

Getting Started with Tap2Local™

Tap2Local is a convenient and secure solution that allows business account holders and sole proprietors to accept card payments directly through the [your app name here] mobile banking app, eliminating the need for extra hardware. This service allows account holders to:

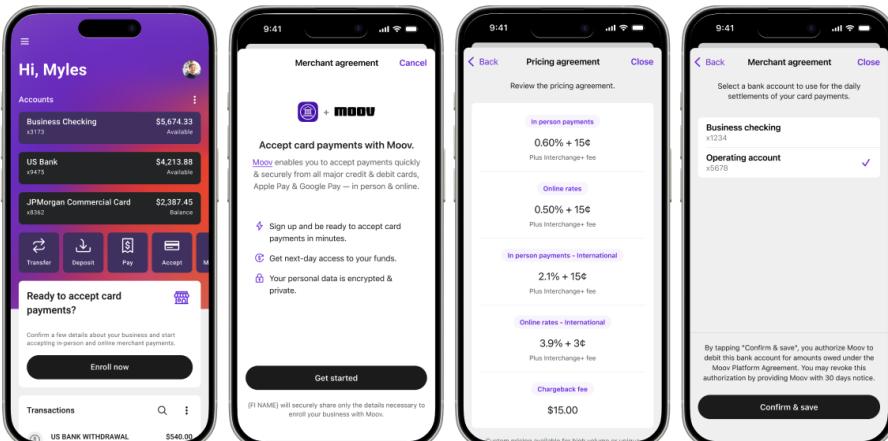
- Accept **tap-to-pay** from physical and virtual cards
- Generate **secure payment links** for remote transactions
- Display **QR codes** for quick, in-person customer payments

Enroll in Tap2Local

Account holders can enroll to accept card payments directly through the [your app name here] mobile banking app, by following a few easy steps:

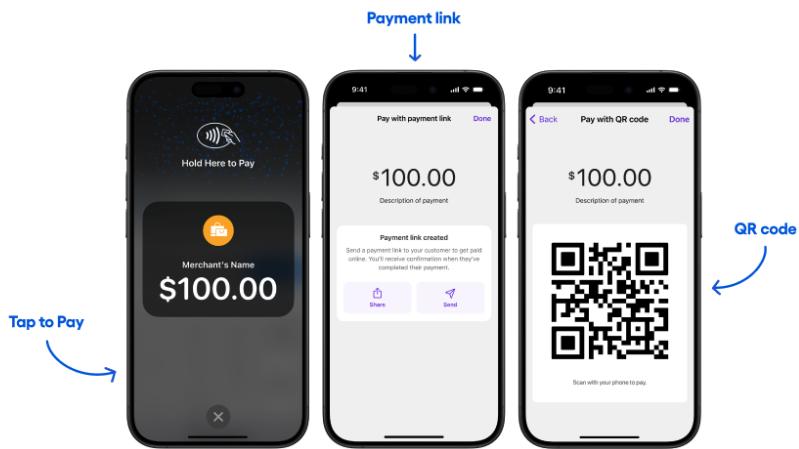
1. Locate the Tap2Local sign-up option within the app and tap **Enroll now**.
2. Read the disclosures provided by Moov, and if prepared to continue, tap **Get started**.
3. Add general details about your business.
4. Review the provided pricing agreement.
5. Select the account you wish to receive your daily settlements into, and tap **Continue & save**.
6. Once approved, you will be issued a unique merchant identifier, which enables you to begin accepting payments.

Note: Approximately 65-70% of businesses will receive instant approval and can start taking payments immediately.



Accept Payments

Once enrolled, the mobile banking app transforms your smartphone into a contactless Point-of-Sale (POS) device, allowing you to accept payments from debit cards, credit cards, Apple Pay, Google Pay, and more.



Tap to Pay

To accept a card-present payment:

1. Open the Tap2Local feature in the [your app name here] mobile banking app.
2. Enter the payment amount, add a description, and tap **Continue**.
3. Select **Tap to Pay on iPhone/Tap to Pay on Android** to receive payment in person.
4. Have the customer tap their physical or mobile card on your compatible smartphone device.
5. A payment complete screen appears once the payment has processed successfully.

Tap **Email receipt** if the customer wishes to receive a receipt for the transaction.

Payment Link

To facilitate online or remote payment:

1. Open the Tap2Local feature in the [your app name here] mobile banking app.
2. Enter the payment amount, add a description, and tap **Continue**.
3. Select **Payment link** to share an online payment link the customer can use to make their payment online.
4. Send the link to your customer (via email, text, etc.) to complete the online payment.

QR Code

To accept a payment using a QR code:

1. Open the Tap2Local feature in the [your app name here] mobile banking app.
2. Enter the payment amount, add a description, and tap **Continue**.
3. Select **QR code** to generate a shareable QR code the customer can use to make their payment.

4. The customer can scan the code (either in-person or from an online display) to instantly complete their payment.

Merchant Overview

The merchant overview feature provides a real-time snapshot of your business activity. To review transactions:

1. Go to the [your app name here] mobile banking app menu and tap **Merchant**.
2. The merchant overview allows you to view revenue, review a detailed history of all transactions processed, and initiate a new payment transaction.
3. To review a specific transaction, locate it in the history and tap it to open the *Payment detail*.

Create Refund

In the event that a partial or full refund is necessary:

1. Go to the [your app name here] mobile banking app menu and tap **Merchant**.
2. Locate the transaction in the history and tap to review.
3. Tap **Create refund**.
4. Use the toggle to select full refund or partial refund, and tap **Submit**.

Once the refund has been processed, a notation will appear in the merchant overview and the payment detail for the transaction.

Disputes

Merchants can manage customer disputes directly in the [your app name here] mobile banking app by either accepting liability or submitting evidence against the dispute.

1. From the Merchant overview, click the menu on the right side of the screen (the circle with three ellipses) and tap **Disputes**.
2. A list of active and completed disputes displays.
3. Tap on the transaction in question to view more details.
4. Based on your financial institutions policies and procedures, select either **Accept dispute** or **Submit evidence**.



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