



On June 10, 2012 we will enhance the ZashPay<sup>®</sup> personal payments service. We are combining the best features of ZashPay with the Popmoney<sup>®</sup> personal payment service to bring you even more features than you have today.

To help you easily upgrade to the service, which will be called Popmoney, your existing ZashPay profile will be upgraded automatically. Popmoney, the industry leading person-to-person payment service, will feature an even larger national payments network and be even easier to use than your current service. You will enjoy exciting new features and a larger payment network. It will make it even easier for you, your friends, and family to send and receive money.

There will be many exciting new features like eGreetings and the ability to schedule recurring payments. You'll be able to quickly and easily import contacts from popular email services and use the "To Do List" to keep track of Popmoney activity and payment tasks.

**What are the top five things I should know about the upgrade?**

<b>What is Popmoney?</b>	Use Popmoney to pay anyone you know, or owe– it's the easy way to send and receive money directly from your State Bank account. Pay your rent or send money to your kids away at college – it's safe and secure and all you need is your recipient's email address or mobile phone number.
<b>What's the most important thing I should know about the upgraded Popmoney?</b>	The upgraded Popmoney will be even easier for you AND your friends and family to use. Most exciting of all, your person-to-person payment network will become significantly bigger. It will be easier for you and easier for your friends and family to send and receive money safely and securely in just a few simple steps.
<b>When will the upgrade happen?</b>	On June 10, 2012 the ZashPay upgrade will combine the best features of both ZashPay and Popmoney. Once upgraded, 1,400 U.S. financial institutions will be offering the service.
<b>What do I have to do?</b>	<u>Nothing!</u> As a current ZashPay user, you will be automatically upgraded. You may continue to use the service with no interruptions. After the upgrade, you will access Popmoney within your online bill payment center as you access ZashPay today. However, the tab name will change to Popmoney.
<b>Some of my friends and family bank outside the list of participating partners and have to go to zashpay.com. What will this mean for them?</b>	People who do not use a bank or credit union in the Popmoney network can use the upgraded popmoney.com*. There, they can send and receive money just as you do here at State Bank. They will be able to get the money you send them even more easily now. The new "Quick Deposit" feature allows them to deposit the money into their account without going through the full enrollment process. Even more good news - if you know someone's bank account information, you can now send the money directly into their account, so they don't have to do anything!

## **1. What are the new features?**

The upgraded Popmoney will offer several new features. You will now be able to:

1. Personalize your gift payments with an e-greeting template
2. Set up future-dated payments and recurring payments
3. Import contacts from popular email services (such as Hotmail<sup>®</sup>, Yahoo!<sup>®</sup>, Gmail<sup>®</sup>)
4. Send money using an account number, in addition to using an email address or mobile number
5. Add multiple email addresses and mobile numbers for any contact
6. Respond to all Popmoney activity, including depositing payments and paying requests, from a central dashboard, or “To Do List”
7. Receive money by simply verifying an email address or mobile phone number (without formally enrolling)
8. Access the largest person-to-person payment network for financial institutions, with 1,400 participating banks and credit unions.

## **2. How secure is Popmoney?**

From the moment information is sent to Popmoney to the time it is stored and accessed again, it is encrypted using industry leading software, hardware and algorithms. Security is also utilized at specific points and actions in the product. For example, to help prevent an unauthorized person from fraudulently depositing someone else’s payment, one-time passcodes are used. For every initial payment to a new email address or mobile phone number, a one-time passcode is sent to the user. The user must provide that passcode back to Popmoney to verify his “ownership” of that mobile number or email address before he can deposit the payment.

## **3. How fast can I send and receive money with Popmoney?**

With Popmoney, a recipient can receive money in as little as one business day. However, in some cases it may take longer. For example, if you send an email or mobile payment and the recipient is not yet registered for Popmoney, he/she must sign up for the service so that we have their account information to deposit their payment. Also, if you exceed your next-day payment limits, then we will deliver payments within three business days. Limits can and will vary and can be checked by clicking the Help icon on the Send Money screen.

## **4. How will payment limits be handled under the upgraded service?**

Limits may vary by user and financial institution. Limits apply to the amount you can send per transaction, per day and per month, as well as to total outstanding payments. You can always check your limits by going to the “Send Money” screen within the Popmoney service and clicking on the “Help” icon next to the “Amount” field.

## **5. Will I be paying any fees?**

Fees won’t be changed at the time of the upgrade. You will receive the upgraded features for the same fee you pay to send money today.