

View of the TigerPay Payment Section in Supplier Registration

This is a snapshot of what the supplier (**an individual**) sees in the Payment Section of the Supplier Registration process.

1. Step 4 of the Registration Process is “Payment Information”. The supplier (individual) clicks “Add Payment Information”

The screenshot shows the 'Payment Information' section of the Clemson University Supplier Portal. The page title is 'CLEMSON buyWays'. The left sidebar shows the registration progress: '3 of 4 Steps Complete', with 'Payment Information' selected. The main content area is titled 'Payment Information' and contains the following text: 'Information on this page is used to determine how you will receive payment. All individuals (registering with a SSN) must use TigerPay. Click here to register with TigerPay. You will be directed to the Zelle/clearXchange® website to enroll for electronic payment. All International Registrants must provide wire information. SELECT ONLY ONE PAYMENT TYPE. Required Information At least one payment type is required to complete this section. No payment information has been entered. Add Payment Information (button). Additional Questions Click here to confirm that you agree to receive TigerPay. By clicking on the TigerPAY link below, you are agreeing to receive payment through TigerPAY, you are agreeing to register with Bank of America, and you are agreeing to keep your email updated. Navigation buttons: Previous, Next, Save Changes.

2. The supplier (an individual) add the payment title (ex. Main Account, Me or whatever you'd like), your electronic remittance email address and currency. Save Changes.

The screenshot shows the 'Add Payment Information' modal form. The form fields are: Payment Title (required), Payment Type (TigerPay (TigerPay)), Electronic Remittance Email (required), Currency (dropdown), and Active (radio buttons for Yes/No). A 'Save Changes' button is visible at the bottom. A note at the bottom left states: '* Required to Complete Registration'.

- Complete the final step in the supplier registration – Certify and Submit. NOW your registration is in the approval workflow, which will take up to 3 business days. DURING this time, the individual will need to register with TigerPay.
- The supplier (individual) goes to the Payment Information step in the registration process and “clicks here to register with TigerPay” (a) or from the Supplier Information page on the Procurement website (b).

a.

The screenshot shows the 'Payment Information' page in the Clemson University buyWay\$ Supplier Portal. The page includes a navigation sidebar on the left with steps: Welcome, Individual Overview, Addresses, Contacts, Payment Information (selected), and Certify & Submit. The main content area is titled 'Payment Information' and contains instructions for payment methods. A blue arrow points to a link that says 'Click here to register with TigerPay.' Below this, there is a section for 'Required Information' and 'Additional Questions'.

b.

The screenshot shows the 'Supplier Information' page on the Clemson University Procurement website. The page features a navigation menu on the left with links: Home, Supplier Information, Terms and Conditions, Contact Us, and Inbound Freight Services. The main content area is titled 'Supplier Information' and contains an 'Important Notice' and several sections: 'About PBS', 'Doing Business With Clemson', 'Bidding', 'Payments', 'Payment Terms', 'Payment Methods', and 'Policies'.

5. The individual is directed to the Zelle landing page.

The screenshot displays a vertical list of bank logos, each with a right-pointing chevron icon. The banks listed are: Frost (with subtext 'BANKING INVESTMENTS INSURANCE'), Morgan Stanley, PNC, SunTrust, TD Bank (with subtext 'America's Most Convenient Bank®'), usbank., USAA®, and WELLS FARGO. Below the logos is a section titled 'Questions?' with an upward-pointing chevron. This section contains five expandable items, each with a downward-pointing chevron: 'Why have I come to this page?', 'What is clearXchange?', 'Is clearXchange secure?', 'Why do I need to register?', and 'What should I do to learn more?' (with an upward-pointing chevron).

 **Frost** BANKING INVESTMENTS INSURANCE >

Morgan Stanley >

 **PNC** >

 **SUNTRUST** >

 **TD Bank** America's Most Convenient Bank® >

 **usbank.** >

 **USAA**® >

WELLS FARGO >

 **My bank isn't listed** >

Questions? ^

Why have I come to this page? ▾

What is clearXchange? ▾

Is clearXchange secure? ▾

Why do I need to register? ▾

What should I do to learn more? ▲

6. In this example, the individual's bank is Wells Fargo. The individual will click on the Wells Fargo link and be directed to the Wells Fargo sign up page. Click "Go to Wells Fargo"

CLEARXCHANGE™

Sign Up at Wells Fargo

Great news, you bank with one of our partner banks! Since you bank with Wells Fargo, click on 'Go to Wells Fargo' to go to Wells Fargo to sign up. If you don't bank with Wells Fargo, click Cancel to return to the previous page and select your bank.

By selecting 'Go to Wells Fargo', you will be taken to a website that will offer a different privacy and information security policy. clearXchange is not responsible for and does not endorse the products, services or website content that is offered or expressed on other websites.

You can select Cancel if you choose not to continue to this website.

[GO TO WELLS FARGO](#) or [Cancel](#)

© 2017 clearXchange. All rights reserved.



[ABOUT SSL CERTIFICATES](#)

7. The individual will read the agreement and click agree.

WELLS FARGO Transfer and Pay More Sign Off

[Print](#)

**ZelleSM Transfer Service Addendum to
Wells Fargo Online Access Agreement**

Effective as of July 25, 2017

En español. [Ver en español](#) Para aceptar estos términos, es necesario regresar a la versión en Inglés de este contrato.

This Addendum ("Addendum") and the Wells Fargo [Online Access Agreement](#) ("OAA") contain the terms governing your use of the ZelleSM Transfer Service (the "Transfer Service"). If we make changes to this Addendum, we will update the Addendum on the Website. We will notify you of changes following the procedures specified in the OAA. In the event of any inconsistency between this Addendum and the OAA, this Addendum will control.

Please read this Addendum carefully. By agreeing to this Addendum or using the Transfer Service, you are agreeing to the terms of this Addendum and the OAA. This Addendum and the OAA include, among other things:

- your agreement that each time you use the Transfer Service, you are authorizing and instructing us to send emails and text messages to the recipient on your behalf;
- your commitment to us that each person we send a text message or email on your behalf has given you permission for us to do so;
- your agreement that if you request money from another person using the Transfer Service it will not be for an overdue or defaulted debt, court-ordered amounts such as alimony or child support, a gambling debt, or a debt owed to someone other than you;
- our obligations to you;
- your obligations as a user of the Transfer Service;
- circumstances under which we may reverse or modify transactions or remove funds from your account;
- the ways in which we may send you notices and disclosures;
- your agreement with us to use binding arbitration for most disputes arising under this Addendum or concerning the Transfer Service and to waive the right to a trial by jury;
- your waiver of class-action rights;
- limitations on our liability to you;
- your mutual agreement with us that this Addendum will be governed by the laws of the State of South Dakota, without regard to conflict of law principles; and
- Zelle's disclaimer of warranties, limitations of Zelle's liabilities to you, and your indemnification of Zelle for your use of the Transfer Service.

Your agreement to these terms is essential to our agreement to provide the Transfer Service and our pricing of the Transfer Service.

Wells Fargo Business Online[®] | Online Security Guarantee | Privacy, Cookies, Security & Legal | Ad Choices | Contact Us | Locations | Sign Off

WELLS FARGO Transfer and Pay More Sign Off

As a condition of your use of the Transfer Service, Zelle requires you to agree to the following additional provisions.

A. Zelle's Disclaimer of Warranties

EXCEPT AS OTHERWISE PROVIDED HEREIN, AND SUBJECT TO APPLICABLE LAW, ZELLE MAKES NO EXPRESS OR IMPLIED WARRANTIES, REPRESENTATIONS OR ENDORSEMENTS WHATSOEVER WITH RESPECT TO THE TRANSFER SERVICE. ZELLE EXPRESSLY DISCLAIMS ALL WARRANTIES OF ANY KIND, EXPRESS, IMPLIED, STATUTORY OR OTHERWISE, INCLUDING, BUT NOT LIMITED TO, IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, TITLE AND NON-INFRINGEMENT, WITH REGARD TO THE TRANSFER SERVICE DESCRIBED OR PROVIDED. ZELLE DOES NOT WARRANT THAT THE TRANSFER SERVICE WILL BE UNINTERRUPTED, TIMELY, SECURE OR ERROR-FREE, OR THAT DEFECTS WILL BE CORRECTED. THE TRANSFER SERVICES ARE PROVIDED ON AN "AS IS" AND "AS AVAILABLE" BASIS.

B. Zelle's Limitation of Liability for Transfer Service

EXCEPT AS OTHERWISE PROVIDED HEREIN AND SUBJECT TO APPLICABLE LAW, IN NO EVENT WILL ZELLE, ITS OWNERS, DIRECTORS, OFFICERS, AGENTS OR PARTICIPATING FINANCIAL INSTITUTIONS BE LIABLE FOR ANY DAMAGES WHATSOEVER, INCLUDING, BUT NOT LIMITED TO ANY DIRECT, INCIDENTAL, CONSEQUENTIAL, SPECIAL, EXEMPLARY OR OTHER INDIRECT DAMAGES ARISING OUT OF (I) ANY TRANSACTION CONDUCTED THROUGH OR FACILITATED BY THE TRANSFER SERVICE; (II) ANY CLAIM ATTRIBUTABLE TO ERRORS, OMISSIONS, OR OTHER INACCURACIES IN THE SERVICES DESCRIBED OR PROVIDED, (III) UNAUTHORIZED ACCESS TO OR ALTERATION OF YOUR TRANSMISSIONS OR DATA, OR (IV) ANY OTHER MATTER RELATING TO THE SERVICES DESCRIBED OR PROVIDED, EVEN IF ZELLE HAS BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES. IF YOU ARE DISSATISFIED WITH ZELLE'S SERVICE OR WITH THE TERMS OF THIS ADDENDUM, YOUR SOLE AND EXCLUSIVE REMEDY IS TO DISCONTINUE USING THE SERVICE.

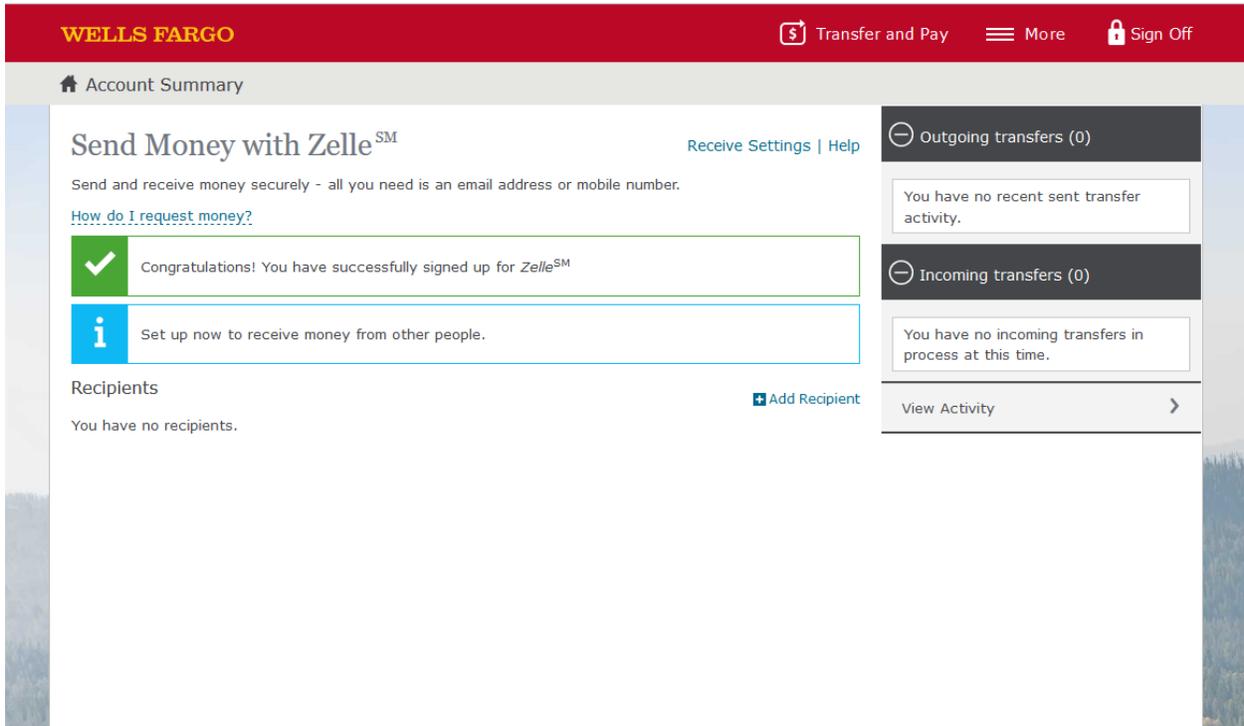
IN THOSE STATES WHERE THE EXCLUSION OR LIMITATION OF LIABILITY FOR CONSEQUENTIAL OR INCIDENTAL DAMAGES MAY NOT APPLY, ANY LIABILITY OF ZELLE, ITS OWNERS, DIRECTORS, OFFICERS AND AGENTS OR THE PARTICIPATING FINANCIAL INSTITUTIONS LIABILITY IN THOSE STATES IS LIMITED AND WARRANTIES ARE EXCLUDED TO THE GREATEST EXTENT PERMITTED BY LAW, BUT SHALL, IN NO EVENT, EXCEED ONE HUNDRED DOLLARS (\$100.00).

C. Your Indemnification of Zelle

You acknowledge and agree that you are personally responsible for your conduct while using the Transfer Service, and except as otherwise provided in this Addendum, you agree to indemnify, defend and hold harmless Zelle, its owners, directors, officers, agents and Participating Financial Institutions from and against all claims, losses, expenses, damages and costs (including, but not limited to, direct, incidental, consequential, exemplary and indirect damages), and reasonable attorneys' fees, resulting from or arising out of your use, misuse, errors, or inability to use the Transfer Service, or any violation by you of the terms of this Addendum.

Wells Fargo Business Online[®] | Online Security Guarantee | Privacy, Cookies, Security & Legal | Ad Choices | Contact Us | Locations | Sign Off

8. The individual will enter the activation code which is sent to the email address associated with the bank.



The screenshot shows the Wells Fargo Zelle account setup page. At the top, there is a red navigation bar with the Wells Fargo logo on the left and links for "Transfer and Pay", "More", and "Sign Off" on the right. Below the navigation bar is a grey header with "Account Summary" and a home icon. The main content area is titled "Send Money with ZelleSM" and includes a sub-header "Receive Settings | Help". The text below the title states "Send and receive money securely - all you need is an email address or mobile number." and provides a link "How do I request money?". There are two notification boxes: a green one with a checkmark saying "Congratulations! You have successfully signed up for ZelleSM" and a blue one with an information icon saying "Set up now to receive money from other people." Below these is a "Recipients" section with the text "You have no recipients." and an "Add Recipient" button. On the right side, there are two summary cards: "Outgoing transfers (0)" with the message "You have no recent sent transfer activity." and "Incoming transfers (0)" with the message "You have no incoming transfers in process at this time." At the bottom of the right sidebar is a "View Activity" link with a right-pointing arrow.

9. This is email the individual will receive (BOA is example) when they **have** registered their account through TigerPay and funds **were** sent to them.

 Fri 2/2/2018 11:19 AM
Bank of America Notification <payments@ealerts.bankofamerica.com>
Payment Received from Clemson University

To [REDACTED]

To ensure delivery, add payments@ealerts.bankofamerica.com to your address book.

 **Tiger Pay**

You've received a payment from Clemson University

This payment is being processed by:



[REDACTED]

As you requested, you've received the following payment via your email address:

From: Clemson University
To: [REDACTED]
Email address: [REDACTED]
Amount: \$0.10
Date sent: 02/02/2018
Confirmation number: 087dce4ae
Message: Tigerpay test#2

This payment will be automatically deposited into the account you selected for this email address. You can [sign in](#) to Online or Mobile Banking to review this payment.

If you have questions about this payment, please contact Clemson University.

10. The following is an example of an email sent when the individual did NOT register through Zelle for TigerPay prior to an invoice being created and funds being ready. She individual will need to simply click on “Register to accept payment” and be directed to the clearXchange site to select their bank and it will walk them through the steps at that point. The link to register to accept payments will expires in 14 days after receipt of the email.



You've received notice of payment from State Treasurer of South Carolina Clemson University

State Treasurer of South Carolina Clemson University is using Bank of America to process this payment



As you requested, the following payment is in process to you via your email address:

From: State Treasurer of South Carolina Clemson University
To: [REDACTED]
Email address: [REDACTED]
Amount: \$0.10
Date sent: 01/26/2018
Confirmation number: 087dce4ae
Message: Tigerpay test#2

You must register [REDACTED] to receive payment.
After registration, the funds will be deposited into the account you select for this email address.

[Register to accept payment](#)

If you have questions about this payment, please contact State Treasurer of South Carolina Clemson University.

By selecting [Register to accept payment] you will be directed to the clearXchange™ website to receive your money.
Please review clearXchange's website terms, privacy and security policies to see how they apply to you.

clearXchange is a way to send and receive money directly between almost any U.S. bank account within minutes. With just an email address or mobile phone number, you can now quickly send money to more people, regardless of where they bank.

If you're a Bank of America customer, please note the following:

Email preferences
This is a service email from Bank of America. Please note that you may receive service email in accordance with your Bank of America service agreements, whether or not you elect to receive promotional email.