

Audio: Along with simple instructions on how to deposit it.

Audio: It's simple and secure...

Audio: and usually faster than mailing a paper check.

Audio: Once you've filled in the amounts you'd like to pay...

Audio: and your total dollar amount looks correct...

Visual: The cursor clicks on the Send Money link at the bottom of the Send Money tab. A Review Payment page pulls up on the screen.

Audio: send your money.

Audio: Review your payments and if you selected to send them a Popmoney payment…

Audio: Add a personal message about why you’re sending them money.

Visual: The cursor clicks on the Submit Payments link at the bottom of the Review Payments page.

Audio: When ready, submit.

Visual: A confirmation page pulls up confirming the payments you just submitted.

Audio: That's it...

Audio: From here...

Audio: you can print the confirmation details for your records...

Visual: The cursor clicks on the Return to Payment Center link at the bottom of the confirmation page. The Payment Center appears on the screen. The Send Money tab is opened.

Audio: and return to your payment center.

Audio: You'll see your newly added payments under pending payments.

Audio: You can change or cancel any payment that has not yet been sent.

* **eBills**

Visual: An image of an opened laptop appears on screen. On the laptop’s screen is an envelope with the word, PAID written across it.

Audio: Paying bills online is easy…

Audio: Fast…

Audio: And secure.

Audio: And when you add eBills…

Visual: Five circles appear underneath the laptop. The first circle has a thumbs up sign and the word, “Convenient” in it. The second circle has two arrows that make a circle and the word, “Autopay” in it. The third circle has a cloud with and arrow pointing down at the bottom of it and the words, “Easy Access” in it. The fourth circle has an open file folder and the words, “Online Storage” in it. The fifth has a leaf and the word, “Green” in it.

Audio: You unlock many more great features.

Visual: The circles disappear from the screen. The laptop’s screen now has a padlock on it.

Audio: Plus, since eBills are delivered in a secured, electronic environment…

Audio: They’re safer than receiving paper bills.

Visual: The laptop’s screen now has the Payment Center on it.

Audio: And making the switch to eBills is easy.

Visual: The laptop disappears from the screen and the Payment Center is enlarged and fills up the videos screen. The Send Money tab is opened.

Audio: If a biller offers eBills…

Audio: You’ll see the Get eBills flag next to their name.

Visual: The cursor clicks on the Get eBills flag next to one of the billers. A form to fill out to get an eBill for this company pulls up on screen.

Audio: Just click to sign up.

Audio: If you have multiple eBills available…

Audio: Select a biller…

Audio: Provide the information requested…

Audio: Agree to their terms of use…

Audio: And add them.

Audio: Continue with other billers.

Audio: Then, when ready, agree it’s ok to share your email address…

Visual: The cursor clicks on the submit link at the bottom of the form. The Payment Center Send Money screen appears.

Audio: And submit.

Audio: That’s it.

Audio: Once activated, a small icon will be added next to the eBills link for each biller.

Audio: And when your bill is ready, you’ll see at a glance…

Audio: The due date and minimum amount due.

Audio: Selecting the flag…

Audio: Or clicking the eBills link…

Audio: Will display your payment information along with a link to view your bill.

Audio: To make a payment…

Audio: Just select or enter the amount.

Visual: The cursor clicks on the Send Money link at the bottom of the Send Money page. A review payments page is pulled up.

Audio: And make your payment as usual.

Visual: The cursor clicks on the Submit Payments link at the bottom of the Review Payments page. A confirmation page is pulled up. The cursor then clicks on the Return to Payment Center page. The Payment Center appears on the screen. The Send Money tab is opened.

Audio: eBills are just that easy and you can cancel them at any time.

Audio: Still not convinced?

Audio: Some billers even offer a trial period.

Audio: So, you can try using eBills while still receiving your paper bill.

Audio: If you don’t activate eBills by the end of your trial period…

Audio: You’ll simply stop receiving them.

Audio: If you have a biller offering a trial period…

Audio: You’ll either see the number of remaining days…

Audio: Or, if your bill is ready to view…

Audio: You’ll see the due date and minimum payment.

Audio: Just click the flag to view your bill and make your payment.

Audio: Once paid…

Audio: The flag will switch back to show the number of trial days remaining.

Visual: The cursor clicks on the eBill flag. An enrollment form is pulled up on the screen.

Audio: Clicking it during this time will take you to the enrollment.

Visual: The Payment Center appears on screen. The Send Money tab is opened.

Audio: And clicking the eBills link…

Audio: Offers a brief overview along with a link to enroll.

Visual: An image of an open laptop appears on the screen. On the laptop’s screen, is an image of an envelope with the word, “eBills” written across it.

Audio: eBills…

Audio: Simple…

Audio: Convenient…

Audio: Secure.

* **Organize Your List**

Visual: The Payment Center appears on the screen. The Send Money tab is opened.

Audio: Once you've added at least 5 payees to your Payment Center...

Visual: The cursor clicks on the Organize List link. A list of payees appear on the screen.

Audio: you'll have the option of organizing your payees into groups...

Audio: to help make them easier to manage.

Audio: Simply add a new group...

Audio: then use the dropdown selector next to a biller...

Audio: to move that bill into your new group.

Audio: You can hide them from your Payment Center...

Audio: rename them...

Audio: and delete groups that are no longer useful.

Audio: When you're finished...

Visual: The cursor clicks on the Return to Payment Center link at the bottom of the list of payees. The Payment Center appears on the screen. The Send Money tab is opened.

Audio: return to the Payment Center to see your list.

* **Automatic Payments**

Visual: The Payment Center appears on the screen. The Send Money tab is opened.

Audio: AutoPay...

Audio: is perfect for bills that stay the same each month.

Audio: For example...

Audio: car payments...

Audio: mortgages...

Audio: and cellphones.

Audio: It not only saves time...

Audio: it can help avoid missed payments.

Visual: The cursor clicks on the Set Up Auto Pay link under the payee Quintessential Auto. A form appears on the screen to fill out to set up AutoPay for Quintessential Auto.

Audio: To set up auto pay...

Audio: just tell us about the payment.

Audio: Including the amount...

Audio: delivery date...

Audio: frequency...

Audio: duration...

Audio: and how you'd like to be notified.

Audio: Then, when ready...

Visual: The cursor clicks on the Start Sending Payments link at the bottom of the AutoPay form. A confirmation page appears. The cursor clicks on a Close link. The Payment Center appears on screen.

Audio: start sending payments.

Audio: That's all it takes.

Audio: You'll see your new payment information...

Audio: and when your next bill is due...

Audio: we'll take care of it automatically.

Audio: And we'll continue paying it for as long as instructed.

Audio: You can add multiple auto pays...

Audio: make changes...

Audio: or stop it at any time.

Audio: Autopay makes paying bills that stay the same each month...

Audio: a piece of cake.

* **Reminders**

Visual: The Payment Center appears on the screen. The Send Money tab is opened.

Audio: Reminders...

Audio: are perfect for bills that often change each month.

Audio: For example, credit cards...

Audio: and utilities.

Audio: And like automatic payments...

Audio: they not only save time...

Audio: they help you avoid missed payments.

Visual: The cursor clicks on the Add Reminder link which is next to one of the billers set up under the Send Money tab.

Audio: To set up a reminder...

Visual: A form to fill out appears on screen.

Audio: Just tell us about the payment.

Audio: Including the typical due date...

Audio: the amount you usually pay...

Audio: how often you receive the bill...

Audio: and how far in advance you'd like your reminder to show up in your payment center.

Audio: To have your reminder emailed to you...

Audio: just tell us where to send it.

Audio: And when to remind you.

Audio: When it's due...

Audio: when it begins processing...

Audio: and if it's not paid by the due date.

Visual: The cursor clicks on the Send Reminders link at the bottom of the Reminders form. A confirmation page appears. The cursor clicks on the Close link at the bottom of the confirmation. The Payment Center appears back on screen.

Audio: Then, send it.

Audio: That's it.

Audio: You'll see a preview of your new reminder.

Audio: And you can change it...

Audio: or stop it at any time.

Audio: Once triggered...

Audio: we'll place a reminder on your payee.

Audio: And if you selected to have us remind you through email...

Audio: we'll also email your reminder as instructed.

Audio: Reminders help make paying bills that fluctuate each month...

Audio: almost as easy as AutoPay.

* **View Activity**

Visual: A logged in Macatawa Bank Online Banking account appears on screen. The Activity page is opened.

Audio: Selecting the Activity tab...

Audio: displays an overview of all your payment activity.

Audio: You can change the date range...

Audio: and filter your list to display the activity for a specific type of payment.

Audio: Selecting a payment displays its details.

Audio: including a status bar...

Audio: confirmation number...

Audio: and type of payment.

Audio: Plus, you can make changes to, or cancel...

Audio: any payment that has a status of pending.

Audio: From here, even download this information to your desktop.

* **About Popmoney**

Visual: The Popmoney logo appears on the screen. An image of a mom, dad and child underneath an umbrella appears underneath the Popmoney logo.

Audio: Are you looking for a fast and easy way to send money to family...

Visual: An image of two friends with their arms around each other appears next to the family underneath the umbrella.

Audio: friends...

Visual: Another image of a man appears in front of the image of the family and the image of the friends.

Audio: or anyone you know?

Visual: An open envelope appears on screen. A check slides into the envelope and the envelope closes.

Audio: Sure, you could mail them a check.

Visual: The closed envelope becomes smaller and can now be seen on a Calendar.

Audio: But it can take days before the check arrives.

Visual: The calendar and envelope disappear from screen. A check appears on the screen.

Audio: And then even longer...

Visual: The check turns into a dollar bill.

Audio: for them to find time to deposit the check.

Audio: Here's a better solution...

Audio: Use our Popmoney personal payment service.

Audio: It's the easy way to send...

Audio: and receive money.

Visual: Two images appear on screen. The first image is of an email icon. The second image is of a Mobile Phone.

Audio: All you need is the recipient's name, email address...

Audio: or mobile phone number.

Visual: The two images turn into safes.

Audio: And the money is transferred from your account...

Visual: A dollar bill transfers from one safe to the other.

Audio: right into theirs.

Visual: The safes disappear from the screen. An image of a man appears on screen.

Audio: To send money...

Visual: The cursor clicks on the man and another image appears containing an email icon.

Audio: just enter the recipient's name...

Audio: and email address.

Visual: The cursor clicks on the email icon and another image appears containing several dollar bills stacked on top of each other.

Audio: The dollar amount...

Visual: The cursor clicks on the dollar bills and another image appears containing a Message icon.

Audio: and if you like...

Audio: a personal message.

Visual: The four images disappear from screen. An e-greeting card appears on the screen.

Audio: You can even turn the message into an e-greeting card.

Audio: For those times when you want to make it extra special.

Audio: Then send.

Audio: That's it.

Visual: An image of a closed envelope appears on the screen.

Audio: There are no postal delays.

Visual: Another image appears next to the closed envelope. This is an image of car.

Audio: No extra trip to deposit the check.

Visual: An opened laptop appears on screen. A Popmoney notification email is on the laptop’s screen.

Audio: Your recipient will be notified that you've sent them money...

Audio: and receive simple instructions on how to claim the funds.

Visual: The laptop disappears from the screen. An image of a piggy bank is on the screen. There is a dollar bill pictured in front of the piggy bank.

Audio: Once completed...

Visual: Another piggy bank appears next to the first one. The dollar bill switches from the first piggy bank to the second.

Audio: the money will be deposited into his or her checking or savings account.

Audio: It couldn't be any easier...

Visual: The piggy banks disappear. A stack of dollar bills is pictured on the screen.

Audio: and your money is delivered safe and sound.

Visual: The stack of money disappears. The Popmoney logo is pictured in the center of the screen.

Audio: Popmoney changes the way you pay other people...

Audio: for the better.

* **Sending Money**

Visual: A logged in Macatawa Bank Online Banking account appears on screen. The Popmoney tab is opened.

Audio: Sending money is quick...and easy...

Audio: First, select the name of the person you are sending the payment to.

Audio: If this is a new recipient...

Audio: you can add them as a new contact.

Audio: You can enter the new contacts name...

Audio: email address...

Audio: mobile phone information...

Audio: and even their bank account information for direct account-to-account transfer.

Audio: Next, enter the amount you want to send...

Audio: and a date to send the payment.

Audio: You can schedule the send date up to a year in the future...

Audio: or select the earliest available date to send the payment right away.

Audio: If this is a type of payment that will happen more than once...

Audio: for example, weekly or monthly...

Audio: Select the frequency for the recurring payment...

Audio: and when you want the payments to end.

Audio: You can also cancel the recurring payment at any time.

Audio: Next, select the account you want the payment taken from.

Audio: Next enter a personal message.

Audio: This message will appear in the email they receive...

Audio: along with instructions for claiming the money.

Visual: The cursor clicks on the Customize the Email with a Unique Design link which is located next to the Message box. Several customizable Special email design options appear on screen.

Audio: If you send your payment using an email address...

Audio: you'll also have the option of customizing the email with a unique design.

Audio: Choose from a variety of templates...

Audio: that celebrate birthdays...

Audio: anniversaries...

Visual: The cursor clicks on the Choose this Design link at the bottom of the customizable email page. The Popmoney page appears on screen.

Audio: and other special events.

Audio: Finally, you can add a note.

Audio: The recipient will not see this note.

Audio: This is like the memo line on a check.

Audio: And your note is stored in the history for your own future reference about this payment.

Visual: The cursor clicks on the Continue link at the bottom of the Popmoney page. A Verify Payment tab opens on the screen.

Audio: Continue opens the preview payment screen.

Audio: Review the details of your payment transaction to verify all the information is correct...

Visual: The cursor clicks on the Send Payment link at the bottom of the Verify Payment tab. A Payment Confirmation page appears.

Audio: and then send the payment.

Audio: That's all it takes!

Visual: Two computer monitors appear on screen. The first monitor has the Payment Confirmation page on its screen. The second has a Popmoney email notification on it. The two monitors disappear. The Popmoney email notification fills up the screen.

Audio: The person you are paying, will be sent the message you specified...

Audio: along with instructions on how they can receive the payment directly into their checking or savings account.

Visual: A magnifying glass appears on screen. It hovers over the email address the email is being sent to.

Audio: If we recognize their email address as one that is registered in the Popmoney network...

Audio: they will be sent a notification to have the money deposited into their previously registered bank account.

Audio: Or it will be automatically deposited...

Audio: if they have signed up for auto-deposit.

Audio: If your recipient has not yet registered for Popmoney...

Audio: they will be directed to Popmoney.com.

Audio: There, they can search to see if their financial institution is part of the Popmoney network.

Audio: And if they don't find their financial institution in the Popmoney network…

Audio: No problem!

Audio: They can use Popmoney.com to direct where they want the funds deposited.

Audio: Popmoney is quick...

Audio: easy...

Audio: and very secure for you...

Audio: And for your recipient.

* **Receiving Money**

Visual: The Popmoney logo appears on screen. A stack of dollar bills is pictured above the logo.

Audio: Receiving money sent through our trusted Popmoney network is simple...

Audio: and secure.

Visual: The stack of dollar bills turns into an iPhone. Three dollar bills are stacked vertically on the phone’s screen.

Audio: It's so simple that if you've used it before...

Visual: A checkmark is now on the phone’s screen.

Audio: you probably don't have to do anything.

Visual: A text message notification appears on the phone’s screen.

Audio: You'll receive a text message...

Visual: An email icon appears next to the iPhone.

Audio: or email...

Visual: The email icon and iPhone fall off the screen. A text message notification replaces these images.

Audio: letting you know someone sent you money...

Visual: The text message notification slides to the left side of the screen. An arrow pointing to the right appears next to the text message. It is pointing at a stack of dollar bills.

Audio: and the money will be deposited into your account.

Audio: If you bank with us...

Audio: simply login to your account and enroll.

Audio: If you are already enrolled and don’t see the payment you were expecting…

Audio: you may need to add the email address or phone number that the payment was sent to.

Visual: An iPhone appears on screen. There is a text message notification on its screen. The cursor clicks on the text message notification.

Audio: If you're new to Popmoney…

Visual: The Popmoney website is pulled up on the phone’s screen.

Audio: It'll direct you to the Popmoney Website.

Audio: From here, you can learn more...

Audio: download the app...

Visual: The cursor clicks on the Full Site link at the bottom of the Popmoney website. A Get Started page is now pictured on the iPhone’s screen.

Audio: or go to the full site to collect your money as a guest.

Audio: Just enter the same email...

Audio: or phone number used to notify you.

Visual: The iPhone disappears from the screen. A notification page that you have received money fills up the screen.

Audio: And let us know where to deposit your money.

Audio: If it's a checking account...

Audio: you'll find your routing number...

Audio: and account number on your checks.

Audio: Or... if your debit card is part of these networks...

Audio: you can choose to enter your debit card information.

Audio: Finally, to verify your phone number...

Audio: or email used by the sender...

Audio: we'll send you a verification code.

Visual: An iPhone with a checkmark on its screen appears on the left side of the screen. An arrow pointing to the right appears next to the iPhone. It is pointing at a dollar bill.

Audio: Once verified...

Visual: The dollar bill turns into a stack of money.

Audio: the money will be deposited into your account.

Visual: An ID appears in the center of the screen.

Audio: With Popmoney...

Visual: The Popmoney logo appears in the center of the screen.

Audio: all personal information remains confidential.

Audio: It's simple.

Audio: And secure.

* **Activity**

Visual: A logged in Macatawa Bank Online Banking account appears on screen. The Popmoney tab is opened and the Activity link in the grey menu bar is selected.

Audio: The Activity tab is where you will find a record of your transactions.

Audio: To find and view previous payments, select History.

Audio: The list displays transactions matching your selection...

Audio: Including the type of transaction...

Audio: The Date...

Audio: Where the transaction was from...

Audio: And To...

Audio: The Amount...

Audio: And the Status.

Audio: In Progress means your transaction is awaiting processing.

Audio: Pending indicates the transaction is in the process of being executed.

Audio: Complete means the transaction has been processed and the transfer of funds has either occurred, or is ready for execution.

Audio: To find a specific transaction, use Search.

Audio: Enter any known information, including the period in which the transaction occurred...

Audio: the amount...

Audio: or a range of the amount...

Audio: who the payment was sent to...

Audio: or the category to which the payment was assigned.

Audio: You can view the details of any transaction displayed in your history, by clicking on the listing.

Audio: The screen will display the From and To details...

Audio: the Date…

Audio: Delivery Speed...

Audio: Payment Method...

Audio: and amount of the transaction...

Audio: Along with the Status...

Audio: Reference number...

Audio: and Notes.

Audio: For any transaction that has a status of Pending, you can simply cancel the payment.

Audio: If the status is In Progress, it means the transaction has been initiated...

Audio: but the transfer has not yet been completed.

Audio: If the transfer of funds to the recipient's account has not yet begun...

Audio: you can stop the payment on an In-Progress transaction.

Audio: Keep in mind, just like stopping payment on a check, there may be a stop payment fee.

Audio: Selecting Scheduled Payments...

Audio: will display any transactions that have been scheduled for a future date.

Audio: The list would include the next payment in a series of recurring payments...

Audio: and also one-time payments set for a date in the future.

Audio: You can view the details of these payments...

Audio: and cancel them, by clicking on the item in the list.

* **Contacts**

Visual: A logged in Macatawa Bank Online Banking account appears on screen. The Popmoney tab is opened and the Contacts link in the grey menu bar is selected.

Audio: Your contacts list is at the heart of this convenient personal payment service.

Audio: It contains all the people you have stored in our system.

Audio: While it's easy to enter a contact at any time…

Visual: The cursor clicks on the Add a Contact link. An Add a Contact form appears on screen.

Audio: If you want to add only a single individual, select Add a Contact.

Audio: Enter the first and last name of the person, and if you wish, a nickname.

Audio: Select Email or Mobile Phone as the payment method.

Audio: Enter the email address or mobile phone number for this contact...

Audio: then enter it a second time to verify it was typed correctly.

Audio: If you have the person's checking or savings account information...

Audio: you can enter it here...

Audio: to make direct transfers from your account to theirs.

Visual: The cursor clicks on the Save link at the bottom of the Add a Contact form. The contacts page appears back on screen.

Audio: When ready, save, to add them to your list.

Audio: To search for a specific contact...

Audio: enter the first or last name...

Audio: the period of time when you last sent a payment to the contact...

Audio: an amount range of your last payment to this person...

Audio: or the nickname.

Audio: Search will display any contact matching the parameters you selected.

Audio: To see the details of any contact record displayed...

Audio: click to expand the record.

Audio: From here you can view the information you have stored...

Visual: The cursor clicks on the Edit Contact link next to one of the contacts listed. An Edit Contact page is pulled up on the screen.

Audio: and, edit it.

Audio: Use the edit fields to change the name, or nickname...

Audio: or to add another email address or mobile phone number.

Audio: You can also delete any outdated information.

* **Overview**

Visual: A logged in Macatawa Bank Online Banking account appears on screen. The Popmoney tab is opened and the Overview link in the grey menu bar is selected.

Audio: Overview displays a To Do List of activities that require your attention.

Audio: The Incoming Payments section will alert you to any payments that are awaiting your deposit instructions.

Audio: Click Details to view the information about this payment...

Audio: Deposit to transfer the payment into your checking or savings account.

Audio: Setting your preferences to auto-deposit will automatically deposit any future incoming payments into a selected account...

Audio: allowing you to avoid the need to execute the deposit from this screen.

Visual: The cursor clicks on a Don’t See a Payment You are Expecting link which opens up a tab.

Audio: If you are expecting a payment that is not shown in the list...

Audio: it's usually because the email address or phone number it was sent to, is not yet listed in your profile.

Visual: The cursor closes out of the Don’t See a Payment You are Expecting tab.

Audio: You can add the address or number from here.

Audio: Alerts shows you any system tasks that require you to take an action.

Audio: For example...

Audio: if you add a new email address or phone number to your own profile...

Audio: an alert will appear, reminding you to verify it.

Audio: Using the validation code in the message delivered to the new email address or telephone.

Audio: Verify allows you to perform validation right from this overview screen.

Audio: Overview also displays any Upcoming or Recent Transactions...

Audio: giving you a shortcut to displaying the details and reviewing payments, or canceling or stopping payment on the transactions.

* **Preferences**

Visual: A logged in Macatawa Bank Online Banking account appears on screen. The Popmoney tab is opened and the Preferences link in the grey menu bar is selected.

Audio: All the information about your profile is stored in Preferences...

Audio: including any email addresses and phone numbers associated with your account.

Audio: If you wish to add an email address to your profile, simply enter the address and Add.

Audio: Popmoney will send a verification code to the new address.

Audio: Log in to the email account.

Audio: Find the validation message from us...

Audio: and enter the verification code from that email message...

Audio: then Continue.

Audio: The email address will display Yes under Verified once the code is entered.

Audio: If you wish to return at a later time to verify the new address, you can select Validate...

Audio: and enter the verification code that was emailed to you.

Audio: From here, you can also delete any email address or phone number that is no longer in use.

Audio: The primary email address is used as a default.

Audio: Any system notifications will be sent to this email address.

Audio: You can change, delete...

Audio: or add phone numbers...

Audio: just as easily as email addresses.

Audio: Enter the number and continue.

Audio: A verification code will be sent to the phone.

Audio: You can have the code transmitted by either text message...

Audio: or voice call.

Audio: Retrieve and enter the code to verify the new phone number.

Audio: Automatic Deposit Settings...

Audio: allow you to choose an account into which any payments sent to you, will be automatically deposited.

Audio: This makes receiving payments through Popmoney a completely automated process.

Audio: Popmoney makes all your personal payments easy and secure...

Audio: and brings the power and convenience of electronic money transfers to the people you care about the most.

Audio: Terms and conditions apply.

* **Set-Up An External Transfer**

Visual: An outline of the globe appears on the screen. The globe disappears and is replaced with a stack of dollar bills.

Audio: In a perfect world, all of your money would be located in a central location...

Audio: where it would be readily available every time you need it.

Visual: Three dollar bills are lined up horizontally towards the top of the screen. Directly underneath them is an opened map.

Audio: In the real world, however...

Visual: The dollar bills turn into three location icons located around the map.

Audio: we often keep money in multiple places for many different reasons.

Visual: The map disappears leaving just the location icons on the screen. There are arrows that are connecting the location icons. A dollar bill passes from one icon to the next.

Audio: Our transfer money tool...

Audio: lets you freely move money between these accounts...

Visual: A file folder with a dollar bill on the front is in the center of the screen.

Audio: making it a powerful ally...

Visual: The dollar bill on the front of the file folder gets put into the folder.

Audio: in an effort to keep your finances organized.

Visual: A logged in Macatawa Bank Online Banking account appears on screen. The Transfer Money tab is opened.

Audio: To transfer money to, or from an external account...

Visual: The cursor clicks on an Add an Account link. An Add an Account form pulls up on screen.

Audio: you'll first need to add an account.

Audio: And setting up your account is a simple 3 step process.

Audio: Begin by entering the information for your account.

Audio: Give the account a nickname...

Audio: to help you distinguish it from your other accounts.

Audio: And select the account type.

Audio: Using a check from the external account...

Audio: enter the routing number, and the account number.

Audio: Next, click the checkbox...

Audio: stating that you understand that you're required to confirm two test deposits...

Audio: in order to verify ownership of the account.

Visual: The cursor click on the Add Account link. A calendar appears on the screen.

Audio: Then, add the account.

Audio: You'll need to wait at least 2 business days...

Visual: An opened laptop computer appears in the center of the screen.

Audio: before continuing to the next step.

Audio: Then, log in to online banking at the other institution...

Audio: and locate the two test deposits.

Audio: They'll be small amounts, only a few cents.

Audio: Jot down the date and amount of the two deposits.

Visual: A logged in Macatawa Bank Online Banking account appears on screen. The Transfer Money tab is opened.

Audio: Finally, the last step is to return back here.

Audio: You'll see your new account in the verify accounts section.

Visual: The cursor clicks on the Verify Account link next to the newly added account. A confirmation tab pulls up on screen.

Audio: Click the verify link for the account you are adding.

Audio: And if you're ready, continue to verify your amounts.

Audio: Enter the deposit amounts that you jotted down for the two transactions.

Visual: The cursor clicks on the Verify Account link at the bottom of the Confirmation Page.

Audio: Once verified, your new account will be added to the drop-down menu...

Audio: for any future transfers.

* **Transfer Money Screen**

Visual: A logged in Macatawa Bank Online Banking account appears on screen. The Transfer Money tab is opened.

Audio: Not only can you quickly pay your bills...

Audio: and easily send money to friends and family...

Audio: you can also transfer money between your accounts.

Audio: Including the accounts you have at other financial institutions.

Audio: From the transfer screen...

Audio: you'll see at a glance...

Audio: any external accounts you've previously set up...

Audio: and are still pending verification...

Audio: and you can add accounts at any time.

Audio: You'll also see your transfer reminders...

Audio: pending transfers...

Audio: and any transfers that have recently been made.

Audio: Once your accounts are set up...

Audio: making a transfer is simple.

Audio: Just select the account to transfer the money from...

Audio: select which account you want to transfer money to...

Audio: enter the amount to transfer...

Audio: and choose the type of transfer...

Audio: a One-time or Repeating.

Audio: Next, select when you want your transfer to take place.

Visual: The cursor clicks on the Preview Transfer link. A Preview Transfer page pulls up on screen.

Audio: Finally, preview your transfer.

Visual: The cursor clicks on the Make Transfer link at the bottom of the Preview Transfer page.

Audio: If everything looks OK, submit it.

Visual: A Transfer Summary page pulls up on screen. The cursor clicks on the close link at the bottom of the Transfer Summary page. The Transfer Money page is back on screen.

Audio: Your new transfer will now appear under your pending transfers section...

Audio: where you can review or cancel it.

* **Transfer History**

Visual: A logged in Macatawa Bank Online Banking account appears on screen. The Transfer Money tab is opened. The History link in the menu bar is selected.

Audio: Selecting History...

Audio: displays a list of your recent transfer activity.

Audio: Much like your bill history...

Audio: it includes the transfers that have recently been made...

Audio: transfers that are pending...

Audio: and transfers that are currently being processed.

Audio: You'll see the account the transfer was made from...

Audio: the account the transfer was made to...

Audio: the amount, frequency and date of the transfer.

Audio: You can view more details, or cancel pending transfers.

Audio: To change your current view, select an option from the drop down.

Audio: Or use the Show box, to view specific accounts.

Audio: Plus, just like your bill history...

Audio: you have the option of downloading your information...

Audio: to use with your personal financial software.

* **Manage Schedules**

Visual: A logged in Macatawa Bank Online Banking account appears on screen. The Transfer Money tab is opened. The Manage Schedules link in the menu bar is selected.

Audio: Manage Schedules...

Audio: allows you to add, change and stop reminders and repeating transfers.

Audio: Reminders offer a convenient way to track the transfers you want to schedule.

Audio: And you can easily make a transfer from a reminder...

Audio: or edit, and stop reminders from here.

Visual: The cursor clicks on the Add a New Reminder to Help Manage Your Transfers link and a form to fill out appears underneath it.

Audio: To add a new reminder, just complete the form.

Audio: Note that reminders can also be sent to your regular email address as well.

Visual: The cursor clicks on the Set up Reminders link at the bottom of the form. A logged in Macatawa Bank Online Banking account appears on screen. The Transfer Money tab is opened. The Manage Schedules link in the menu bar is selected.

Audio: When finished, add it.

Audio: It will be added to your list...

Audio: and will give you an electronic heads up...

Audio: based on the conditions you selected.

Visual: The cursor clicks on the Repeating Transfers tab. The page switches from the Reminders tab to the Repeating Transfers tab.

Audio: Repeating Transfers...

Audio: permits you to schedule a series of transfers in advance...

Audio: so the transfer will take place automatically.

Visual: The cursor clicks on the Schedule a Repeating Transfer link and a form to fill out appears underneath it.

Audio: To schedule a transfer...

Audio: again, just fill out the form.

Visual: The cursor clicks on the Preview Transfer link.

Audio: Then preview.

Visual: The cursor clicks on the Schedule Repeating Transfer link at the bottom of the Preview Transfer page. A logged in Macatawa Bank Online Banking account appears on screen. The Transfer Money tab is opened. The Manage Schedules link in the menu bar is selected and the Repeating Transfers tab is pulled up.

Audio: Once you review your repeating transfer, schedule it.

Audio: That's it.

Audio: Your money will now automatically transfer between your accounts...

Audio: until you decide to stop.

Audio: It's a great way to help keep your money where you want it.

* **Accounts**

Visual: A logged in Macatawa Bank Online Banking account appears on screen. The Accounts tab is opened.

Audio: From the menu you can also review the accounts you've set up…

Audio: including your accounts at other financial institutions.

Audio: From the list, you can verify accounts that have not yet been confirmed...

Audio: edit the account nickname...

Audio: or delete the account...

Audio: which will also cancel any pending transaction associated with the account.

Audio: You can also add accounts from here.

* **Profile**

Visual: A logged in Macatawa Bank Online Banking account appears on screen. The Profile tab is opened.

Audio: Profile...

Audio: lets you review some of our basic settings associated with our bill pay service.

Visual: The cursor clicks on the Popmoney tab. The page switches from the Bill Pay tab to the Popmoney tab.

Audio: And it offers a convenient place to manage your Popmoney settings.

Audio: Including your Popmoney email addresses.

Audio: Phone numbers.

Audio: And Automatic Deposit Settings.

* **Messages**

Visual: A logged in Macatawa Bank Online Banking account appears on screen. The Payment Center is pulled up on screen.

Audio: Located at the bottom of most pages...

Visual: The cursor clicks on the View Messages link at the bottom of the page. A Messages page is now pulled up on screen.

Audio: is our built-in messaging center.

Audio: Communications will be ordered by date...

Audio: with the most recent appearing first.

Audio: And unread messages will be marked as new.

Audio: From here you can read...

Audio: and delete messages.

Audio: Depending on the features you've set up in your account...

Audio: you'll also receive your eBill...

Audio: and automatic payment notifications here.

* **Enroll Now**

Visual: The Macatawa Bank logo is on screen. To the right, there is a woman who is working on her laptop computer and smiling at the screen. Information on Bill Pay is written underneath the Macatawa Bank logo.

Audio: That's our online bill payment service.

Audio: Online Bill Pay.

Audio: It's not only a great way to manage and pay your bills all in one place...

Audio: it's very secure...

Audio: and it's an excellent tool for keeping you in control of your payments.

Audio: Pay bills in as little as one business day...

Audio: and easily send money to friends and family.

Audio: Plus, it's a great way to transfer money...

Audio: regardless of where you keep it.

Audio: Give it a try!

Audio: See how much time it saves you.