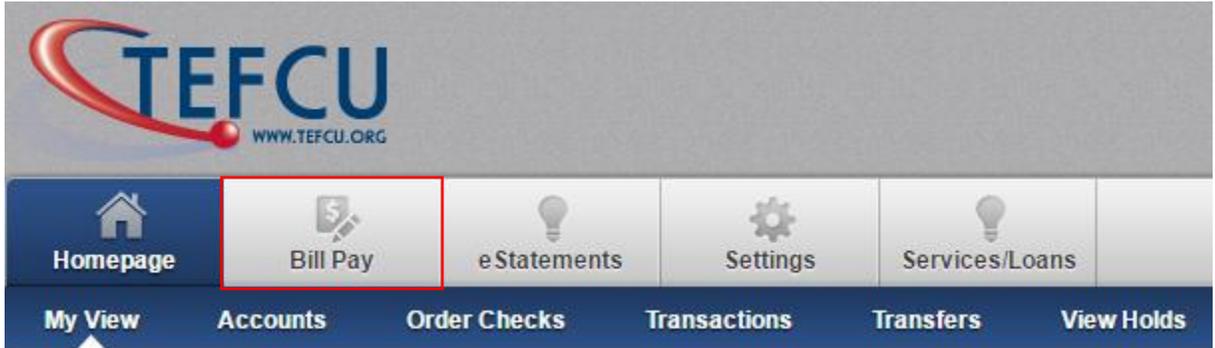


Bill Pay – Person to Person (P2P)

How to Setup a Payee

1. Log into Online Banking via www.tefcu.org. If you do not have an Online Banking account, select the **Sign Up for Online Banking** link or [click here for instructions](#).
2. Select the **Bill Pay** tab.



3. Navigate to the **Payees** tab and select **Add a Payee**.



4. Select **Add a Person** on the left menu titled, **Add a Payee**. By adding a person, the payee will receive an email with a secure link that requests security validation and their account information. Account information will not be available to you.



Bill Pay – Person to Person (P2P)

5. Enter the payee's information and select **Next**.

The screenshot shows the 'Add a Person' form. On the left is a sidebar with the following options:

- Add a Payee**
 - Add a Bill
 - Add a Person
 - Add a Charity
 - Add a Gift Recipient
- Person**

Pay the lawn person, babysitter, or any person you may owe with email payments.

Your new email payee will be added in pending status awaiting confirmation. Once both you and your recipient have completed the confirmation, the payment will be processed on the scheduled business day.

The main form is titled 'Add a Person' and has a progress bar with 'Add', 'Review', and 'Finished' steps. A message states: 'For security purposes, we will supply you with a unique Activation Code to verify this payee.' The form fields are:

- Payee First Name * (Jane)
- Payee Last Name * (Strong)
- Payee Phone Number () - () - ()
- Payee Email Address * (j@email.com)
- Confirm Payee Email Address * (j@email.com)

An email will be sent to this payee to be authenticated.

At the bottom is a 'Next' button.

6. Create a **keyword** and select **Next**. The keyword is a word or phrase created by you that is communicated to the payee. The payee is required to enter the keyword you selected as a measure of security. When entered correctly, the system will prompt the payee to enter their bank account information.

The screenshot shows the 'Add a Person' form at the keyword creation step. The progress bar shows 'Add' as the active step. The form fields are:

- Keyword (Sample)
- Confirm Keyword (Sample)

To the right of the fields is a text box explaining the keyword: 'To the left please provide us with a keyword. A keyword is simply a single word known only to you and your email payee. It can be anything you choose. Prior to setting up your new email payee, you'll need to communicate with them to share the keyword. We strongly encourage you to do so via telephone, rather than an unsecure email.'

At the bottom are 'Back' and 'Next' buttons.

Bill Pay – Person to Person (P2P)

7. Create a nickname for your payee (e.g. their name) and select **Submit Person**.

Add a Person

Add **Review** Finished

Payee: **Jane Strong**

Email Address: j@email.com

Payee Status: Requires Activation ⓘ

Payee Nickname *: Jane Strong ⓘ

Phone Number: [Empty]

Payee Category: No Category ▼

Default Pay From Account: Primary Checking ▼ ⓘ

Keyword: Sample

Your email address: demoaccount@jpaymybills.com

[Edit](#) [Submit Person](#)

8. Verify the payee information on the screen. If you need to make corrections, select **Edit a Payee**. You can also add a reminder for the payee or add an additional payee. Once the information is correct, select **Activate Payee Now**.

Add a Person

[Printer Friendly Version](#) Add Review **Finished**

Jane Strong

Payee Status: Requires Activation ⓘ

Email Address: j@email.com

Phone Number: [Empty]

Payee Category: No Category

Default Pay From: Primary Checking

Your Email Address: demoaccount@jpaymybills.com

What would you like to do next?

[Schedule Payment to this payee](#)

[Edit a Payee](#)

[Add another payee](#)

[Add a reminder for this payee](#)

Your new payee is ready for activation.

For security purposes please request an Activation Code to verify this payee before sending payments. By clicking **Activate Payee Now**, you will be asked to complete the following within the same session:

1. Select delivery method for Activation Code.
2. Enter the Activation Code upon receipt.

Once the Activation Code has been submitted, your payments will be free to process.

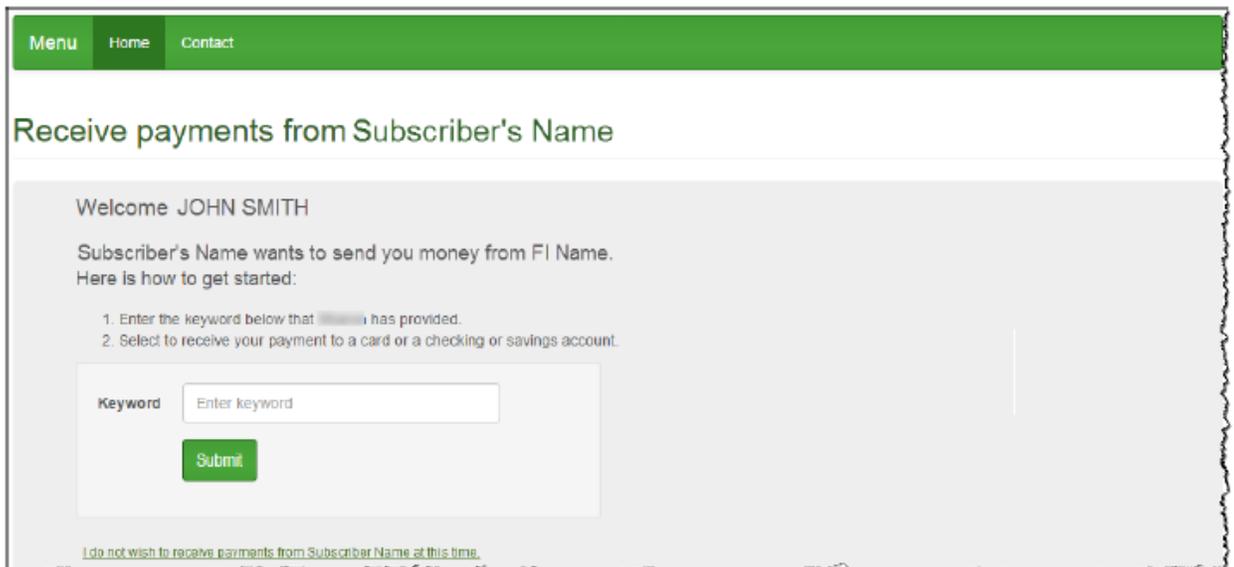
[Activate Payee Now](#)

Bill Pay – Person to Person (P2P)

Payee Instructions

1. Once the payee is activated, an email will be sent to the payee. The payee must enter the **keyword** (refer to step 6) and their account information. The payee has nine (9) days to enter their keyword and account information. If they fail to complete this, they will automatically be deleted from the payee list and you will be notified via email. **Scheduled payments cannot process until the payee enters their account information.**

Sample Screen:



The screenshot shows a web interface with a green navigation bar at the top containing 'Menu', 'Home', and 'Contact'. Below the navigation bar, the main heading reads 'Receive payments from Subscriber's Name'. The content area is light gray and contains the following text: 'Welcome JOHN SMITH', 'Subscriber's Name wants to send you money from FI Name. Here is how to get started:', and a numbered list: '1. Enter the keyword below that [redacted] has provided.' and '2. Select to receive your payment to a card or a checking or savings account.' Below the list is a form with a 'Keyword' label, a text input field containing 'Enter keyword', and a green 'Submit' button. At the bottom of the form area, there is a link: '[I do not wish to receive payments from Subscriber Name at this time.](#)'

Payee Locked Out

Email payees can be locked out for entering the keyword incorrectly three times. After the third lockout (9 failed attempts), the system will delete the payee.

After the initial lockout (3 failed attempts), the system automatically unlocks the payee after 24 hours.

You have the ability to unlock the payee through/by:

- Attention Required
- Contacting Bill Pay Support (**866-648-4265**)

Bill Pay – Person to Person (P2P)

View Payees

You can view and manage existing payees by navigating to the **Payees** tab and select **View Payees**.

- **Pay:** Schedule a single payment
- **Edit:** Update payee information
- **Delete:** Remove the payee from the list (*History is maintained for 18 months*)
- **Activate:** Request an activation code for the payee

Pay To	Payee Type	Additens			
American Express Electronic	Bills	Account #: Category: Last Paid: *****2466 Credit Cards N/A	Pay	Edit	Delete
Car Loan Electronic	Bills	Account #: Category: Last Paid: *****5407 Loans N/A	Pay	Edit	Delete
Cellular One Electronic	Bills	Account #: Category: Last Paid: *****5565 Phone \$75.00 on 12/1/2016	Pay	Edit	Delete
Day Care Check	Bills	Account #: Category: Last Paid: *****0789 No Category \$500.00 on 12/8/2018	Pay	Edit	Delete
Lawn Service Check	Bills	Account #: Category: Last Paid: *****4321 Household N/A	Pay	Edit	Delete