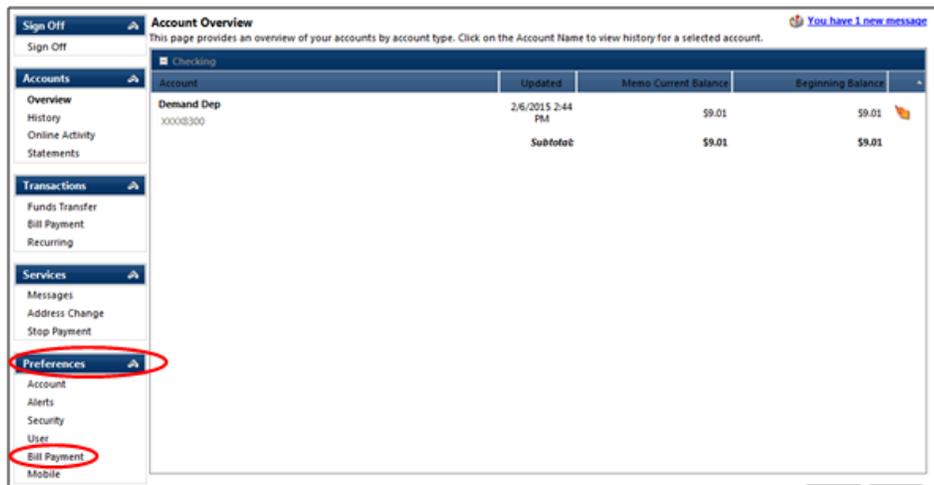


Person-To-Person Transfer (P2P) Steps

Enrollment

In order to access the Person-To-Person (P2P) transfer option, users must be enrolled in the Online Banking and Billpay services. To enroll in Online Banking, please see a Personal Banker. If already enrolled in Online Banking, activate your Billpay service from within Online Banking as shown:

Select 'Bill Payment' from the 'Preferences' section of the menu at the left of the screen.



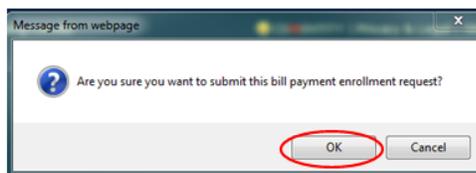
Use the drop down menu to select the LNB/CNB account you would like to use, and click 'Submit.'
(You will be able to add other LNB/CNB accounts after the initial setup process is complete.)

[Return to Account Overview](#)

Bill Payment Enrollment
To begin using Online Bill Payment services, you must first enroll. Please complete the form below to subscribe to this service.

Main Account * XXXX8300 : \$9.01

Select 'OK' to continue the enrollment process.



Enter your information in the required fields, review and accept the terms and conditions, and click 'Go.'

[Return to Account Overview](#)

Get Started With EBillPayment

Enter your account information below to enroll in online bill pay

First Name: Elaine

Last Name: Johnson

Email Address: sjohnson@lubbocknational.com

Account Number to Pay Bills: 17098300

Please notify me of online bill pay account updates, benefits, or offers via email

Yes, I accept the [terms & conditions](#)

Go!

 VeriSign Secured
You're protected by SSL, secure technology

You are now enrolled in Billpay and can begin adding payees and payments.

Adding a Recipient

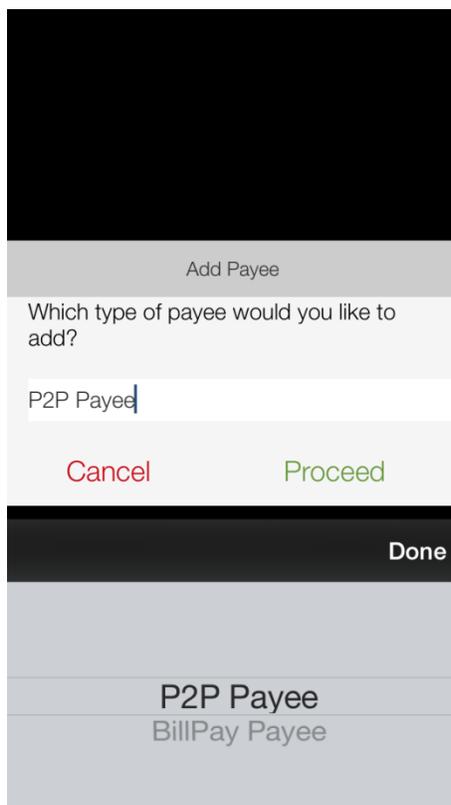
From the Mobile Banking App start page, select the Bill Pay option.



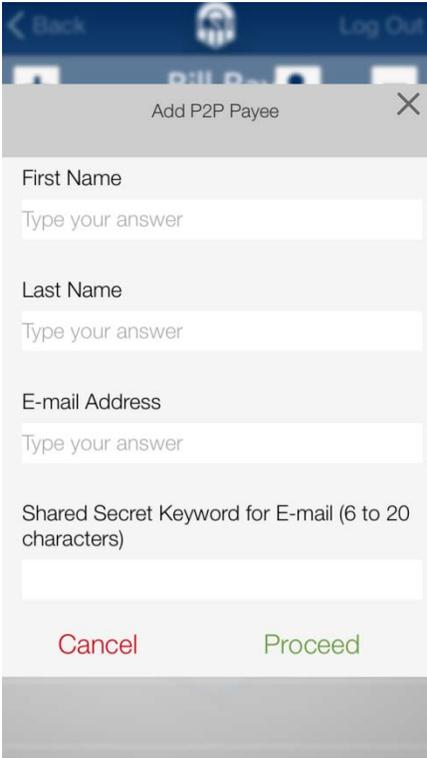
To add your recipient, select the 'Add Payee' option.



Select the 'P2P Payee' option and proceed.



Enter the recipient's first and last name, email address, and a secret keyword which will be used to verify the recipient's identity. When you have completed these fields, select Proceed. Provide your recipient with the secret keyword you have assigned.



The image shows a mobile application interface for adding a P2P payee. At the top, there is a navigation bar with a back arrow, a profile icon, and a 'Log Out' button. Below this is a header for the form titled 'Add P2P Payee' with a close button (X). The form contains four input fields: 'First Name', 'Last Name', 'E-mail Address', and 'Shared Secret Keyword for E-mail (6 to 20 characters)'. Each field has a placeholder text 'Type your answer'. At the bottom of the form, there are two buttons: 'Cancel' in red and 'Proceed' in green.

Your recipient will receive an email notification that you'd like to send them money via P2P transfer, and will be prompted to confirm their identity using the secret keyword. Once their identity has been verified, they will provide their account information. The recipient's account information is kept secure, and is not accessible to the sender. Once your recipient has completed the validation process, you will receive an email confirmation that they are ready to receive P2P transfers. Once set up, the recipient remains available in the app for future transfers.

Create a Transfer

From the Mobile Banking App start page, select the Bill Pay option.



Select the 'Pay a Bill' option.



Follow the on-screen prompts to create the transfer. Select your P2P recipient from the list of available Payees.

