P2P - Person to Person Transfer User Guide

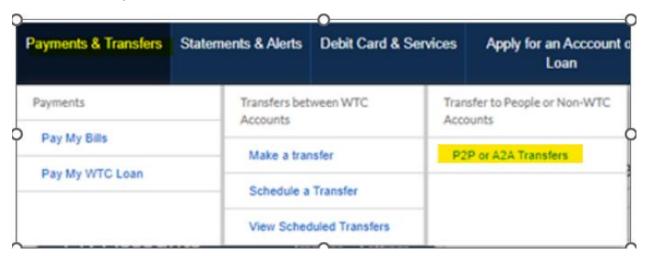
Sending money is fast and easy. This free service allows Washington Trust customers, 18 years of age or older, to send money from one of their WTC checking, savings, or money market account to someone they know.

The recipient of the money needs to have a U.S. based bank account and a valid email address or a valid U.S. based mobile phone number to accept the money. They will need to know their bank's routing number, their account number that they want to deposit your funds into and also the answer to the security question you have established for them.

Simply follow the steps outlined below to begin using our P2P -Person to Person Transfer services.

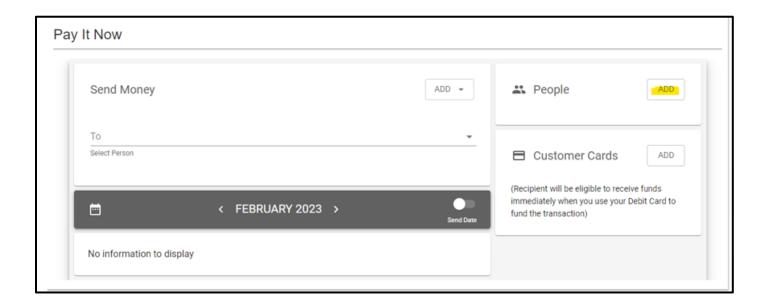
Log into Washington Trust online banking: The Washington Trust Company | Login (washtrust.com)

Hover over the Payments & Transfers tab and click on P2P - Person to Person Transfers



ADDING A PERSON YOU WANT TO SEND MONEY TO (RECIPIENT)

Click Add in the People Box

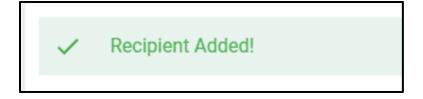


You will need their full name i.e., George Washington (no nicknames, "Mom", Dad", etc.) and either their email address or their U.S. Based mobile phone number. Click Save when done.

Please confirm their email address or U.S. Based mobile number when you are adding them and/or sending money. When sending someone a notification via their U.S. based mobile phone number, you are agreeing that you have the recipient's consent to receive a text message.

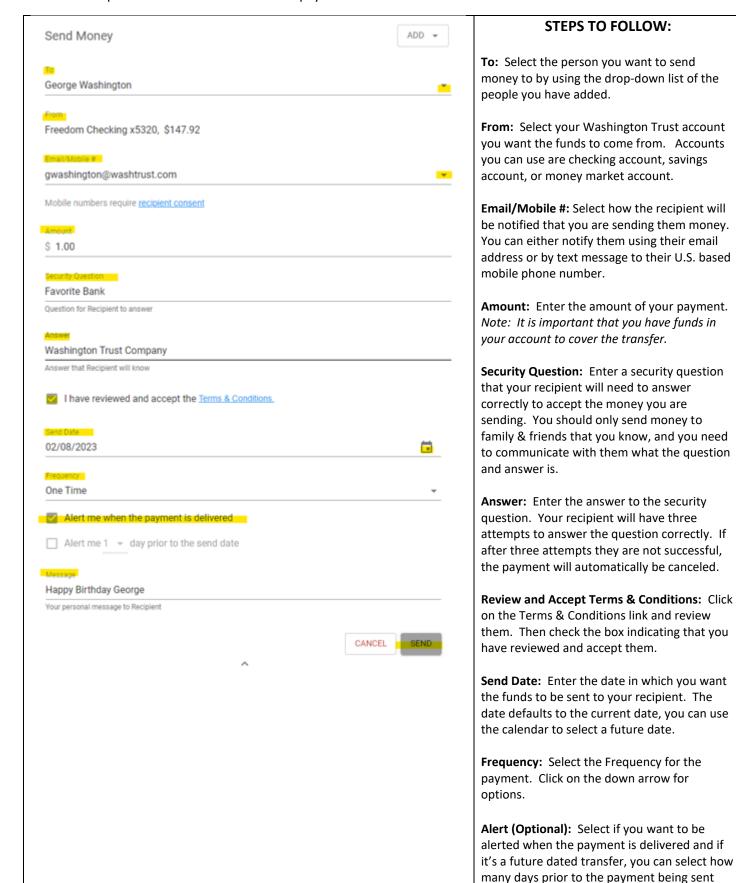


A message will display indicating that the recipient was added



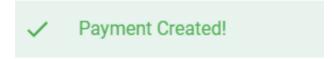
SCHEDULING A PAYMENT

Follow the steps outlined below to schedule a payment.



that you want to be notified. Note: you will be notified via email only
Message (Optional): If you would like to include a message with the transfer, enter it in the Message box.
Click Send

A message will display that the payment has been created and is scheduled to process.



Your recipient will receive notification on the date the payment is scheduled to be sent, with a link to our PayltNow portal.

The recipient will need to enter the matching email address or U.S. based phone number that you listed, and answer the security question correctly, matching exactly how you answered before they can continue with the process. *Note: The recipient has three tries to answer the security question, which is case sensitive. If it is not answered correctly on the third try, the payment will automatically be canceled. Both the sender and the recipient will receive notification that the payment was canceled.*

Recipient will then enter their U.S. based bank routing number and account number and select if their account is a Checking or Savings account. If the recipient does not receive the email or text message, please verify the information you entered for that recipient. If you need assistance researching your payment, please contact us at (401) 348-1200 or (800) 475-2265.

On the date your transfer is **scheduled to process**, you will receive an email reminding you of the payment you created. The email will be sent to the online banking email address associated with your online banking profile, so it's important that your online banking email address is always up to date and accurate. To review the online banking email address associated to your profile, click the "My Settings" tab along the right-hand corner of online banking.

If you receive an email and you did not schedule a payment, you need to contact us at (401) 348-1200 or (800) 475-2265.

From: WashTrust Online Banking < wtconlinebanking@washtrust.com >

Date: Fri, Feb 10, 2023, 9:11 AM

Subject: Washington Trust PayltNow P2P payment to George Washington was created

To: Senders Email Address

Dear Senders Name

This notification is to confirm that you just set up a \$1.00 P2P Payment to be sent to George Washington.

If you did not initiate this transaction, please contact us immediately for further instructions.

Sincerely,

Washington Trust

WHEN WILL THE MONEY BE SENT AND RECEIVED

The recipient has 10 days to accept the payment, or it will automatically be canceled. Both the sender and the recipient will be notified that the payment is still pending on the 5th day and a cancellation notification will be sent on the 10th day.

Please note that payments will not process on weekends or federal holidays.

Funds will be removed from your WTC account the next business day after the recipient completes the acceptance process. Once the recipient receives notification and accepts the transfer, the funds will be deposited into their account within one to two business days.

Please note that the cut-off time is 4:00 PM ET. Any payment initiated and/or accepted after 4:00 PM ET Monday through Friday will be considered the next business day.

It is always important to keep track of all your scheduled/pending payments that might affect the available balance on your account, including any outstanding check that you may have written. If on the day the recipient accepts the funds you do not have sufficient funds in your account, the payment will NOT process.

HOW DO YOU KNOW THE RECEIPIENT HAS ACCEPTED A PAYMENT?

The sender will receive an email stating that the payment has been sent. Please note that the notification is not "real-time" and is sent the evening on the day the recipient accepts it.

Sample Email:

From: WashTrust Online Banking wtconlinebanking@washtrust.com
Date: Mon, Feb 10,2023, 7:36 PM

Subject: Washington Trust PayltNo P2P Payment to George Washington was sent

To: <senders email address>

Dear <Senders Name>

Your \$1.00 P2P payment to George Washington was sent from your Washington Trust account on 02/10/2023.

The receiving Financial Institution should post the deposit within a day or two.

Sincerely,

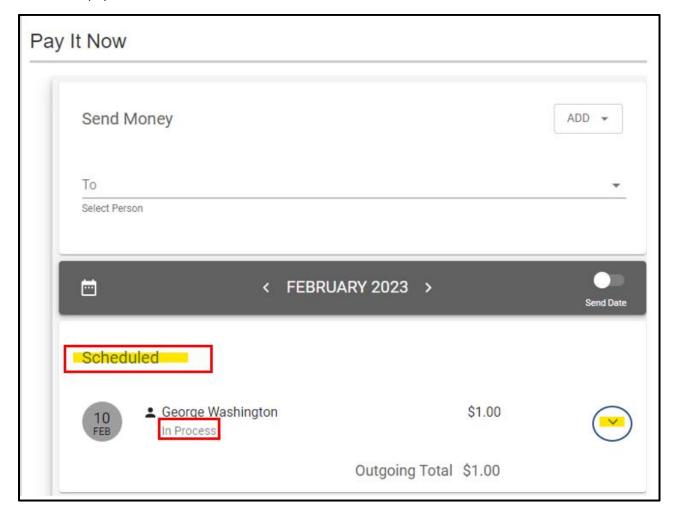
Washington Trust

DELETEING A PAYMENT

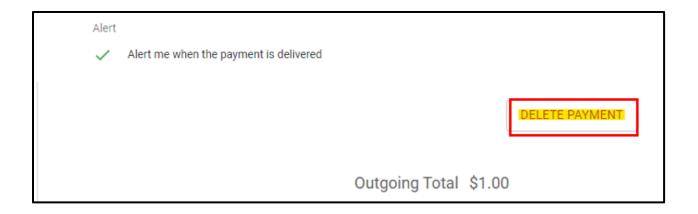
You can only delete a payment if the recipient <u>has not accepted it</u>. Once the recipient accepts the payment, you are no longer able to make any changes or "call the payment back".

If you made an error and need to make changes to a payment that has <u>not been accepted</u>, you will need to **delete** the payment and reschedule it. It is very important that you are only sending money to people that you know.

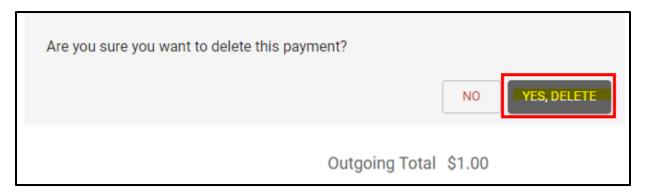
To delete a payment, click on the down arrow in the scheduled box



The details of the payment will display. Scroll to the bottom and click Delete Payment



A message will display asking to confirm the deletion of the payment. Click Yes, Delete



If the recipient has already accepted the payment, you will not be able to delete it. The following message will display

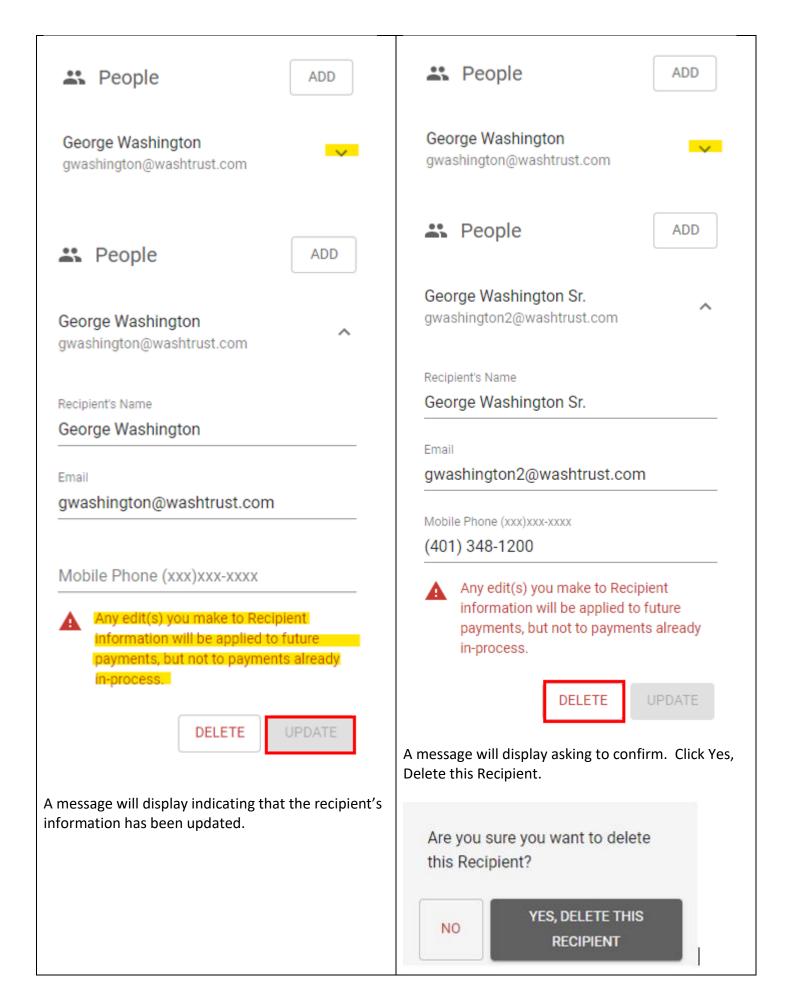


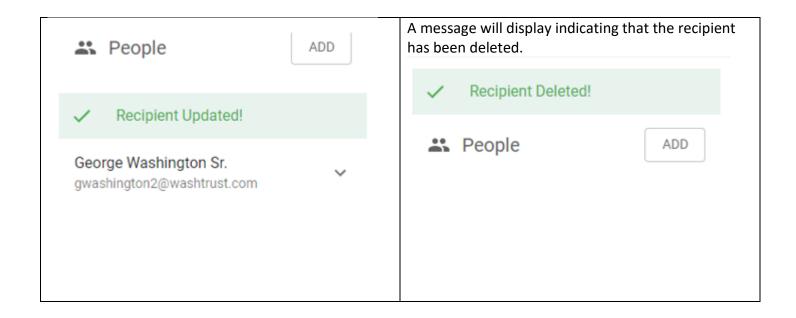
We are unable to process your request. Please try again.

DELETING OR UPDATING A RECIPIENT'S INFORMATION

To delete or update a person, follow the steps outlined below. Please note that any changes made to the person will only apply to future payments and not any payments that are currently scheduled. Note: if you are trying to update a recipient's information who has not yet accepted a payment, please follow the delete a payments steps outlined above.

TO UPDATE A RECIPIENT	TO DELETE A RECIPIENT
To Update a recipient, click on the down arrow next to their name and simply make the changes you need to make and click Update.	To Delete a recipient, click on the down arrow next to their name and simply click Delete



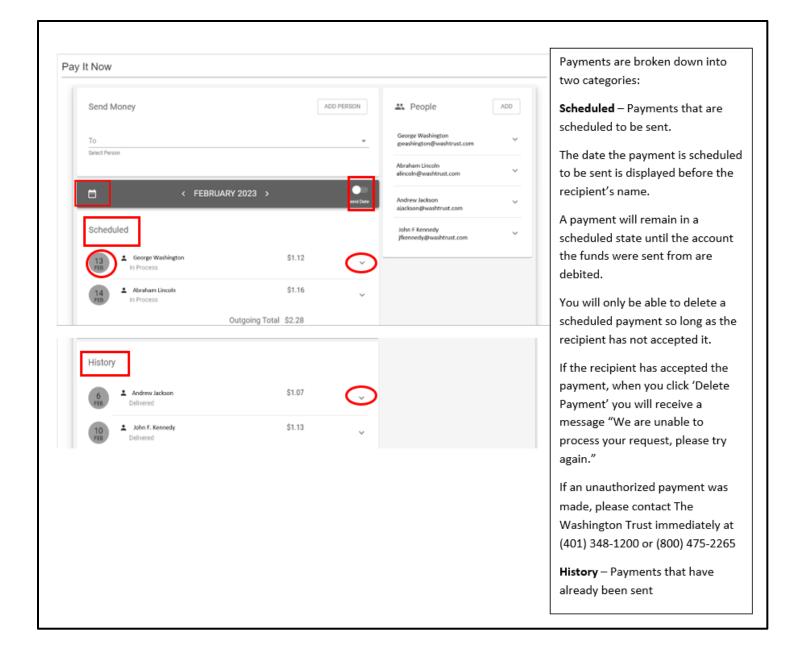


REVIEWING SCHEDULED & PROCESSED PAYMENTS

To keep track of what payments you have scheduled, click on the icon with three dots and three lines to expand the calendar. The amounts of any payments you have scheduled will appear in the calendar for the day(s) that you have them scheduled and a total for that month will display along the bottom. You can double-click on any day in the calendar that has a payment to review that payment.

It is always important to keep track of all scheduled/pending payments that might affect the available balance on your account, including any outstanding check that you may have written.

If on the day the recipient accepts the funds you do not have sufficient funds in your account, the payment will NOT process.



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It is always important to keep track of all scheduled/pending payments that might affect the available balance on your account including any outstanding check that you may have written. If on the day the recipient accepts the funds and you do not have sufficient funds in your account, the payment will NOT process.

You can look at past payments and/or future dated payments by clicking the back or forward arrows in the calendar header.

