Brenham National Bank is offering a new service called **People Pay**

Following are highlights of the system and how it works:

- Any Customer with a BNB MasterCard debit card can send money via **People Pay** to anyone who has a debit card or checking account at ANY financial institution.
- The transaction can be initiated on your PC via the internet, or on your smartphone.
- All you (Sender) need to know is the email address or mobile phone number of the person to whom you are sending the money (Receiver).
- The Sender can send any amount that is within their Debit Card Point of Sale daily limits.
- There is no enrollment process or waiting period; however you may register to make the process even simpler.
- The Sender authenticates the transaction by entering their debit card PIN using the online PIN pad.
- If the Receiver chooses to receive the funds via their debit card, transactions are completed real time within seconds.
- If the Receiver chooses to receive the funds to their bank account it will typically be received in 1-2 business days via the ACH system.
- A $1.00 fee is charged to the Sender for each transaction sent.
People Pay FAQs

**HOW DOES People Pay WORK?**

People Pay utilizes a technology called PaySecure®. It allows BNB customers to safely send money online using their Brenham National Bank Debit Card and the (PIN) which applies to that card.

1. You can send money to anyone you wish, your children in school, your babysitter, your lawn mowing service, or your friends. They can receive the money instantly if they use their Debit Card or typically the next business day if they use a checking account.

2. To start using the service just follow our link to the “Send Money” screen and enter your name, email, who you want to send money to, and your BNB Debit Card number.

3. A BNB-branded “PIN pad” will appear with scrambled numbers.

4. Use the mouse on a PC or touch on a smartphone to enter the first PIN digit and then the numbers are scrambled again each time before you enter the next digit.

The transaction proceeds and is processed as normal and debits your checking account. The person you sent the money to will receive either an email (if you used an email address) or an SMS text message (if you used a mobile phone number) letting them know you sent them money!

**I CAN USE MY DEBIT CARD ONLINE NOW, SO HOW IS INTERNET PIN DEBIT DIFFERENT?**

True, you can use your debit card to do online signature (or “credit”) transactions today. The difference is that now you will use your debit card and enter your PIN. Using your PIN provides an additional layer of security to your transaction.

**WILL I NEED TO APPLY FOR A NEW CARD OR PIN OR ENROLL IN A SERVICE TO USE MY PIN TO SEND MONEY WITH People Pay?**

No, you only need your existing BNB Debit Card and PIN. Nothing else. There is no enrollment required. There is no redirection to another website for payment. There are no downloads.
WHAT IF I ENTER THE WRONG PIN or CAN’T REMEMBER MY PIN?
You are allowed one additional attempt to enter your PIN correctly. If you can’t remember your PIN, please bring your Debit Card to one of our locations and we will RE-PIN it to one of your choosing.

IS IT SECURE TO USE PIN DEBIT ONLINE?
Each time you use your PIN online through People Pay, the PIN is encrypted so that it never travels across payment channels as your actual, numerical PIN. Additionally, People Pay requires PIN entry by mouse or touch, your PIN cannot be entered by typing the numbers on the keyboard. This security feature will help keep the transaction secure in case your computer is infected with viruses or malware that track keystrokes.

IS THERE A COST TO USE THIS SERVICE?
There is a $1.00 user fee applied only to the send transaction. The recipient receives the full amount you request during the send transaction.

WHAT IF I HAVE QUESTIONS ABOUT MY People Pay TRANSACTION, WHO CAN I CONTACT?
Call BNB Customer Service at 979-836-4571 or Toll Free 888-292-4571.

HOW DO I KNOW THIS IS A BNB PIN PAD AND NOT A PHISHING SCHEME?
The “PIN Pad” display appears after entering your debit card number. Text on the PIN Pad briefly explains how the graphical PIN pad works. The PIN Pad opens in front of the People Pay page which is “greyed out” in the background. There is no redirection to another site or “pop-up.” You’ll still be able to see your cardholder information behind the PIN Pad.

1. The PIN Pad is branded with the BNB logo and the background matches the BNB Debit Card Bluebonnet picture. (You may have a different BNB card design.)

2. The last four digits of the card number will show on the PIN pad (preceded by 12 x’s). The Pulse network logo is on the bottom right of the PIN pad (this matches the network logo on the back of your card.). The PaySecure logo is on the top right of the PIN pad.
DO PAYMENTS SENT EXPIRE?
Yes, if the recipient does not claim the funds in 15 days, the funds are returned to your (the sender’s) account.

ARE FUNDS REMOVED FROM MY ACCOUNT IMMEDIATELY?
Yes, the send transaction is similar to a withdrawal from the ATM. This enables the funds to be received by the recipient immediately.

WHAT HAPPENS I REGISTER AND I FORGET MY USER NAME OR PASSWORD?
Your user name is based on your email address. If you forget your password just go to the People Pay website and select the “Forgot My Password” command. A new password will be sent to your registered email address. You will be asked to change that password when you sign in.

GET STARTED INSTRUCTIONS ON NEXT PAGE.
INSTRUCTIONS
HOW DO I GET STARTED?

1. When you open the browser on your smartphone, tablet or PC go to brenham.payzur.com and a BNB screen should appear. The URL brenham.payzur.com is shown at the top. If you are using a PC the display will be slightly different.

The following choices are also displayed on the smartphone:

**Log In** – If you have previously registered.

**Register** – If you want to register to make future transactions faster.

**Send Money** - If you want to send money without logging in.
2. If you select **Send Money** the screen on the left will appear asking your Name and email address and also either the email address or the Mobile # of the person to whom you are sending money. The screen on the right shows the screen with data. Once the data is correct touch **Next**.
3. The screen below, on the left, appears after you touch the **Next** button. It asks for the amount you want to transfer and your 16 digit BNB Debit Card number. Use the drop down menus to enter the Debit Card expiration date. If you want you may enter the purpose of the payment or any other info on the Memo line.

Click on **[i]** to read the Terms of Service. Click on the X to close the Terms. Then if you agree to the “Terms”, touch the “I accept the terms of service” box. The screen on the right below shows data in the fields awaiting the “I accept the terms of service” being touched. When you are satisfied the data is correct touch **Next**.
4. The PIN pad will display so that you can enter your PIN. Touch the first PIN number, wait for the PIN pad to scramble the numbers, touch the second PIN number, etc. until all 4 PIN numbers have been touched. Then touch **SUBMIT**.
5. After the transaction has been sent you will get a Transfer Completed screen and the system will ask you if you want to Register.

6. The Sender receives this confirmation email:

Dear Sender Name,
$10.00 has been sent securely to Recipient Name for Lunch... via Brenham National Bank’s People Pay.

People Pay is a service offered by BRENHAM NATIONAL BANK that allows you to securely send and receive electronic payments using a Brenham National Bank debit card either online or with any internet enabled mobile device.

Note: This mailbox does not receive emails. Please do not reply.
7. When you receive money, you will receive either an email or a Text Message depending on whether the Sender sent the money to your email address or to your mobile phone number. Email example shown below:

![Email Example]

Dear Sender Name, 
$10.00 has been sent securely to Recipient Name for Lunch via Brenham National Bank’s People Pay.

People Pay is a service offered by BRENHAM NATIONAL BANK that allows you to securely send and receive electronic payments using a Brenham National Bank debit card either online or with any internet enabled mobile device.

Note: This mailbox does not receive emails. Please do not reply.

8. Or the Receiver will receive the text shown here if the money is sent to a mobile phone number.

9. Click on the link in either the email or the text message and the Receive Money window will open. Enter the data and click on Submit. You can either enter a Debit Card # (for immediate credit) or Checking Account Information (which uses the ACH system and takes 1-2 business days).
10. If you want to register, the registration screen looks like this and asks for the information shown below:

Top Part of Register Screen

Bottom Part of Register Screen

11. After you have registered, just go to the URL: brenham.payzur.com and log in the next time you want to send money quickly and securely. If you do not know your password, you will need to go to the above address on a PC and click on the “Forgot your password?” link. Follow the instructions on that screen to get your password reset through your email.