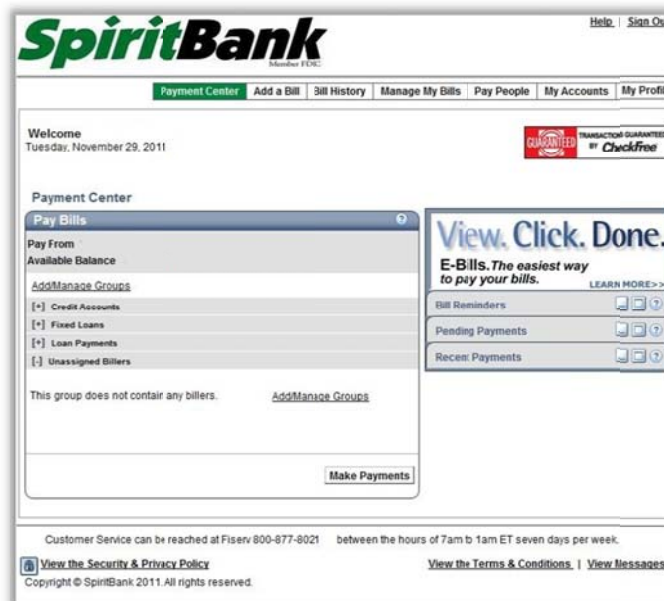


Introducing ZashPaySM at SpiritBank

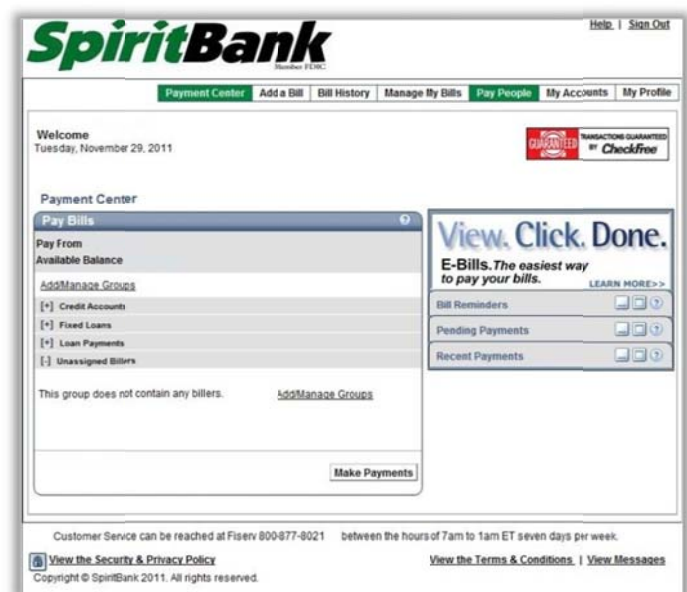
ZashPay from SpiritBank provides a new way for people to send and request money – quickly and securely – through our existing Internet Banking channel. Customers can use this convenient service for common payments such as money owed for concert tickets, a dinner with friends, fundraisers, team dues, student allowances, or even paying the babysitter. You can pay anyone that has a cell phone number or email address and a bank account with just a few keystrokes.

Accessing ZashPay is easy and convenient for our existing BillPay customers through the BillPay interface.

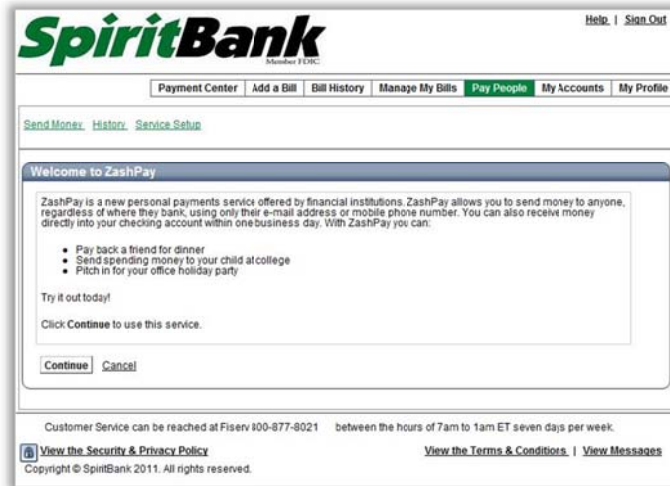
Signing Up for ZashPay BillPay main interface window:



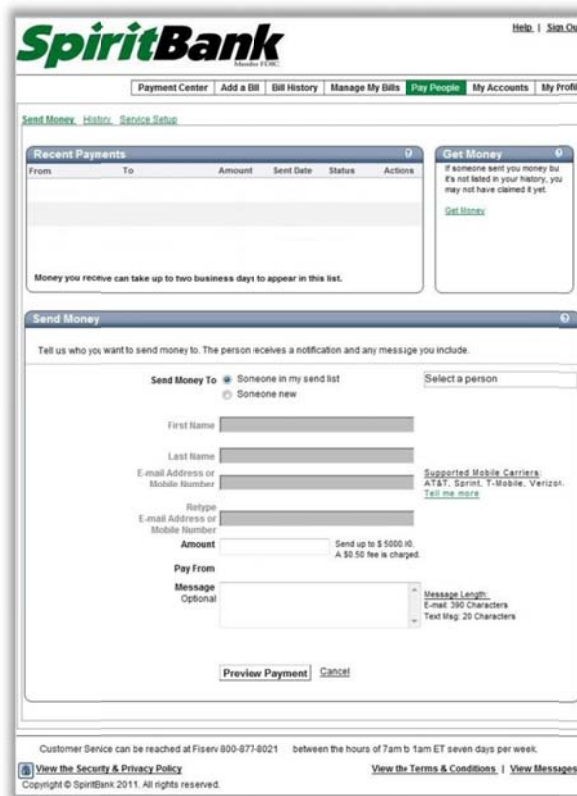
From the Main page click on "Pay People" tab.



First time users will see the ZashPay welcome screen. Click "continue" to access ZashPay.



After clicking "continue" you will see the following screen:



Sending a ZashPay

Sending a payment is simple and easy to use. A ZashPay payment has a low fixed fee of only \$0.50 per transaction. To send money within BillPay click on "Pay People" tab at the top of the page.

The screenshot shows the SpiritBank website interface. At the top, there's a navigation bar with "Payment Center", "Add a Bill", "Bill History", "Manage My Bills", "Pay People", "My Accounts", and "My Profile". Below this is a "Send Money" section with a "Recent Payments" table and a "Send Money" form.

From	To	Amount	Sent Date	Status	Actions
Test User	Test Recipient	\$1.50 + fee \$0.50	10/25/2011	Canceled	
Test User	Test Recipient	\$1.50	10/13/2011	Paid	
Test User	Test Recipient	\$1.50 + fee \$0.50	10/13/2011	Paid	

Send Money

Tell us who you want to send money to. The person receives a notification and any message you include.

Send Money To: Someone in my send list Someone new

First Name:

Last Name:

E-mail Address or Mobile Number:

Retype E-mail Address or Mobile Number:

Amount: Send up to \$ 5000.00. A \$0.50 fee is charged.

Pay From:

Message Optional:

Supported Mobile Carriers: AT&T, Sprint, T-Mobile, Verizon. [Tell me more](#)

Message Length: E-mail: 300 Characters, Text Msg: 20 Characters

Enter the required information and click "Preview Payment".

This screenshot shows the same SpiritBank "Send Money" form, but now the "Send Money To" dropdown is set to "Someone new". The form fields are filled out with test data.

Send Money

Tell us who you want to send money to. The person receives a notification and any message you include.

Send Money To: Someone in my send list Someone new

First Name:

Last Name:

E-mail Address or Mobile Number:

Retype E-mail Address or Mobile Number:

Amount: Send up to \$ 5000.00. A \$0.50 fee is charged.

Pay From:

Message Optional: Message Length: E-mail: 300 Characters, Text Msg: 20 Characters



Please review "Pay To, Amount and Fee" and then click on the "Send Money" box at the bottom of the page.

SpiritBank Member FDIC

Help | Sign Out

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 Test User (test-user@email.com)

Message Hey Test, Here is the 10.00 I promised to send you. THANKS!

Amount \$10.00

Fee -\$0.50

Pay From

Withdrawal Date Up to 1 business day after Test User (test-user@email.com) claims the money.

Deposit Date 1 to 3 business days after Test User (test-user@email.com) claims the money.

When you click **Send Money**, Test User (test-user@email.com) receives instructions on how to claim the money.

[Make Changes](#)

Customer Service can be reached at Fiserv 800-877-8021 between the hours of 7am to 1am ET seven days per week.

[View the Security & Privacy Policy](#) [View the Terms & Conditions](#) | [View Messages](#)

Copyright © SpiritBank 2011. All rights reserved.

Congratulations, you have just sent your first ZashPay payment!

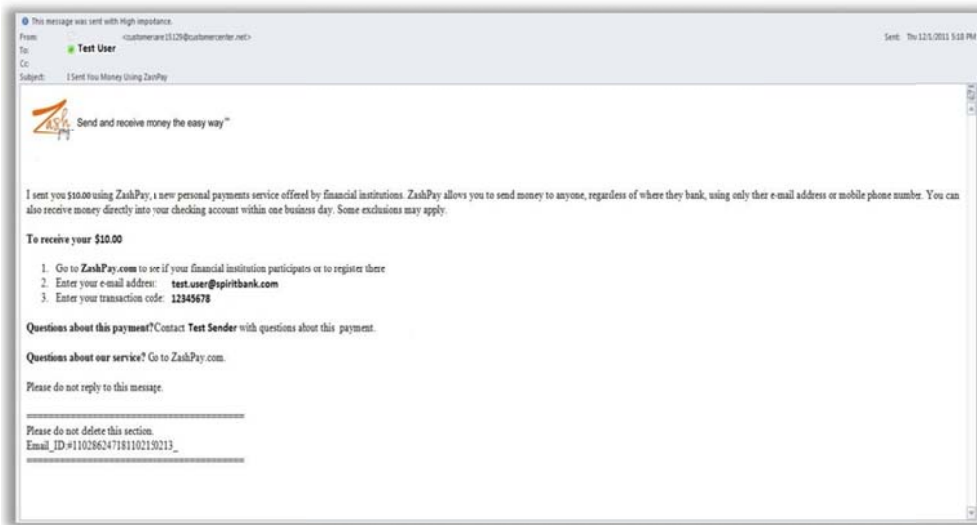
The recipient will receive either an email or text message with instructions on how to claim the funds.



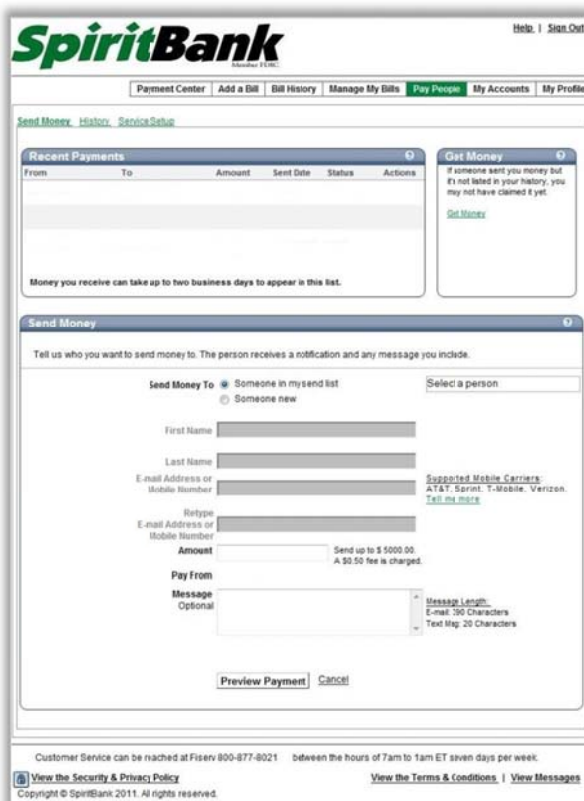
Receiving a ZashPay

You will be notified via email or text message when you receive an incoming ZashPay payment. Collecting your funds is simple and there is no fee for receiving funds.

There are instructions within the email to claim the funds. These emails are not customizable so each email or text message directs the recipient to the ZashPay website. When the recipient goes to the ZashPay website they will be redirected to our bill pay system to claim the funds if they are a SpiritBank customer.



To claim funds, log into the BillPay interface and click on “Pay People”.



Type your email address and the secure transaction number contained in your ZashPay email or text notification. Click on the "Get Money" box at the bottom of the page.

The screenshot shows the SpiritBank web interface. At the top, the SpiritBank logo is displayed with "Member FDIC" below it. Navigation tabs include "Payment Center", "Add a Bill", "Bill History", "Manage My Bills", "Pay People", "My Accounts", and "My Profile". The "Pay People" tab is active. Below the navigation, there are links for "Send Money", "History", and "Service Setup".

The main content area is divided into two columns. The left column has a "Recent Payments" section with a table header: "From", "To", "Amount", "Sent Date", "Status", and "Actions". Below the table is a note: "Money you receive can take up to two business days to appear in this list." The right column has a "Get Money" section with a note: "If someone sent you money but it's not listed in your history, you may not have claimed it yet." and a "Get Money" button.

Below these sections is a larger "Get Money" form. It contains the following fields and buttons:

- E-mail address or mobile number:
- Secure transaction code:
- Buttons: "Get Money" and "Cancel"

At the bottom of the page, there is a footer with the text: "Customer Service can be reached at Fiserv 800-877-8021 between the hours of 7am to 1am ET seven days per week." and links for "View the Security & Privacy Policy", "View the Terms & Conditions", and "View Messages". Copyright © SpiritBank 2011. All rights reserved.

You are presented with the confirmation screen and an estimated deposit date. Congratulations, you have successfully picked up your cash!

The screenshot shows the SpiritBank web interface, similar to the previous one. The "Recent Payments" table is empty. The "Get Money" section on the right is still present.

The main content area now features a "Money Received" section. It contains the following information:

- The following amount will be deposited into your account:
- *50280
- \$1.50 from **Test Sender** on 12/09/2011.
- Button: "OK"

The footer is identical to the previous screenshot, including the customer service contact information and copyright notice.

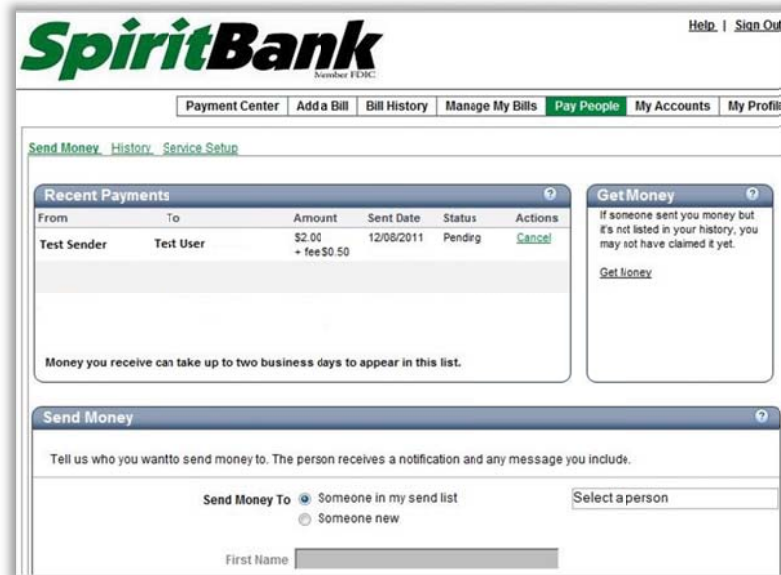


Canceling an unclaimed ZashPay

If a ZashPay payment has not been claimed, it will automatically be canceled after 12 days. There is no fee charged for canceled transactions. To manually cancel an unclaimed or unprocessed transaction please follow the steps below.

Log into BillPay and click on "PayPeople".

Under the "Recent Payments" header any payments that have not been processed or claimed will have a link with "Cancel" in green under Actions.



Canceling Your ZashPay Service

You can cancel your ZashPay service at any time. Canceling this service does not cancel your bill payment service. When you cancel your service, you no longer have access to the payment history, so you may want to download it for future reference.

To cancel your ZashPay service:

1. Log on to BillPay
2. Click on Pay People tab
3. Click **Service Setup**
4. Click **Cancel ZashPay Service**.
5. Review the information about canceling your service. You can also download your payment history from this page.
6. Click **Cancel Service**
7. To confirm you want to stop using the service, click **Cancel Service**.

