

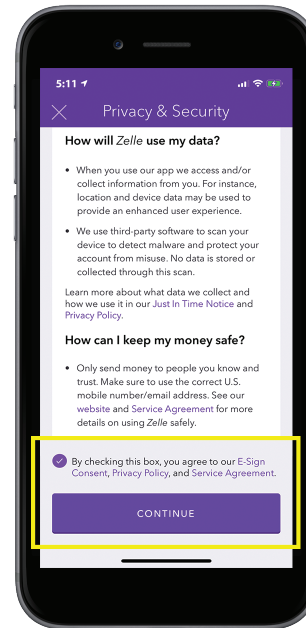
How to Receive Funds from Zelle, using your Kinecta Debit Card

Please note: while you are able to receive funds to your Kinecta debit card, you cannot send funds using Zelle at this time. Likewise, the person you request funds from must be a current participant with a Zelle partner bank.

If you currently have a Zelle account, please skip to Section II to add your Kinecta account or to Section III to Request Funds.

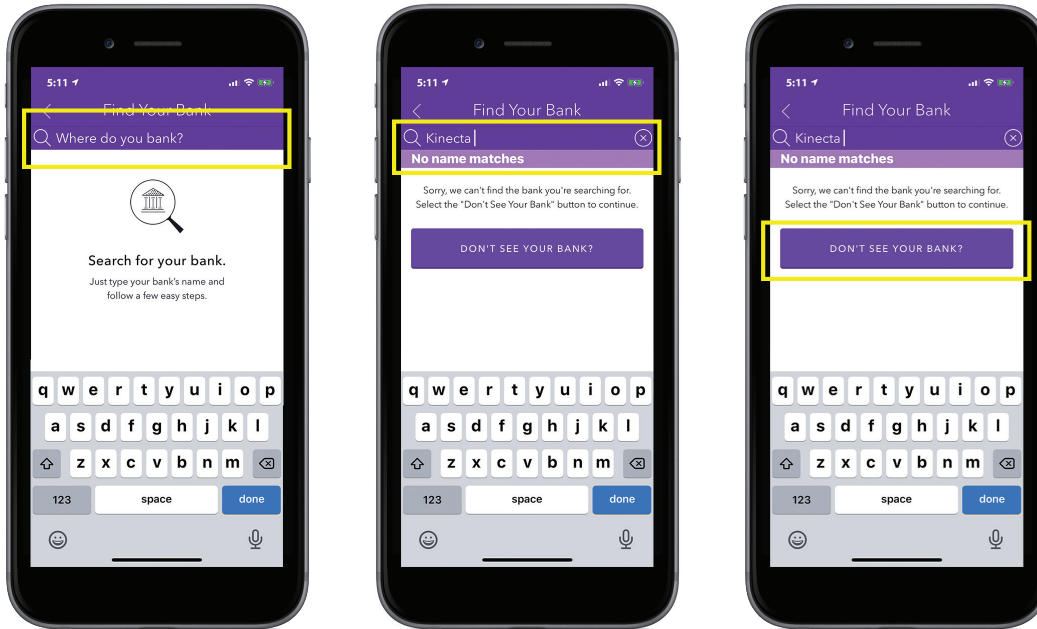
I. Set-Up a Zelle Account

1. Download the Zelle app from the mobile app store, then tap to open Zelle.
 - a. Tap Get Started to create your Zelle account
 - b. Enter your Phone Number and Continue
 - c. Review Privacy & Security Disclosures and check the box at the bottom to agree and Continue



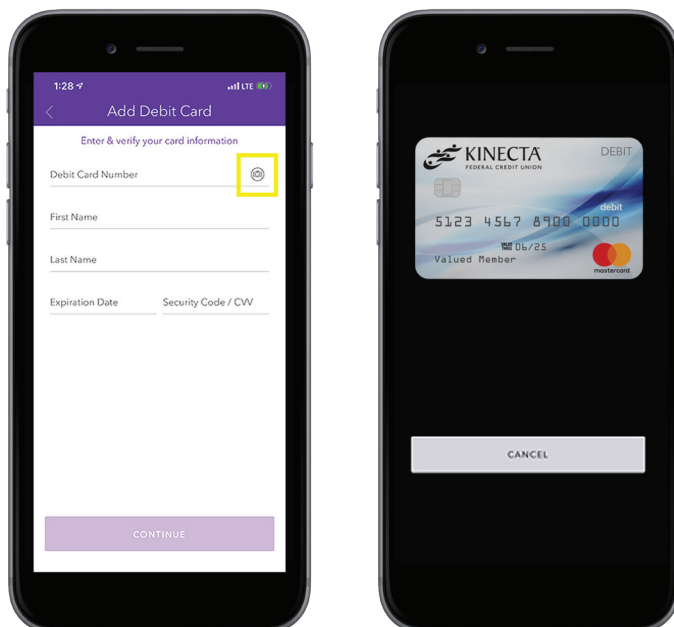
2. You will be prompted to search for your bank.

- a. Type Kinecta and you will receive “No name matches”
- b. Tap “DON’T SEE YOUR BANK?”



3. Enter & verify your card information

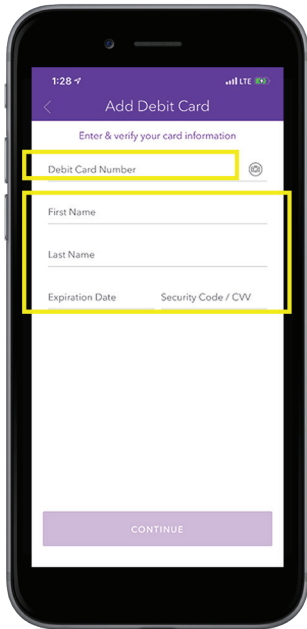
- a. Tap the camera icon next to the debit card number field to allow your device to read the card number, avoiding manual entry
- b. First Name, Last Name, Expiration Date and Security Code/CVV (found on the back of your debit card)



OR

c. Enter Debit Card Number

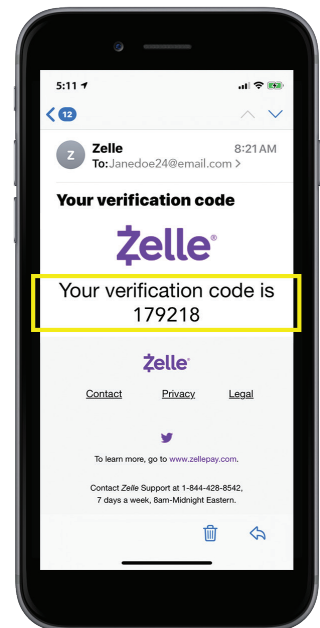
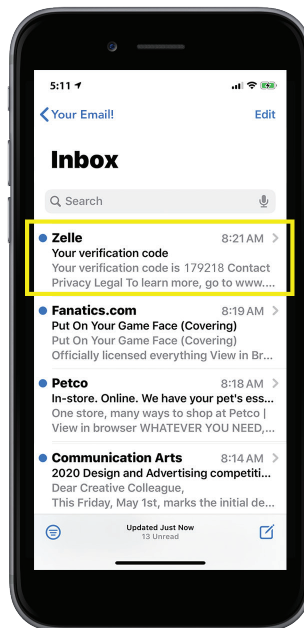
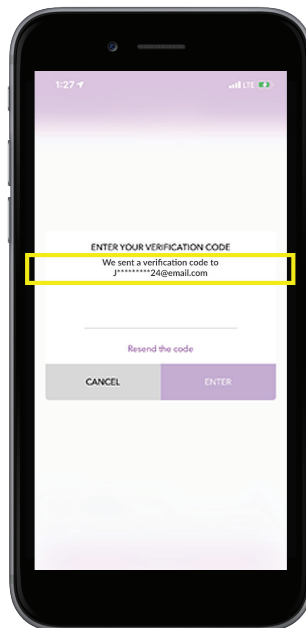
d. First Name, Last Name, Expiration Date and Security Code/CVV (found on the back of your debit card)

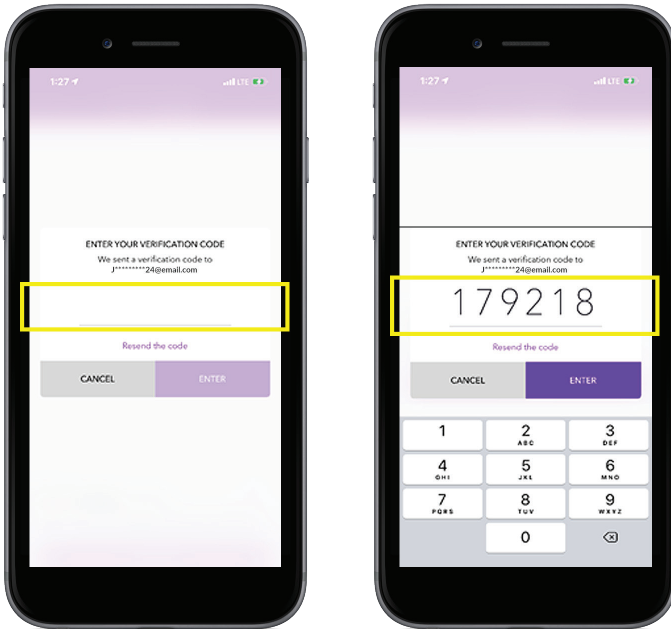


4. Enter email address and tap continue

a. Check your email and retrieve your verification code

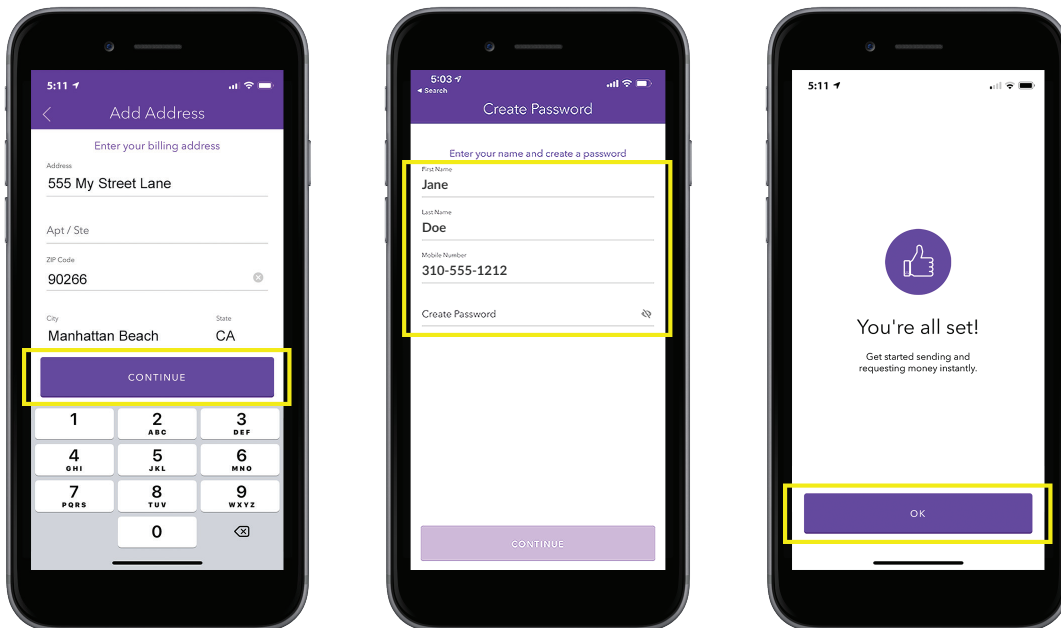
b. Enter your verification code and press Enter to continue





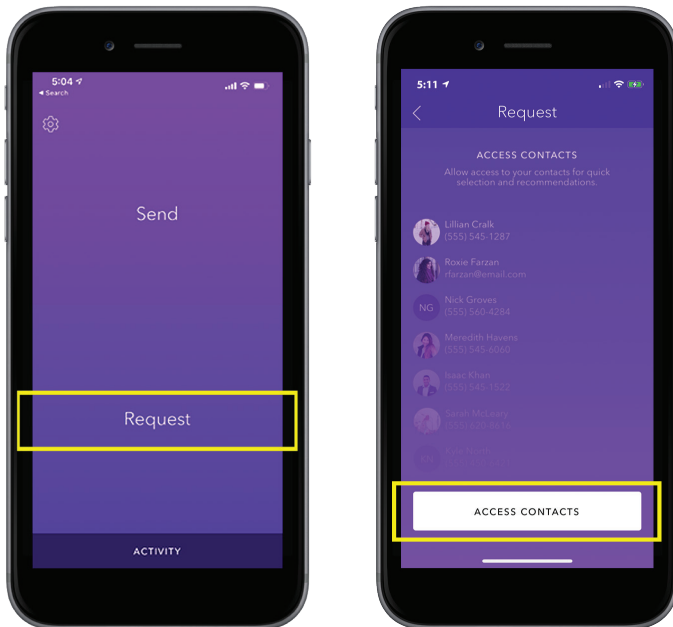
5. Add Address

- a. Add your Billing Address
- b. Add First & Last Name
- c. Add Mobile Number
- d. Create your Password



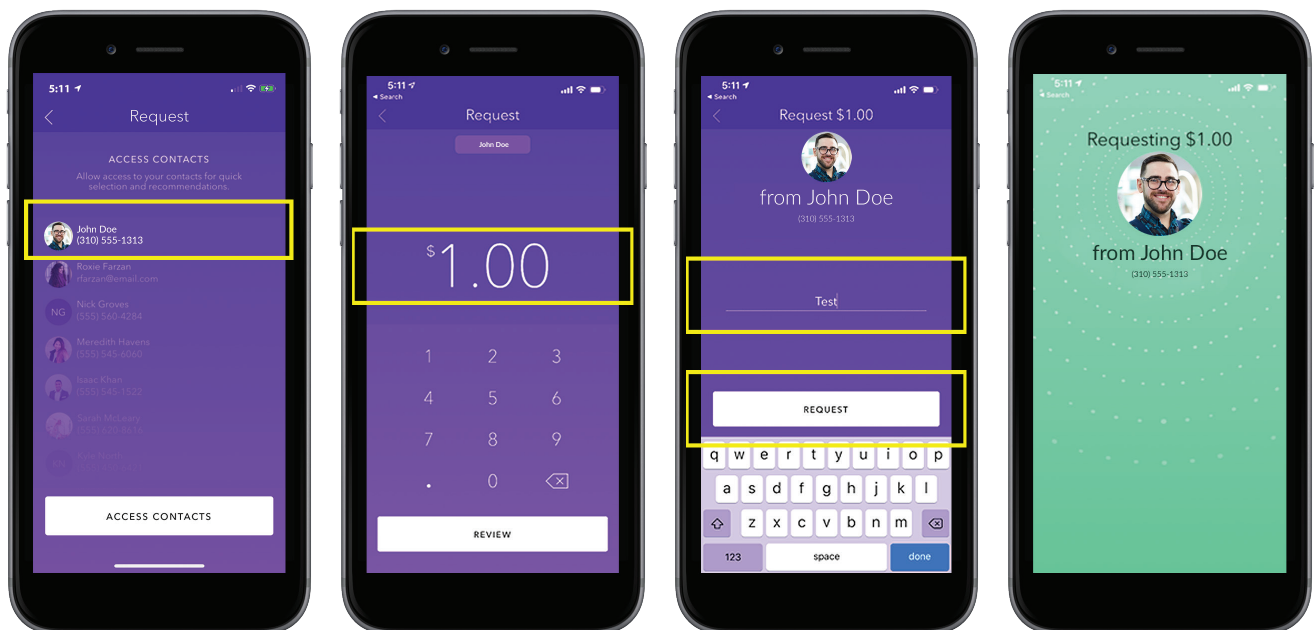
6. Tap Request to request funds (please note: sending funds is not currently available)

7. Your Contacts will be displayed



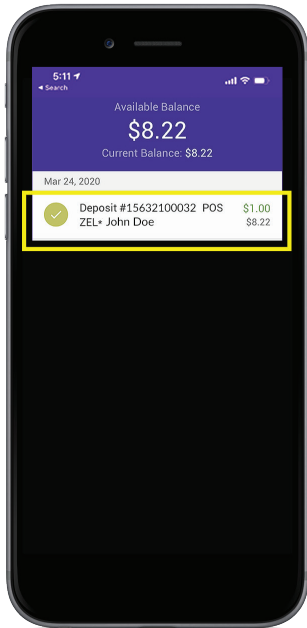
8. Select contact from whom you are requesting funds

- a. Add a brief note
- b. Enter amount requested
- c. Tap request to send



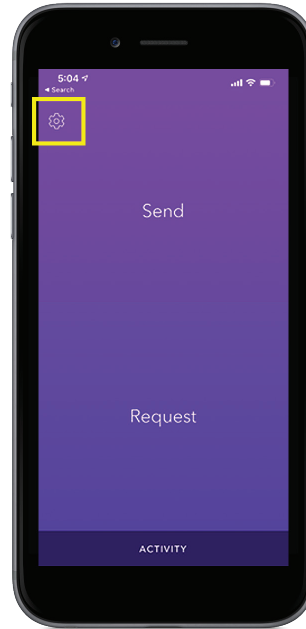
9. Requestee will receive a text requesting the funds

Once they accept the request, the funds will immediately appear in your Kinecta account.
(Please note: Requestee must be a current participant with a Zelle partner bank)



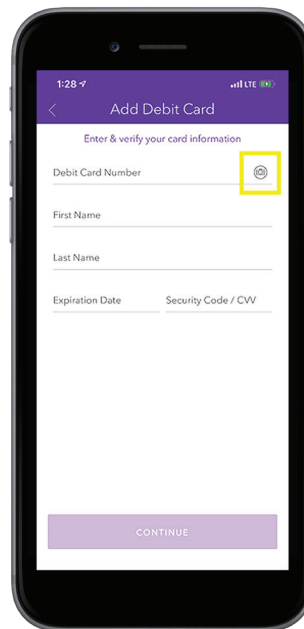
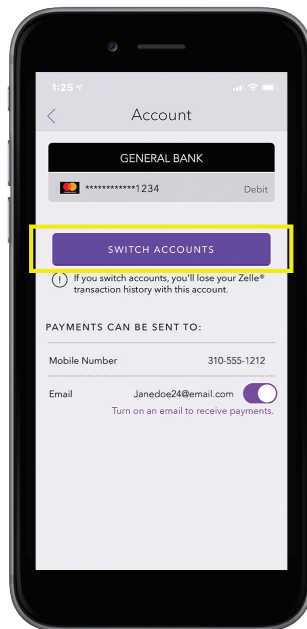
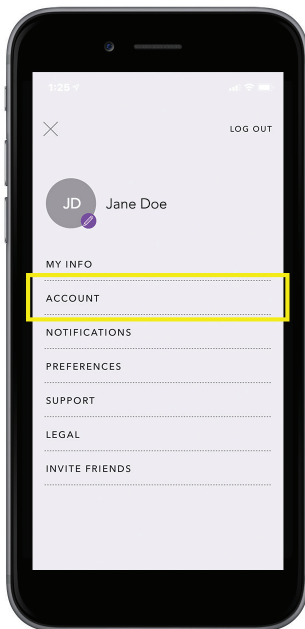
II. Add your Kinecta Debit Card to your existing Zelle account

1. Open Zelle App
2. Tap Settings icon in top left-hand corner



3. Tap Switch Accounts

- a. Enter & verify your card information
- b. Tap the camera icon next to the debit card number field to allow your device to read the card number, avoiding manual entry.
- c. First Name, Last Name, Expiration Date and Security Code/CVV (found on the back of your debit card)

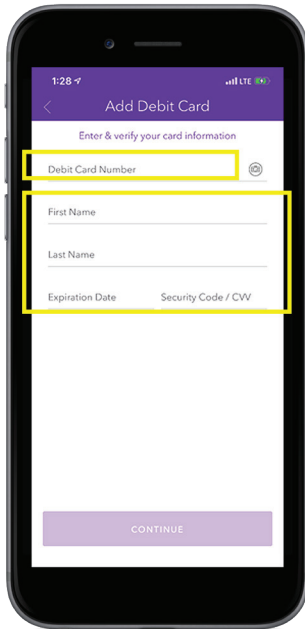


OR

d. Enter Debit Card Number

e. First Name, Last Name, Expiration Date and Security Code/CVV (found on the back of your debit card)

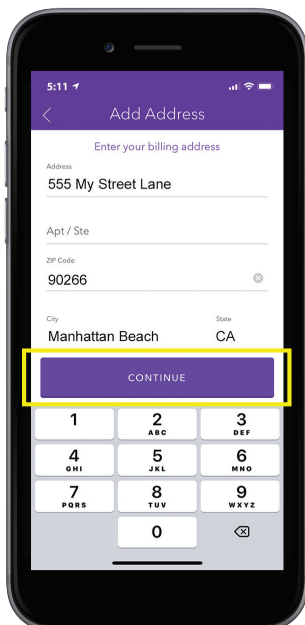
f. Tap Continue



4. Add Address

a. Add your Billing Address

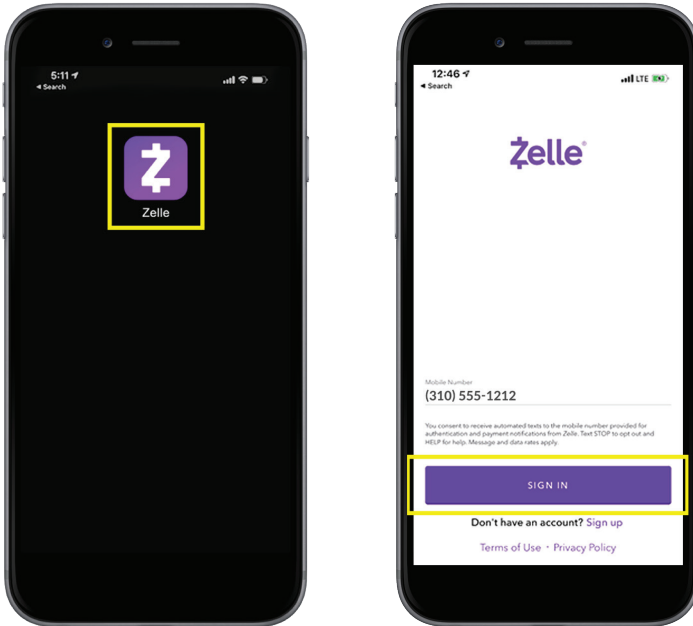
b. Tap Continue



III. Receive funds from Zelle

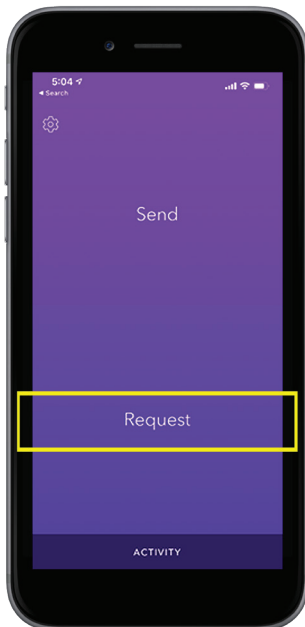
1. Open Zelle App

- a. Your phone number will be prepopulated
- b. Verify number and tap Sign In

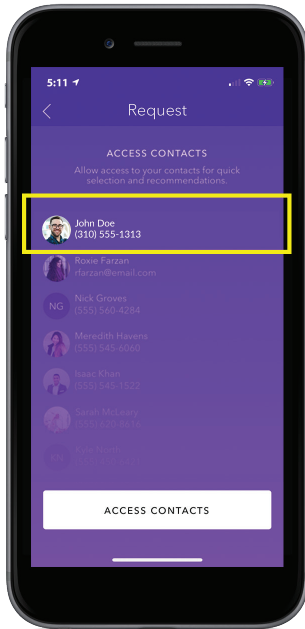


2. Tap Request to request funds

(please note: sending funds is not currently available)

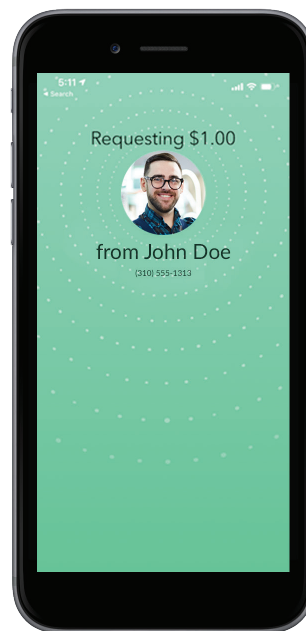
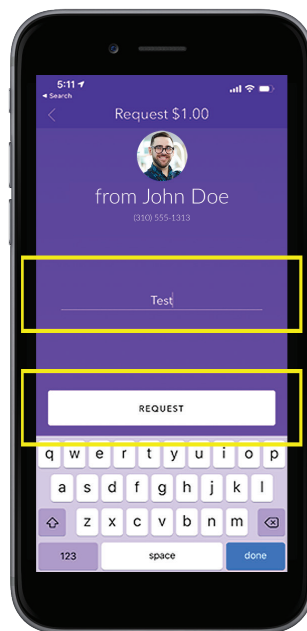
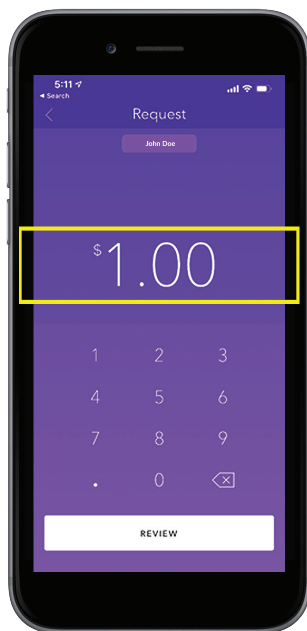


3. Your Contacts will be displayed



4. Select contact from whom you are requesting funds

- a. Add a brief note
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