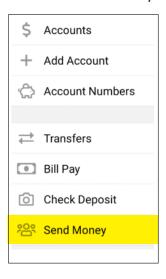
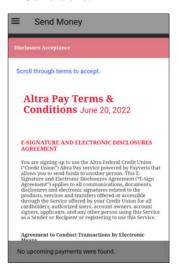


#### **SENDING PAYMENT**

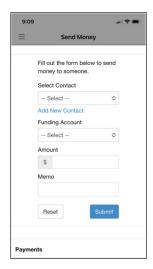
1. Open the Altra mobile app and locate the Send Money icon.



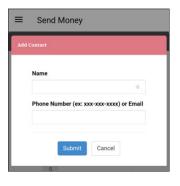
2. Read and accept Terms and Conditions.



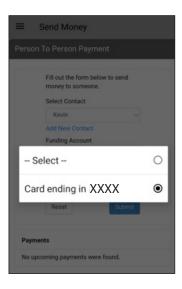
3. To send a payment, tap Add New Contact, or select a contact from existing



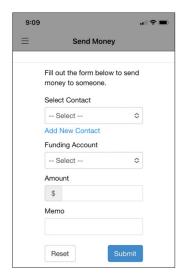
3a. To add a new contact, enter the recipient's Name and Phone Number or Email.



4. Choose your debit card from the funding account drop-down.



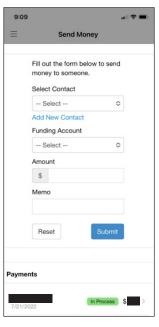
5. Enter transfer amount, memo (optional) then tap submit. You will receive a Payment Successful message.





#### **SENDING PAYMENT (CONTINUED)**

6. Pending payments appear at bottom of the screen as "In Process" until the payment has been received. Tap the transaction to view more details



7. Sender will receive email confirmation of payment.



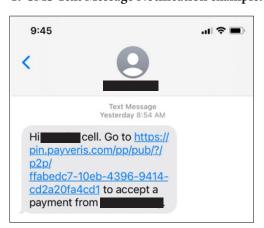
8. Sender's Payment will appear in the Mobile Banking app as a Debit Card withdrawal.

#### **RECEIVING FUNDS**

#### Recipient will receive an Email or SMS Text Message.

Message will including the Sender's memo for transfer (if applicable) and a secure URL link for recipient to open.

1. SMS Text Message Notification example:



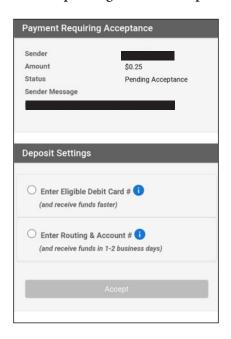
2. Enter the mobile number of the device you were notified on.



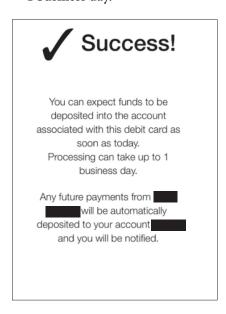


#### **RECEIVING FUNDS (SMS TEXT NOTIFICATION)**

3. Select how you would like to deposit the funds, either Debit Card or by Routing and Account Number and fill in corresponding form. Then tap Accept.



4. Recipient will receive deposit confirmation and should see the funds in the account within 1 business day.



5. Recipient's Payment will appear in the Altra Mobile Banking app as a Debit Card Deposit.

(Transaction Date)

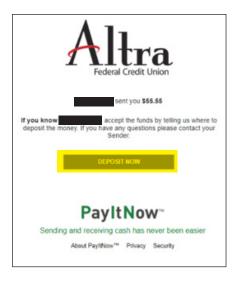
Debit Card

Altra Pay Visa Direct WIUS



#### **RECEIVING FUNDS (EMAIL NOTIFICATION)**

**1. Email Notification example:** Click the Deposit Now button.

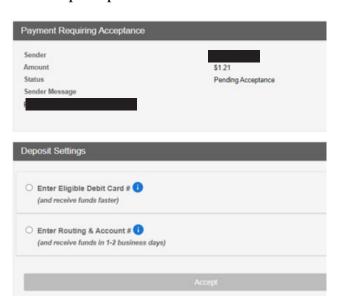


2. Enter email address at which you were notified and click Continue.



3. Select how you would like to deposit the funds, either Debit Card or by Routing and Account Number, and fill in corresponding form.

Then tap Accept.



4. Recipient's Payment will appear in the Altra Mobile Banking app as a Debit Card Deposit.

