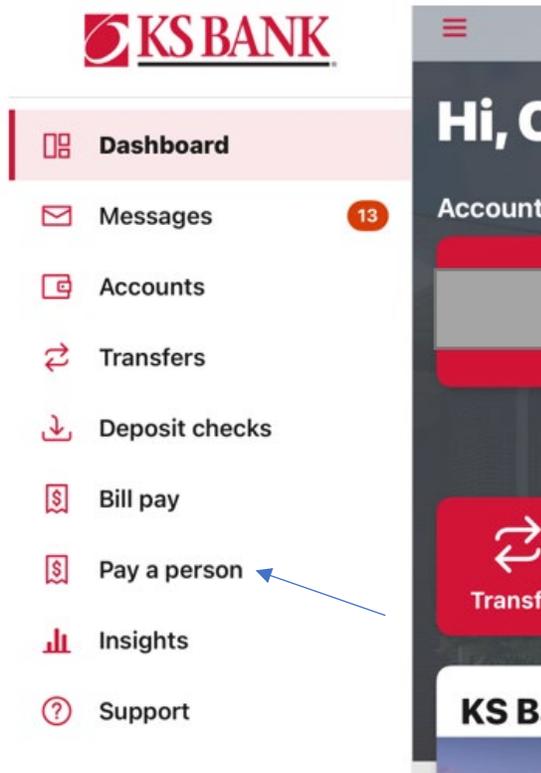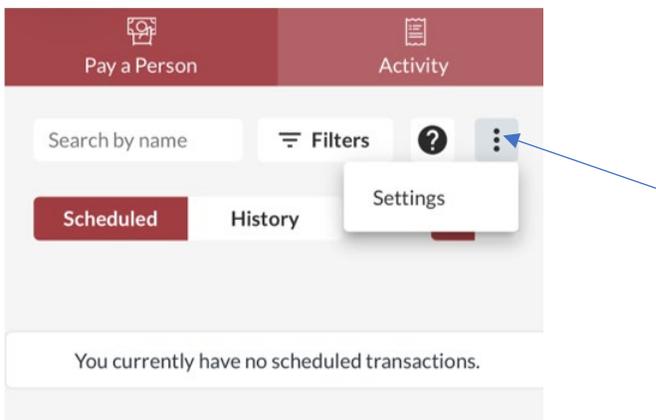# Pay A Person (P2P) Instructions

NAVIGATION

1. Sign into Online Banking or Mobile Banking, and click on *Pay a person* on the left-hand side of your menu.


2. The following screen will appear. The first time Pay a Person is used, go into *Settings* to setup your preferences for alerts by clicking on the 3 dots on the right-hand side of the screen.
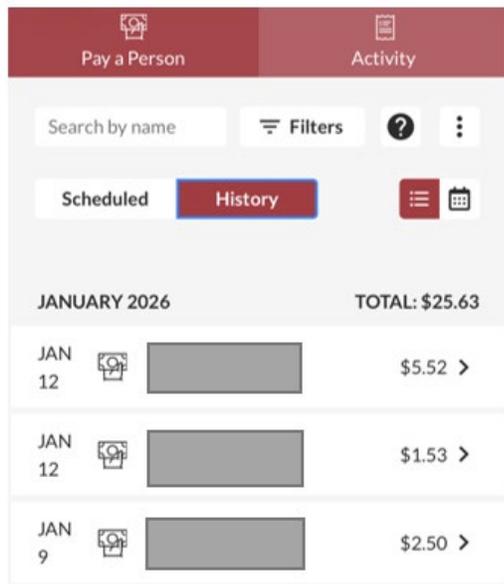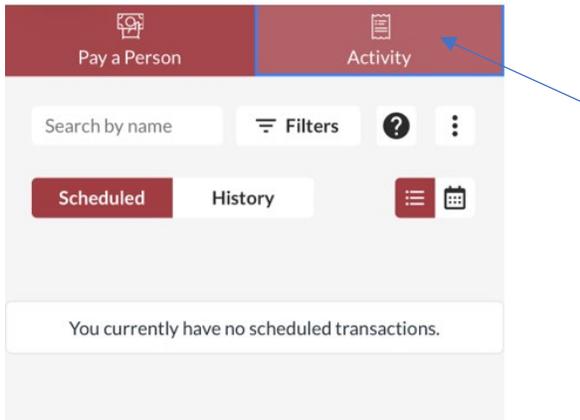
3. Next, click on the *Pay a Person* link below *Settings*.
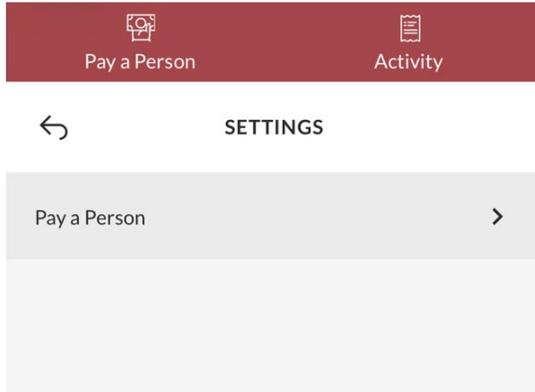
4. Under *Payment Settings*, you can manage your Preferences, Payment Alerts, Contacts and Group Filters (multiple contacts in one group).
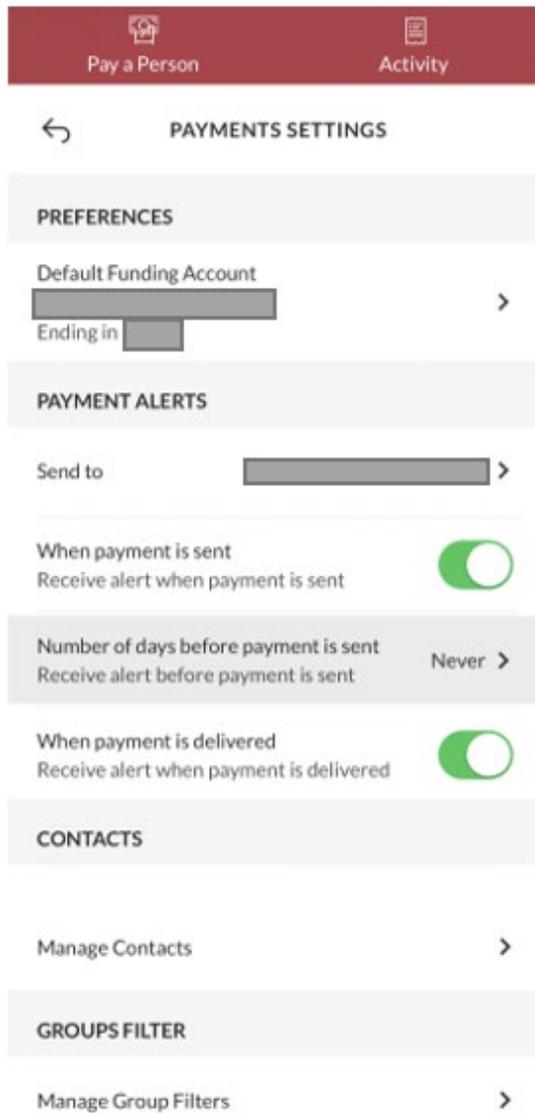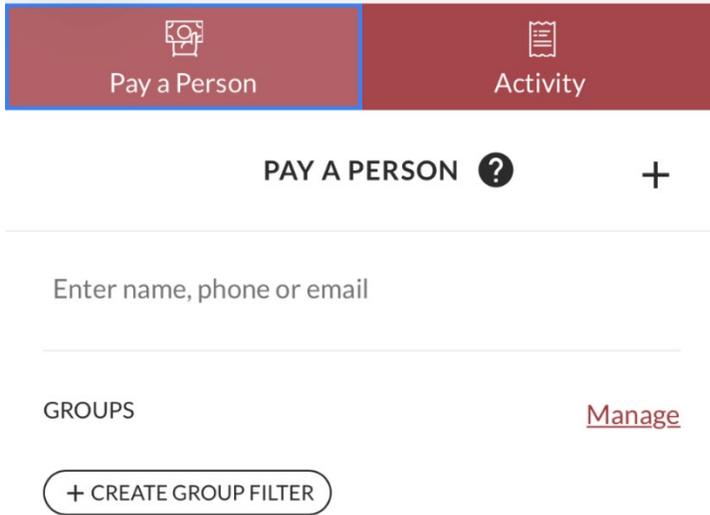
5. On the *Activity* tab, you can view both Scheduled transactions, and *History* for preview transactions.
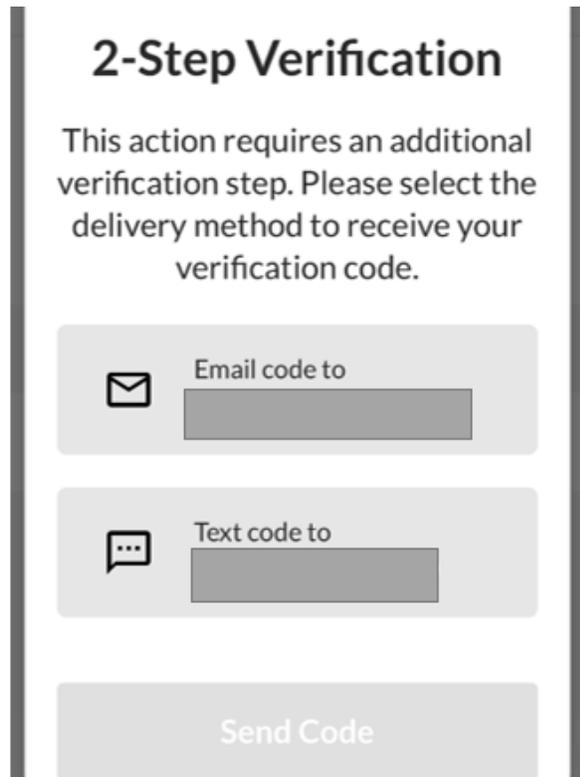
ADDING A CONTACT

1. Select *Pay a Person*, and then select the **"+"** sign to add a contact.

2. After clicking on the **"+"** sign to add a contact, you will be presented with a ***2-Step Verification*** step for security.

3. The *Add Contact* screen appears - Complete the following fields and then choose *Save* or *Save and Pay*:

Pay a Person	Activity

← **ADD CONTACT**

First Name   Joe

Last Name   Smith

Mobile Number   (788) 555-1234

Email   joesmith@google.com

HOW DO YOU WANT PAYMENT DELIVERED?

Mobile Number or Email required

SECURITY QUESTION

Question   What question do you want to ask?

Answer   What is the answer?

Your recipient will have to answer your security question before they can receive their payment. Please communicate the answer to them.
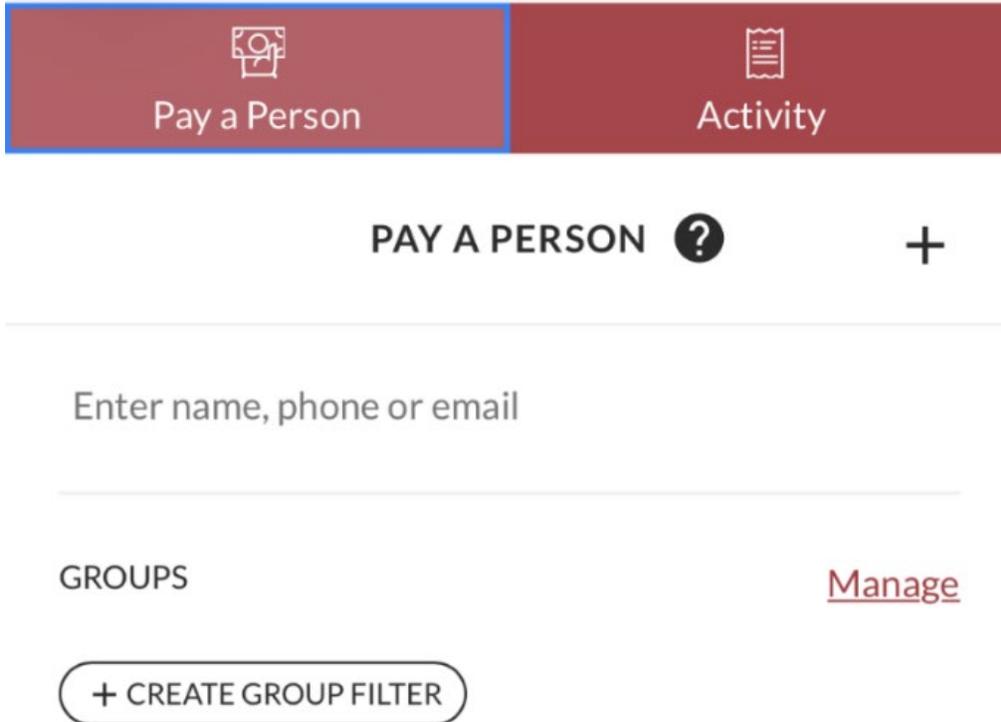
SAVE	SAVE AND PAY

Security Question is presented to the contact/recipient and they will have to supply the answer. The sender will need to confidentially share the answer to the security question with the contact/recipient.
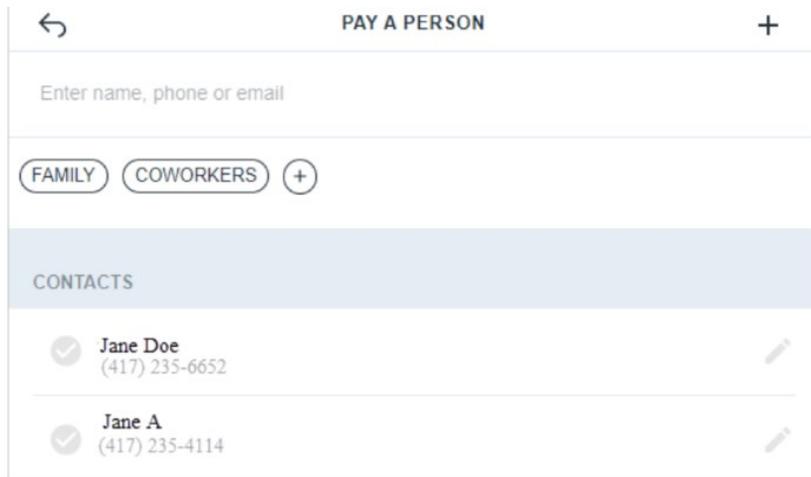
PAYING A PERSON

Follow the steps to configure one-time or recurring payments to contacts.

1. Select *Pay a Person* in the header.

2. Select a contact from the list, and then select *Next.*

3. Enter the amount to pay and complete the following fields where applicable:
    - *Add a Memo* - include any details to communicate to the recipient.
    - *From* - select the appropriate account to use for funding the payment
    - *Frequency* – to select delivery date and if the payment is a one-time payment or scheduled to repeat.

    Click on *Pay* once all fields are completed.

4. After selecting *Pay,* the payor will be asked to *Confirm* that they wish to schedule payment.

5. Once the payment is confirmed, the payment will show as scheduled.

RECEIVING A PAYMENT

1. When a user sends money to a recipient, the recipient receives an SMS text or an email with a secure link. Select the link in an SMS text or email. A screen with the security question created by the sender appears. Enter the answer the sender confidentially shared and select *Next.*

NOTE: If a recipient does not receive a SMS text or email, have them check their SPAM.

2. The recipient is then prompted to *choose a delivery method* and can choose one of the delivery methods, complete the fields for the selected delivery method, and then select *Submit.*

Delivery Methods

1. *Debit Card* – Receive funds in real time.

NOTE: If a recipient chooses a real-time or instant payment the first time they receive payment, the recipient can only change the delivery for **subsequent** transfers and not the **current** one.

2. *Bank Account* - Receive funds via ACH next business day or instantly.

NOTE: Under the Payment Delivery Option *"Bank Account"***, there are two payment methods available (Next business day via ACH and Instant Delivery)**

Instant Delivery of funds is available if the receiving institution is a member of the FedNow® Service, RTP® network through The Clearing House® (TCH), or both.

Upon entering the receiving institution routing number, a check box offering instant delivery of the payment appears if the receiving institution participates in FedNow/RTP. Select the check box and agree to any applicable fees to receive payment instantly. Otherwise, the payment will be delivered via ACH on the next business day.

3) ***KS Bank Direct -*** Receive funds in near-real-time with an account at the same FI as the sender.

A confirmation message is sent with details of the payment.