

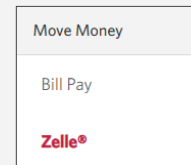


CIBC US Digital Banking: Zelle®

You can conveniently pay or request money to and from other people through your CIBC Bank USA digital banking platform.

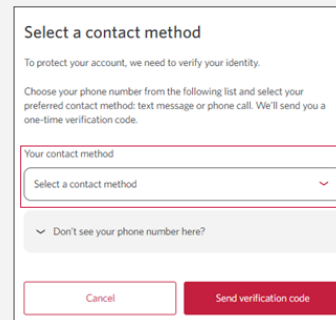
1 Log in to your CIBC US Digital Bank account

2 Select Zelle® from the Move Money menu on the left of the home page

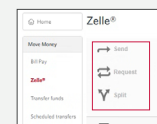


3 Conduct the identity verification by selecting your contact method and clicking Send verification code

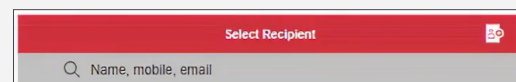
Retrieve the verification code and complete the identity verification



4 From the Zelle® page you can select to Send, Request or Split payments to contacts



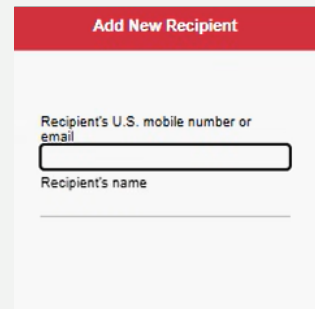
5 Select the Recipient or person you are requesting funds from by selecting the person from your previous contacts in the menu or add a new Recipient by clicking the person icon on the right



6 1. Adding a New Recipient

Enter the Recipient's US mobile phone number or email address and their name

2. Click Add and continue at the bottom of the page

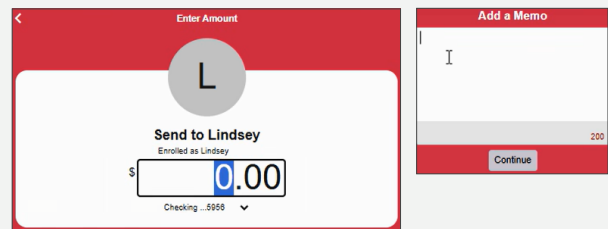


7 You are prompted to confirm the email and mobile number provided are correct

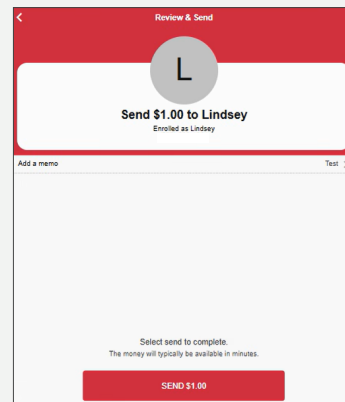


8 Enter the amount you're sending to the Recipient

Add a memo for the Recipient if you choose

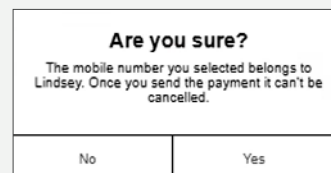


9 Review transaction and click Send at the bottom of the page



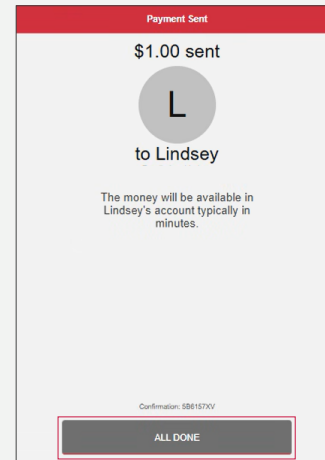
10 You are prompted to confirm the transaction

Click Yes or No



- 11 You will receive a confirmation that the payment was sent

Click ALL DONE at the bottom of the screen

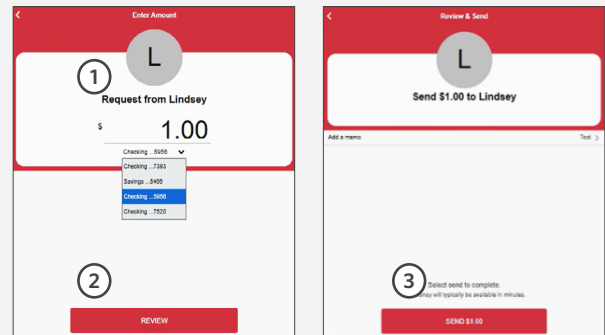


- 12 1. To request funds, select Request from the Zelle® home page, then select the Recipient or add a Recipient as you would in step 6

Enter the amount you are requesting

Select the account you want the funds to be transferred to

2. Click Review at the bottom of the screen
3. Click Request at the bottom of the Review and Request screen to finalize the request
4. Click ALL DONE at the bottom of the confirmation screen



- 13 To split funds, select Split then select the Recipient or add a recipient as you would in step 6

Enter the amount you splitting

Enter the amount each person is responsible for paying

Add a memo if you choose

Click Review at the bottom of the screen

