



FREQUENTLY ASKED QUESTIONS

Find the answers to frequently asked questions about person-to-person payments.

Q. What are person-to-person payments?

A. Person-to-person payments is a secure consumer online payment service that allows you to electronically send money to virtually anyone who's enrolled with an email address and a U.S. bank account.

Q. How do I enroll for person-to-person payments?

A. Enrollment is easy. If you are an existing customer with personal online banking, you will need to add the person-to-person payment option to your online banking Dashboard by selecting the "sendmoney" widget option from the "Configure" menu. If you do not have online banking, enroll now or contact our Electronic Services team at 1-888-831-1500 Monday - Friday, 8:00 A.M. – 8:00 P.M. (CST), to request online access.

Q. Are there fees for person-to-person payments?

A. Yes. There is a \$1.00 fee per payment.

Q. How does it work?

A. Upon enrollment, person-to-person payments allows you to send payments to virtually anyone with an email address and a U.S. bank account.

Payees are added by creating a new payee and then going through a safe and secure payee enrollment process. You will be required to enter their name and email address, as well as a short confirmation code before a new payee can receive payments. New payees are required to follow a secure link from an email that will be sent to the email address provided requiring them to enter a security phrase that you will create and provide them to confirm their authority to receive payments, and then to enter their account information for the account for which they would like to receive payments. Once the new payee is added all you will have to do is enter the payee's name in the new payment field for future payments.

Q. How long do payment deposits take?

A. Payments should take approximately two to three business days to be completed.

