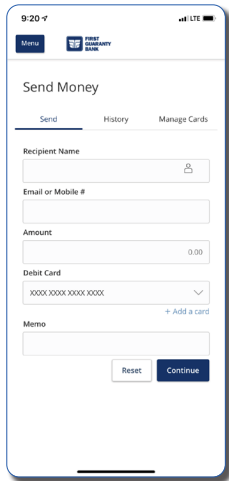




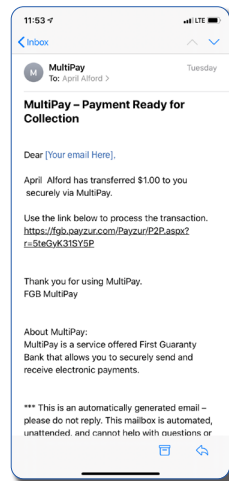
This guide will be used to describe how to use the MultiPay payment service within online banking to send funds to another First Guaranty Bank customer. All you need is the customer’s email address or mobile number, access to your online banking account, debit card number and the personal identification number (PIN) for your debit card.

## MAKING PAYMENT



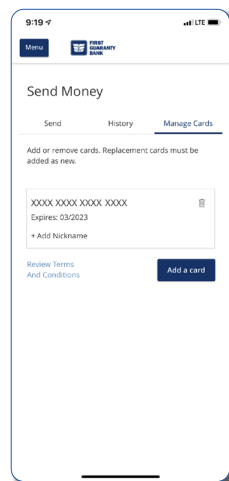
1. Select **MultiPay**, found under **Transactions** on the menu
2. Select **Send Money**
  - Initial users will need to accept and then confirm you accept the terms and conditions — Click **Agree** for both screens.
  - Initial users will also need to enter their debit card information and include a nickname. An example nickname is Main Checking. Click **Continue** after verifying all information has been entered correctly.
3. Under **Send Money**, enter the Recipient’s full name, phone or email, the amount you are wanting to transfer, the debit card you are wanting to use to make the payment, and any memo with remarks on why the transfer is taking place. Example memo — Lunch- thanks! Click **Continue** after verifying all information has been entered correctly.
4. A Review screen will come up with a summary of the payment information. Click **Edit** if you need to make corrections or click **Continue** if you are ready to make payment.
5. A screen will appear asking you to input the PIN for the debit card you are paying from. The numbers are randomly placed on the screen for added security. Click **Submit**.

## RECEIVING PAYMENT



1. After funds are sent, the recipient gets a text or email message with a link that can be used to receive the payment. The Receive Money page will appear in a browser.
2. Receive Money by entering first name, last name, debit card information for where you want the funds transferred to and then clicking Deposit Payment.
  - The timing of the deposit will depends on the receiving account. If funds are being deposited into an account that belongs to a participating network, funds are immediately available. Otherwise, the recipient will be prompted to enter the details for a checking account and funds will be available in 1 to 3 days.
  - Mobile users can opt out of MultiPay at any time by replying “Stop” to any MultiPay text.

## REVIEWING HISTORY



1. Select **MultiPay**, found under **Transactions** on the menu
2. Select **History** under **Send Money**
  - You will be able to search past transfers by scrolling down the history or by typing key words to pull up specific transactions you are needing to view.

## MANAGING CARDS

1. Select **MultiPay**, found under **Transactions** on the menu
2. Select **Manage Cards** under **Send Money**
  - You can add and remove debit cards from this section. You can also change the nickname of your debit cards by selecting the pencil next to the nickname.