

Introducing “ZASH PAY”

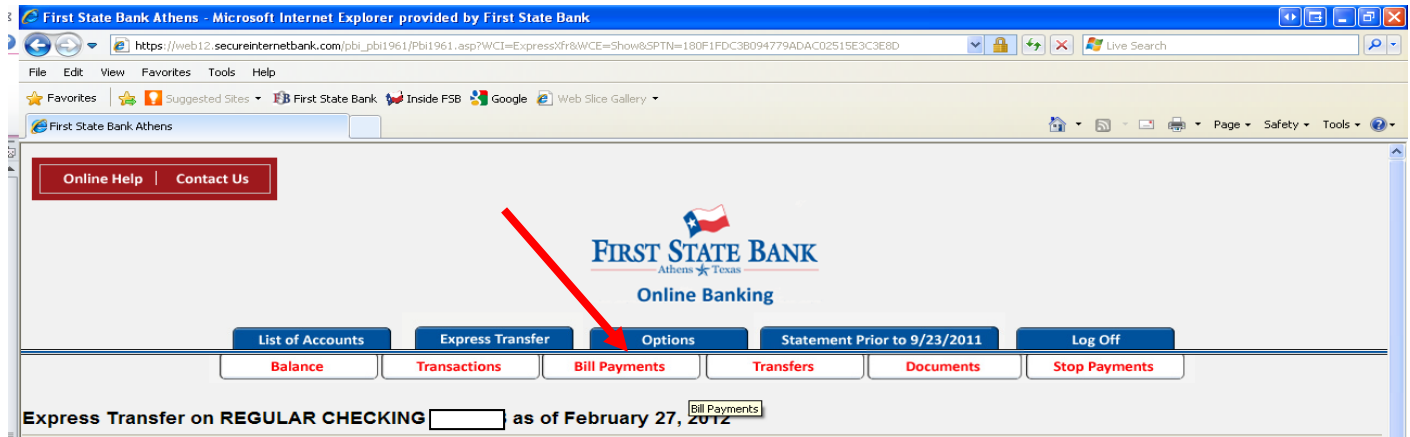
ZashPay is an easy, fast and secure online personal payment service that lets you send and receive money to and from others directly from your banking account.

With ZashPay, you can send money to just about anyone – anytime, anywhere in the U.S.! All you need is their name, and either an e-mail address or mobile phone number to get started.

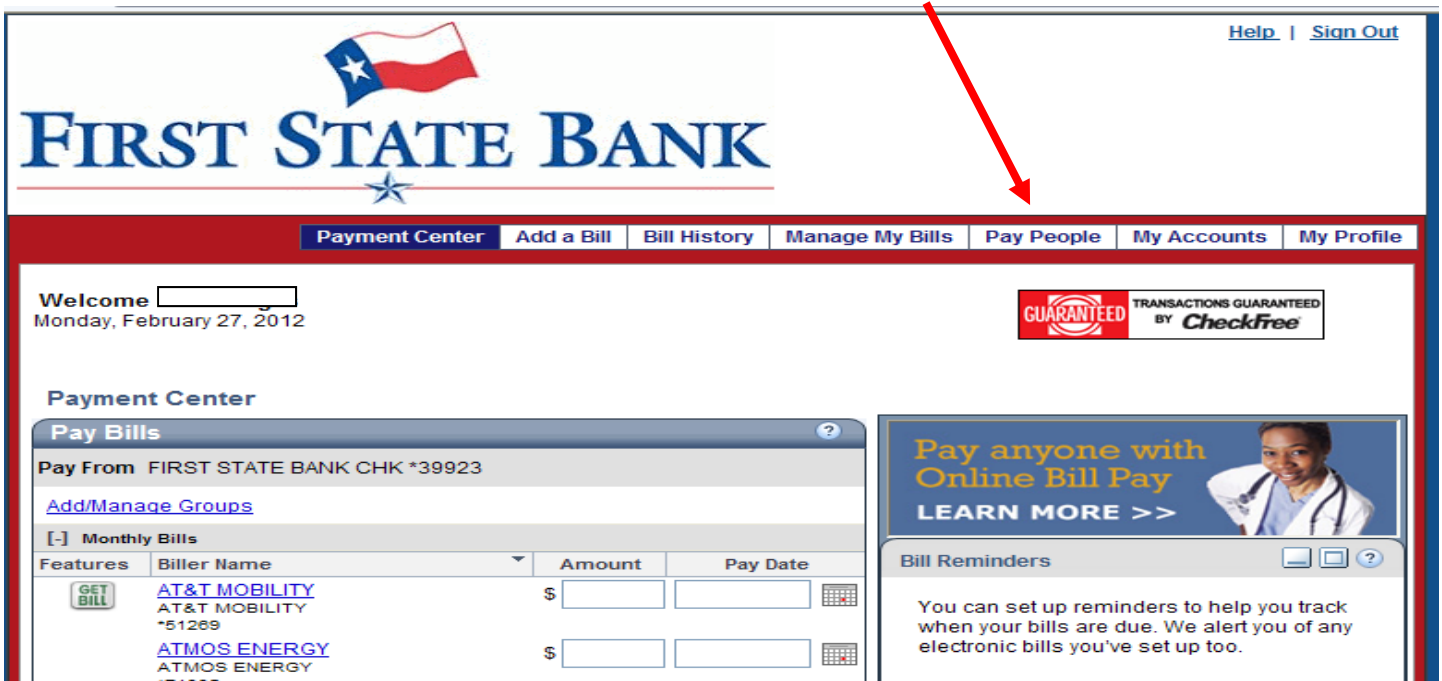
Sign in to your First State Bank online banking account and select the “Express Transfer” tab.



Click on the “Bill Payments” tab.



Select the "Pay People" tab.



The screenshot shows the First State Bank website interface. At the top, there is a navigation bar with tabs: "Payment Center", "Add a Bill", "Bill History", "Manage My Bills", "Pay People", "My Accounts", and "My Profile". The "Pay People" tab is highlighted. Below the navigation bar, there is a "Welcome" message with a user name field and the date "Monday, February 27, 2012". To the right, there is a "GUARANTEED" logo and a "CheckFree" logo. The main content area is titled "Payment Center" and contains a "Pay Bills" section. This section includes a "Pay From" field with the value "FIRST STATE BANK CHK *39923" and a link to "Add/Manage Groups". Below this is a table of "Monthly Bills" with columns for "Features", "Billers Name", "Amount", and "Pay Date". Two bills are listed: "AT&T MOBILITY" and "ATMOS ENERGY". To the right of the "Pay Bills" section, there is a promotional banner for "Pay anyone with Online Bill Pay" and a "Bill Reminders" section with a "Learn More >>" link.

The following message will appear. Click "Continue" to use this service.



The screenshot shows the First State Bank website interface with the "Pay People" tab selected. Below the navigation bar, there are links for "Send Money", "History", and "Service Setup". The main content area is titled "Welcome to ZashPay" and contains a message about the service. The message states: "ZashPay is a new personal payments service offered by financial institutions. ZashPay allows you to send money to anyone, regardless of where they bank, using only their e-mail address or mobile phone number. You can also receive money directly into your checking account within one business day. With ZashPay you can:" followed by a list of bullet points: "Pay back a friend for dinner", "Send spending money to your child at college", and "Pitch in for your office holiday party". Below the list, there is a "Try it out today!" section with the text "Click Continue to use this service." and two buttons: "Continue" and "Cancel". A red arrow points to the "Continue" button.

A message will appear instructing you to enter an email address. Once you enter the email address, select "OK".

The screenshot shows a web application interface with a navigation bar at the top containing links: [Payment Center](#), [Add a Bill](#), [Bill History](#), [Manage My Bills](#), [Pay People](#), [My Accounts](#), and [My Profile](#). Below the navigation bar are links for [Send Money](#), [History](#), and [Service Setup](#).

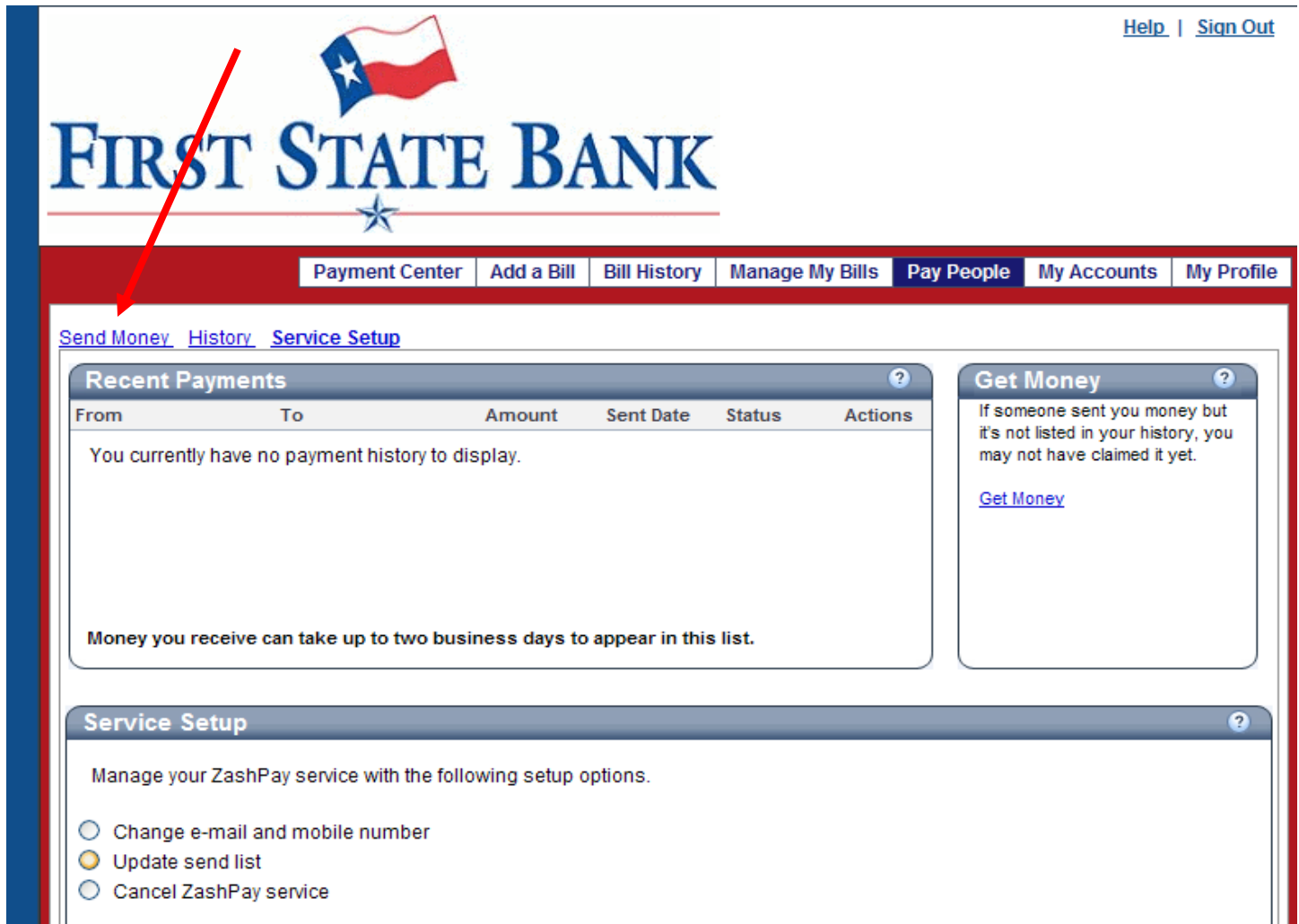
The main content area is divided into two sections:

- Recent Payments:** A table with columns: From, To, Amount, Sent Date, Status, Actions. Below the table, it states: "You currently have no payment history to display."
- Get Money:** A section with a question mark icon and text: "If someone sent you money but it's not listed in your history, you may not have claimed it yet."

A modal dialog box titled "Message from webpage" is overlaid on the page. It contains a warning icon and the text: "* You must provide an e-mail address to use the ZashPay service. Click OK and enter your e-mail address in the appropriate fields." Below the text is an "OK" button. A red arrow points from the "OK" button in the dialog box to the "OK" button in the "Service Setup" form below.

The "Service Setup" section is titled "Service Setup" and contains the text: "Manage your ZashPay service with the following setup options." Below this is a section titled "Change e-mail and mobile number" with a radio button. It contains the text: "You must provide an e-mail address to use the ZashPay service." Below this text is a form with the label "E-mail Address" and an empty text input field. Below the input field is an "OK" button. A red arrow points from the "OK" button in the dialog box to the "OK" button in the "Service Setup" form.

You are now ready to send money to an individual. Select the "Send Money" tab.



The screenshot shows the First State Bank website interface. At the top right, there are links for [Help](#) and [Sign Out](#). The main header features the First State Bank logo, which includes a Texas state flag and the text "FIRST STATE BANK" with a star below it. A red arrow points to the "Send Money" tab in the navigation menu, which is highlighted in dark blue. Other tabs in the menu include "Payment Center", "Add a Bill", "Bill History", "Manage My Bills", "Pay People", "My Accounts", and "My Profile". Below the navigation menu, there are three sub-tabs: "Send Money", "History", and "Service Setup". The "Send Money" sub-tab is active. The main content area is divided into two columns. The left column is titled "Recent Payments" and contains a table with columns for "From", "To", "Amount", "Sent Date", "Status", and "Actions". The table is empty, with the text "You currently have no payment history to display." below it. A note at the bottom of this section states "Money you receive can take up to two business days to appear in this list." The right column is titled "Get Money" and contains the text "If someone sent you money but it's not listed in your history, you may not have claimed it yet." with a [Get Money](#) link below it. At the bottom of the page, there is a "Service Setup" section with the heading "Manage your ZashPay service with the following setup options." and three radio button options: "Change e-mail and mobile number", "Update send list", and "Cancel ZashPay service".

[Help](#) | [Sign Out](#)

FIRST STATE BANK

Payment Center | Add a Bill | Bill History | Manage My Bills | **Pay People** | My Accounts | My Profile

[Send Money](#) | [History](#) | [Service Setup](#)

Recent Payments

From	To	Amount	Sent Date	Status	Actions
You currently have no payment history to display.					

Money you receive can take up to two business days to appear in this list.

Get Money

If someone sent you money but it's not listed in your history, you may not have claimed it yet.

[Get Money](#)

Service Setup

Manage your ZashPay service with the following setup options.

- Change e-mail and mobile number
- Update send list
- Cancel ZashPay service

Welcome to ZashPay....Try it out today! Click "Continue"

The screenshot shows the First State Bank website interface. At the top, there is a navigation bar with links for [Help](#) and [Sign Out](#). The main header features the First State Bank logo, which includes a Texas state flag and the text "FIRST STATE BANK". Below the header is a secondary navigation bar with links for [Payment Center](#), [Add a Bill](#), [Bill History](#), [Manage My Bills](#), [Pay People](#), [My Accounts](#), and [My Profile](#). Underneath this is another set of links: [Send Money](#), [History](#), and [Service Setup](#). The main content area is titled "Welcome to ZashPay" and contains the following text: "ZashPay is a new personal payments service offered by financial institutions. ZashPay allows you to send money to anyone, regardless of where they bank, using only their e-mail address or mobile phone number. You can also receive money directly into your checking account within one business day. With ZashPay you can:" followed by a bulleted list:

- Pay back a friend for dinner
- Send spending money to your child at college
- Pitch in for your office holiday party

 Below the list, it says "Try it out today!" and "Click **Continue** to use this service." At the bottom of this section are two buttons: [Continue](#) and [Cancel](#). A red arrow points to the [Continue](#) button.

Select either: Send Money to Someone in my send list or Someone New

Fill in the required information and select the **“Preview Payment”** button.

The screenshot shows the 'Send Money' interface with the following fields and options:

- Send Money To:** Someone in my send list, Someone new
- Send money to create list:** dropdown menu
- First Name:** Pam
- Last Name:** [empty]
- E-mail Address or Mobile Number:** [empty]
- Supported Mobile Carriers:** AT&T, Sprint, T-Mobile, Verizon. [Tell me more](#)
- Retype E-mail Address or Mobile Number:** [empty]
- Amount:** 2.00 (A \$0.50 fee is charged.)
- Pay From:** FIRST STATE BANK CHK *39923
- Message (Optional):** This is a test
- Message Length:** E-mail: 390 Characters, Text Msg: 20 Characters
- Buttons:** [Preview Payment](#), [Cancel](#)

A red box on the right contains the text: **Remaining available balance to send will be shown here.**

During the initial setup stage to your first recipient, send \$1.00 or \$2.00 to activate your ZashPay account. A limit will be determined by ZashPay on the total amount you can send within a 7 day period. Once your initial transaction is complete your Pay People screen will show the **remaining amount** that can be sent from your account within a rolling 7 day period.

Once you verify the information you previously entered, select the "Send Money" tab.

[Help](#) | [Sign Out](#)




FIRST STATE BANK

[Payment Center](#) | [Add a Bill](#) | [Bill History](#) | [Manage My Bills](#) | **[Pay People](#)** | [My Accounts](#) | [My Profile](#)

Preview Payment

Check that you've entered the right payment details before you click **Send Money**.

Pay To	Pam <input type="text"/>
Message	This is a test
Amount	\$2.00
Fee	+\$0.50
Pay From	FIRST STATE BANK CHK <input type="text"/>
Withdrawal Date	Up to 1 business day after <input type="text"/> claims the money.
Deposit Date	1 to 3 business days after <input type="text"/> claims the money.
	When you click Send Money , <input type="text"/> receives instructions on how to claim the money.

 [Make Changes](#) [Cancel](#)

You will receive the following confirmation:

Payment Summary

We've sent your payment. You can print this confirmation for your records.

Pay To Pam [redacted]

Message This is a test

Amount \$2.00

Fee +\$0.50

Pay From FIRST STATE BANK CHK *39923

Withdrawal Date Up to 1 business day after [redacted] claims the money.

Deposit Date 1 to 3 business days after [redacted] claims the money.
[redacted] receives instructions on how to claim the money.


[Print](#)

[Payment Center](#) [Add a Bill](#) [Bill History](#) [Manage My Bills](#) [Pay People](#) [My Accounts](#) [My Profile](#)

Payment Summary

We've sent your payment. You can print this confirmation for your records.

Message from webpage

 For your protection, you are about to be automatically signed out from Bill Pay. Click OK to stay signed in and to continue working.

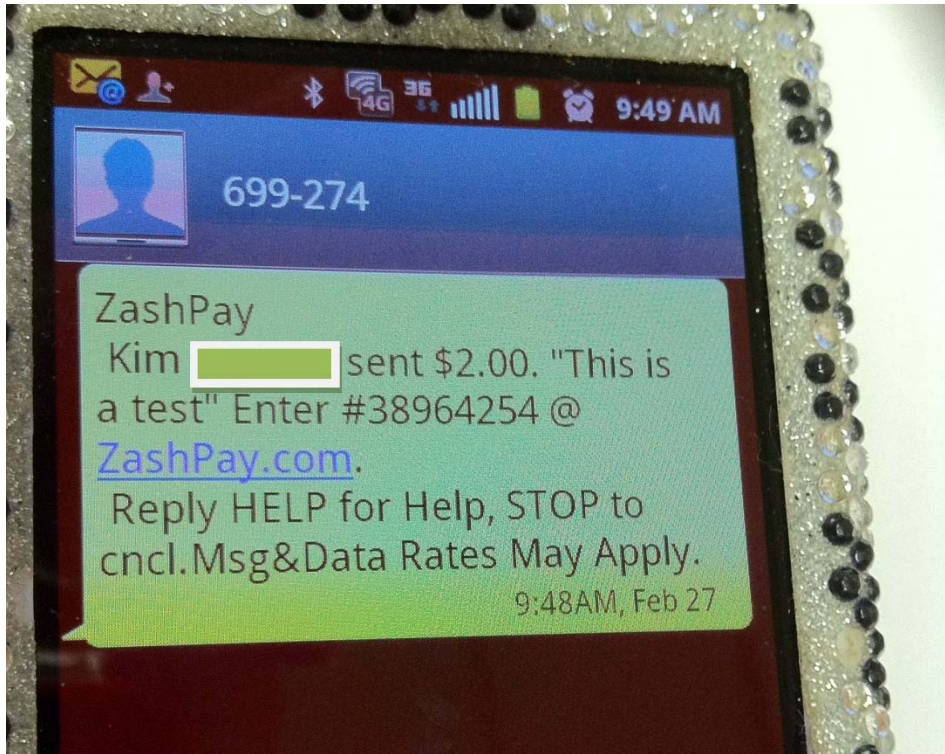
Pay From FIRST STATE BANK CHK *39923

Withdrawal Date Up to 1 business day after Pam [redacted] claims the money.

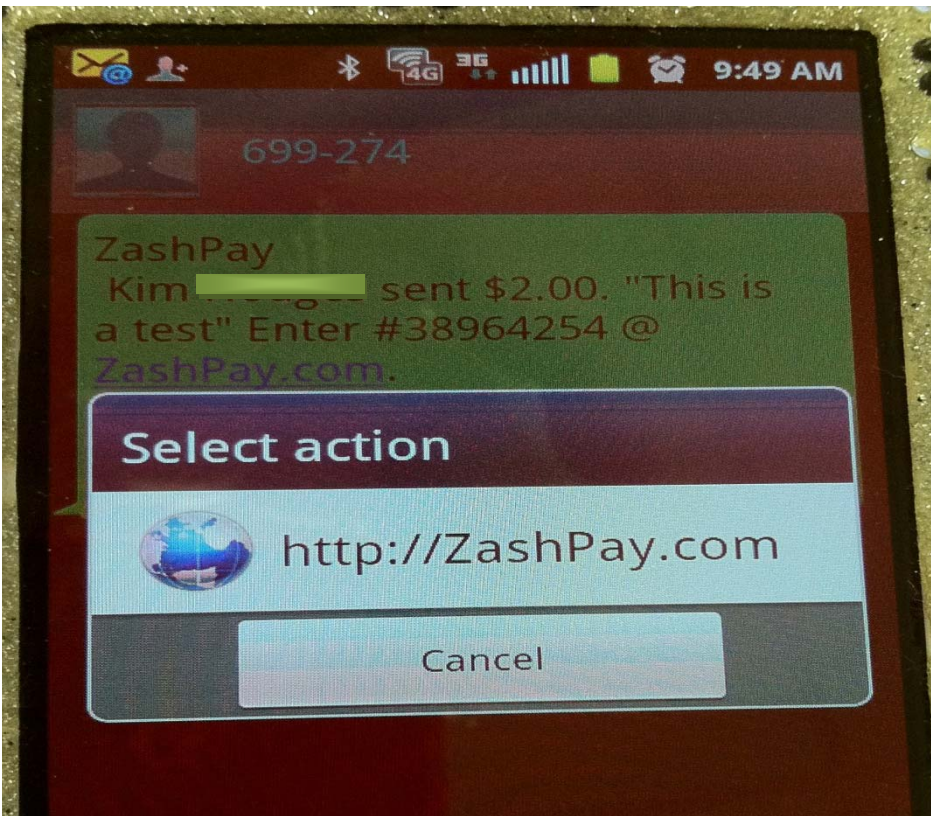
Deposit Date 1 to 3 business days after Pam [redacted] claims the money.
Pam [redacted] receives instructions on how to claim the money.

[Print](#)

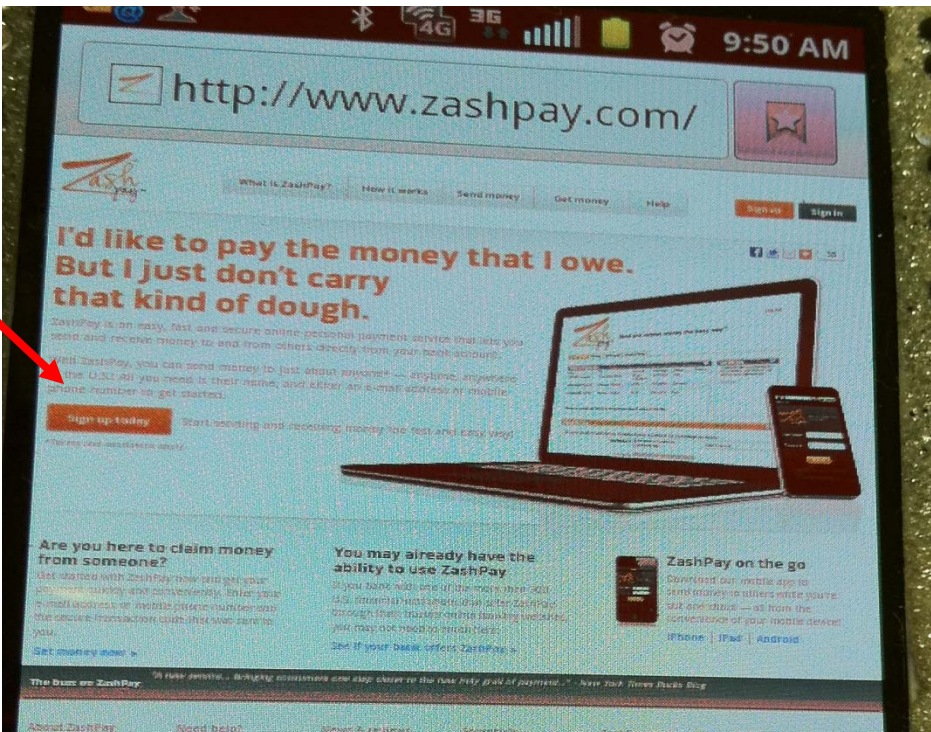
The Zash Pay/Pay People recipient will receive the following text message if you used their cell phone number as their contact information. (They will receive an email with the same information if you used their email address as their contact information)



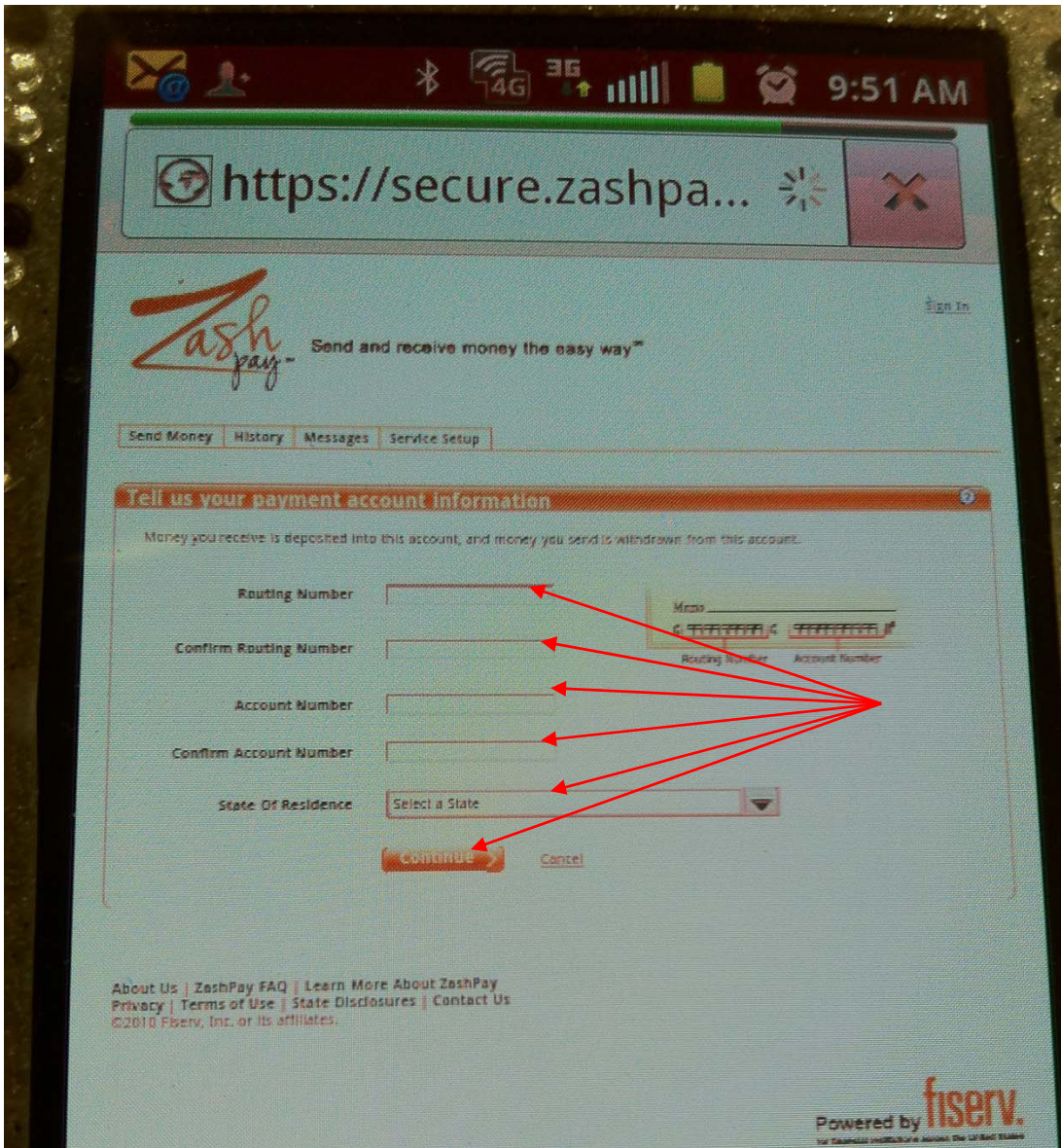
Click on the ZashPay.com link to get your money.



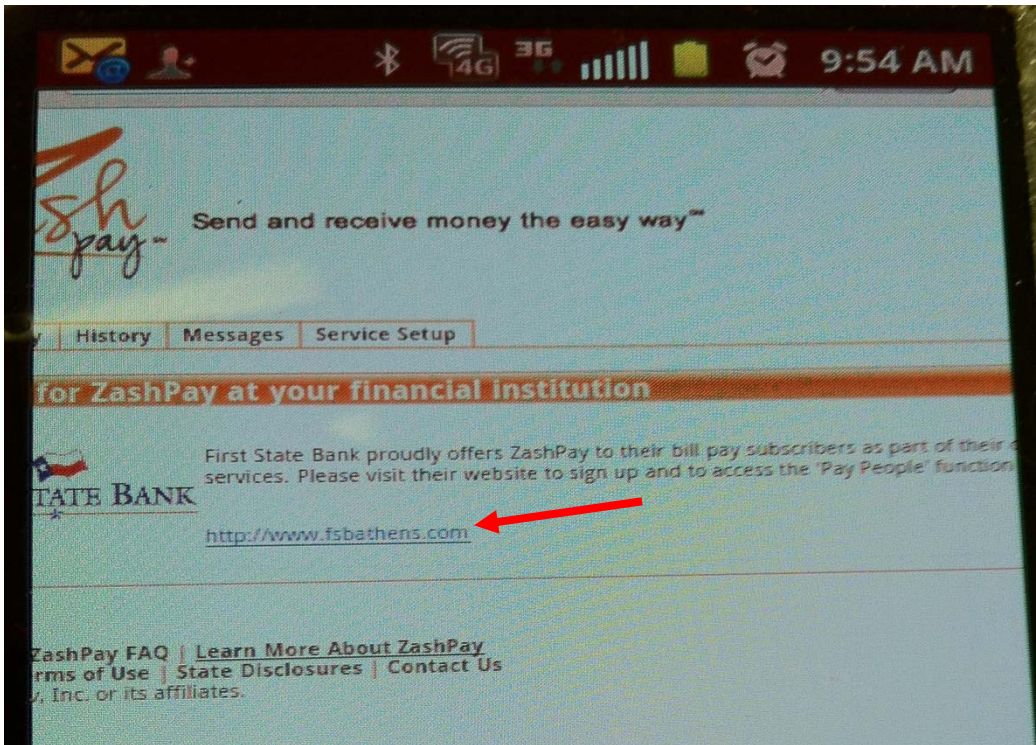
You will be directed to the ZashPay website and will select the "Sign up today" tab



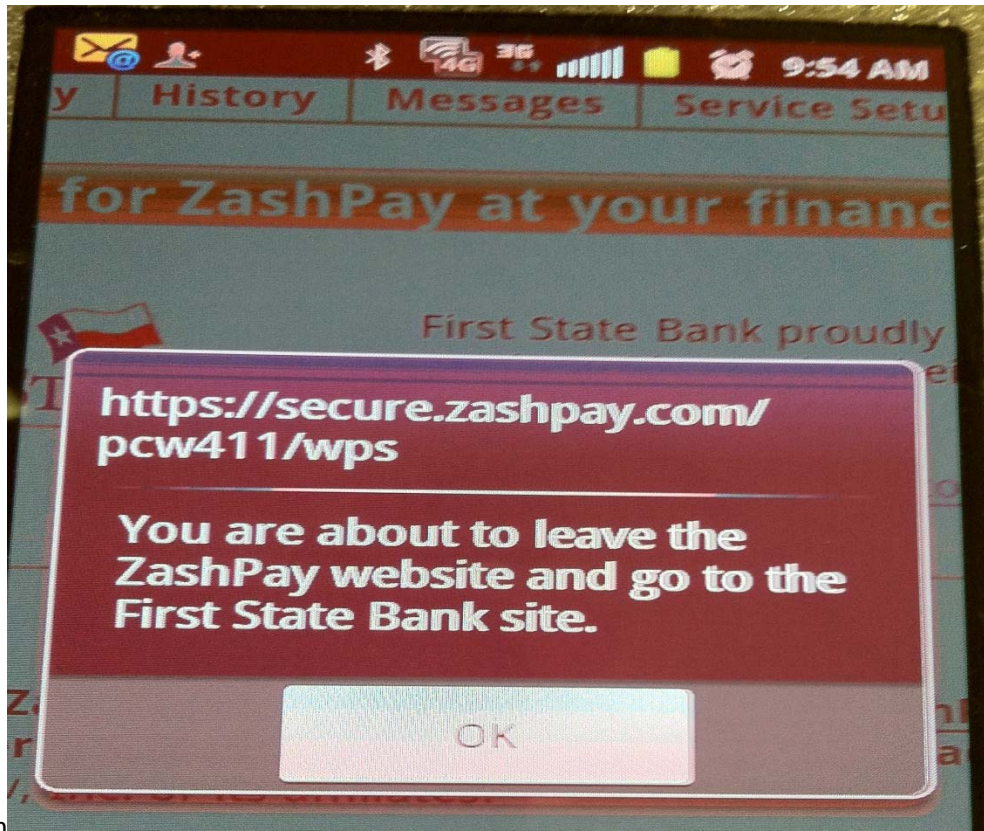
Enter your bank routing number, checking account number, State , and then select the “Continue” tab.



You will receive a notice to log in to your bank's website to collect your money.



Once you click on your financial institutions weblink you will receive the following message:



On

TO RECEIVE MONEY FROM SOMEONE USING ZASHPAY

Log in to www.fsbathens.com, go to your Bill payments page and select the “Pay People” tab and then select the “Get Money” tab.

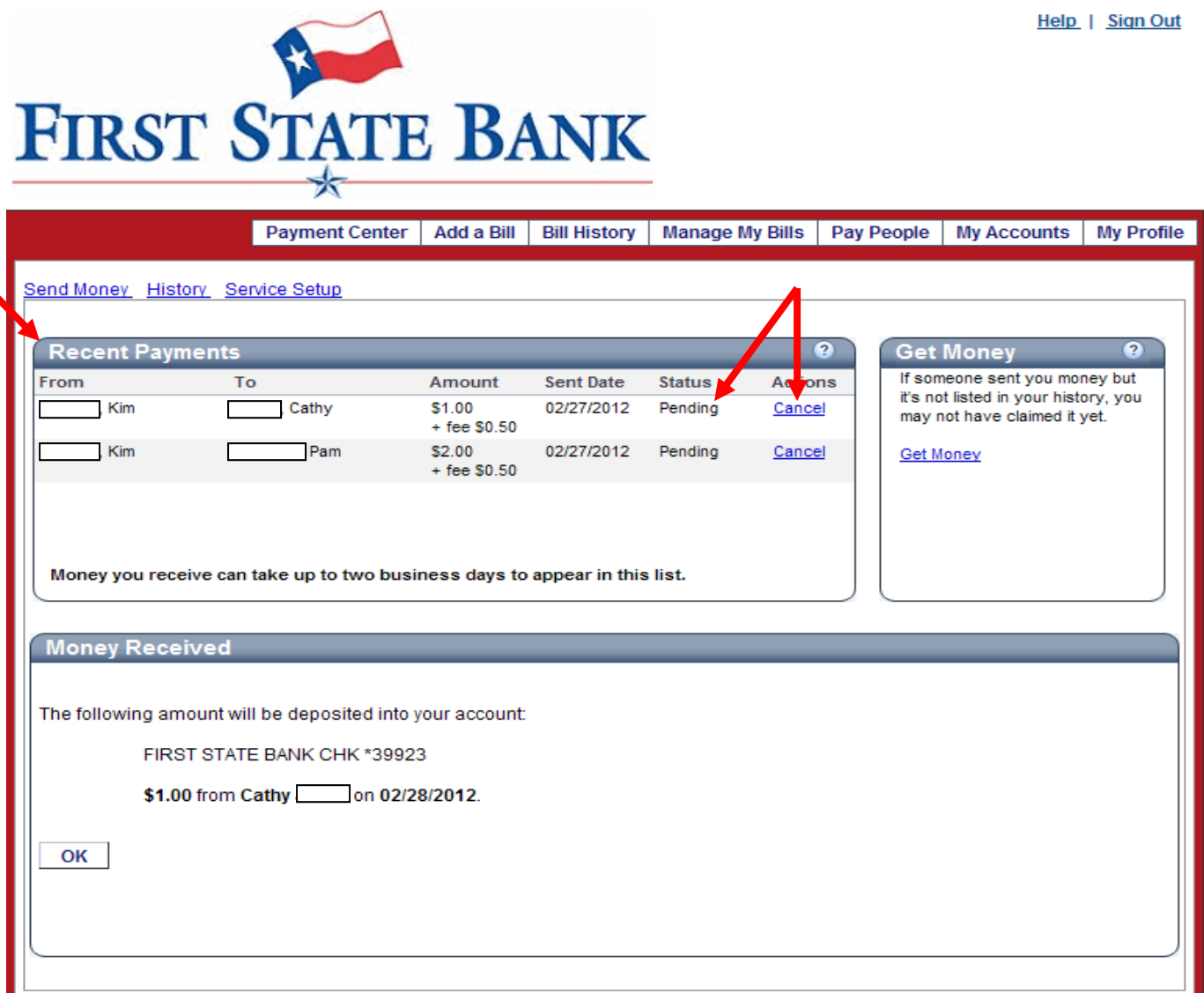
The screenshot shows the First State Bank website interface. At the top, there is a navigation bar with the following tabs: [Payment Center](#), [Add a Bill](#), [Bill History](#), [Manage My Bills](#), [Pay People](#), [My Accounts](#), and [My Profile](#). The [Pay People](#) tab is currently selected. Below the navigation bar, there are three main sections:

- Recent Payments:** A table showing a payment from Kim to Pam for \$2.00 (plus a \$0.50 fee) on 02/27/2012, with a status of Pending. A [Cancel](#) link is provided for this payment. Below the table, it states: "Money you receive can take up to two business days to appear in this list."
- Get Money (Right):** A section with the text: "If someone sent you money but it's not listed in your history, you may not have claimed it yet." Below this text is a [Get Money](#) link.
- Get Money (Bottom):** A section with the text: "To get money that was sent to you, enter the following information from the ZashPay e-mail or text message you received." Below this text are two input fields: "E-mail address or mobile number" and "Secure transaction code". Below these fields are two buttons: [Get Money](#) and [Cancel](#).

Red arrows in the image point to the [Pay People](#) tab in the navigation bar, the [Get Money](#) link in the 'Recent Payments' section, and the [Get Money](#) button in the bottom section.

Fill in your email address or mobile phone number and the secure transaction code which was either sent to you via text message or email from ZashPay. Once this information is filled in, select the “**Get Money Tab**”.

The following notifications will appear in your Recent Payments box.



Help | Sign Out

FIRST STATE BANK

Payment Center | Add a Bill | Bill History | Manage My Bills | Pay People | My Accounts | My Profile

[Send Money](#) | [History](#) | [Service Setup](#)

Recent Payments

From	To	Amount	Sent Date	Status	Actions
<input type="text"/> Kim	<input type="text"/> Cathy	\$1.00 + fee \$0.50	02/27/2012	Pending	Cancel
<input type="text"/> Kim	<input type="text"/> Pam	\$2.00 + fee \$0.50	02/27/2012	Pending	Cancel

Money you receive can take up to two business days to appear in this list.

Get Money

If someone sent you money but it's not listed in your history, you may not have claimed it yet.

[Get Money](#)

Money Received

The following amount will be deposited into your account:

FIRST STATE BANK CHK *39923

\$1.00 from Cathy on 02/28/2012.

You have the ability to cancel a payment as long as the status is pending. Once a person *get's their money* you can not cancel or stop the payment.

Money can take up to two business days to process.

The Recent Payments section will show all pending and completed transaction.

Help | Sign Out

FIRST STATE BANK

Payment Center | Add a Bill | Bill History | Manage My Bills | Pay People | My Accounts | My Profile

[Send Money](#) | [History](#) | [Service Setup](#)

Recent Payments

From	To	Amount	Sent Date	Status	Actions
<input type="text"/> Kim	<input type="text"/> , Deanne	\$1.00 + fee \$0.50	02/28/2012	Pending	Cancel
<input type="text"/> CATHY	<input type="text"/> , Kim	\$1.00	02/27/2012	Paid	
<input type="text"/> Kim	<input type="text"/> Cathy	\$1.00 + fee \$0.50	02/27/2012	Paid	

Money you receive can take up to two business days to appear in this list.

Get Money

If someone sent you money but it's not listed in your history, you may not have claimed it yet.

[Get Money](#)