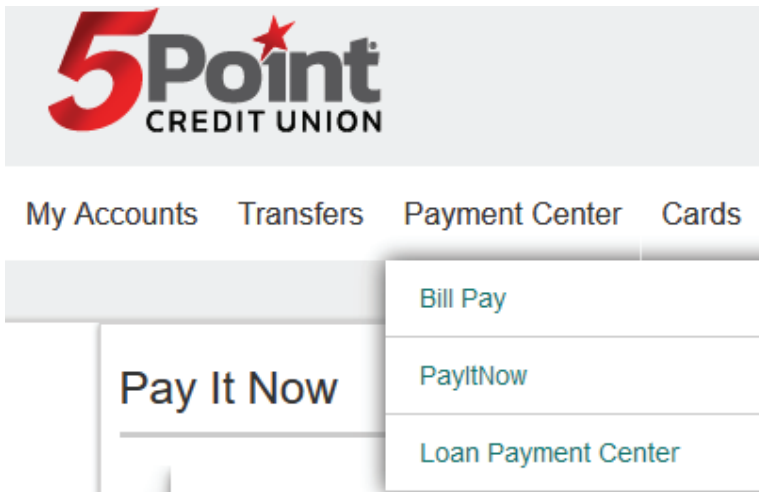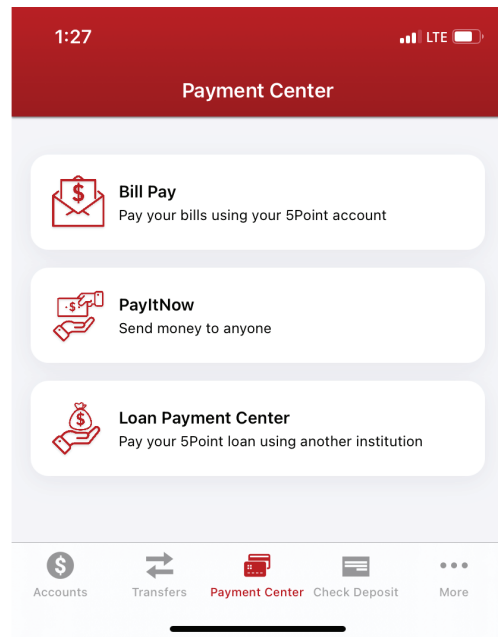# PayItNow Instructions

Transferring Money to another Financial Institution

1. Log in to home banking or the mobile app.

2. Select the "Payment Center" tab and then select "PayItNow" from the drop-down. **For PayItNow purposes, stay in the "Transfer/Send Money" tab.*
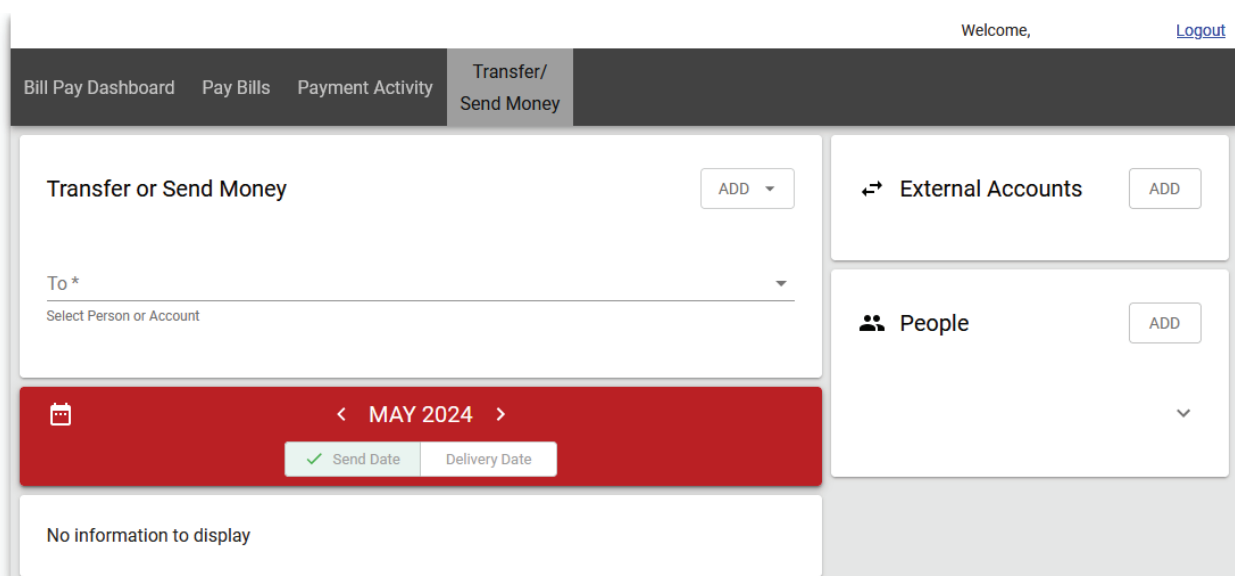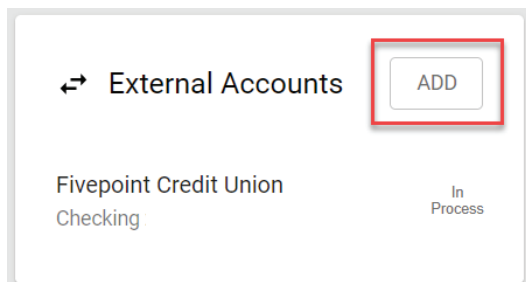
(Desktop)

(Mobile)

3. To add an external account, select "Add" to input account information for the external account you would like to transfer to or from. *This must be an account you are listed on.*

To add an external account

External Accounts — ADD

Fivepoint Credit Union
Checking — In Process

Add External Account

Routing Transit Number

Account Number

Confirm Account Number

Account Type ▼

Account Nickname (optional)

Please review the terms and conditions
External Transfer Agreement for Consumer Accounts

☐ I have reviewed and accept the terms & conditions stated above.

CANCEL   SAVE

Add External Account

Your Fivepoint Credit Union (Test) account has been added. To complete the set-up process:

- Two small deposits will be made to your Fivepoint Credit Union (Test) account within 1 to 2 business days

- You'll need to verify these deposits by returning here to enter the deposit amounts for the account showing "Activation Required"

CONTINUE

To verify an external account

External Accounts — ADD

Bank of America, N.A. (Bank of America)
Checking ^

Financial Institution
Bank of America, N.A.

Routing Transit Number

Account Number

Account Type
Checking

Account Nickname (optional)
Bank of America

Enter Deposit Amounts

First *
$0. First

Second *
$0. Second

DELETE   ACTIVATE

4. In the "Transfer and Send Money" section click on the down arrow and choose your external account.

Bill Pay Dashboard	Pay Bills	Payment Activity	Transfer/ Send Money

Transfer or Send Money

ADD ▼

To *

▼

Select Person or Account

5. You will choose the account the money is coming from, the amount you'd like to send, the date you are sending it, the frequency, and choose if you want to be alerted. *You can also include a message.*

Transfer or Send Money

ADD ▼

To

▼

From

▼

Email/Mobile #

▼

Mobile numbers require recipient consent

Amount

$ 1.10

Send Date

06/20/2023

Frequency

One Time ▼

☑ Alert me when the payment is delivered

☐ Alert me 1 ▼ day prior to the send date

Message

This is a Test

Your personal message to Recipient

CANCEL   SEND

6. You will be able to see the pending payments and the history of all the payments that have been made. If you need to cancel a payment, click the down arrow next to the pending payment and select "Cancel."

	JUNE 2023		Send Date

Scheduled

| 20 JUN | Stephanie In Process | $1.02 | ⌄ |
| 20 JUN | Stephanie In Process | $1.10 | ⌄ |

Outgoing Total $2.12

History

7 JUN	Jeff Test Returned	$1.43	⌄
7 JUN	Jeff Test Returned	$4.06	⌄
7 JUN	Jeff Test Returned	$4.06	⌄

The next page contains instructions for transferring money to another individual.

Transferring Money to Another Individual

There are two ways to send money to another person. The first option is to select an existing account. This transfer will take up to 1-3 business days. The other feature is using your debit card, which is an instant transfer when accepted with the recipient's debit card.
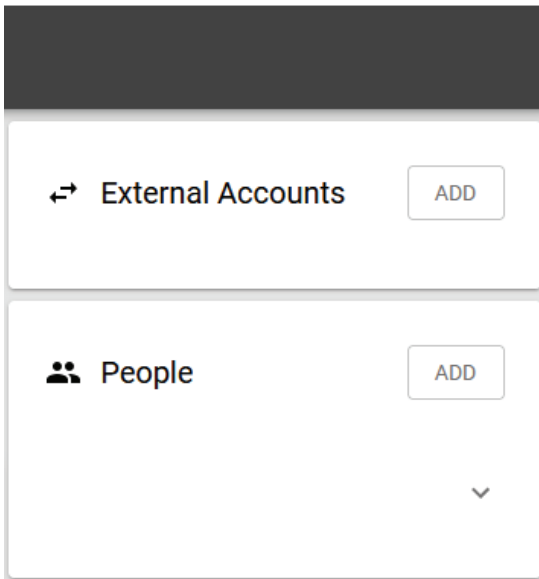
1. Log in to home banking or the mobile app.

2. Select the "Payment Center" tab and then select "PayItNow" from the drop-down. ***For PayItNow purposes, stay in the "Transfer/Send Money" tab.***
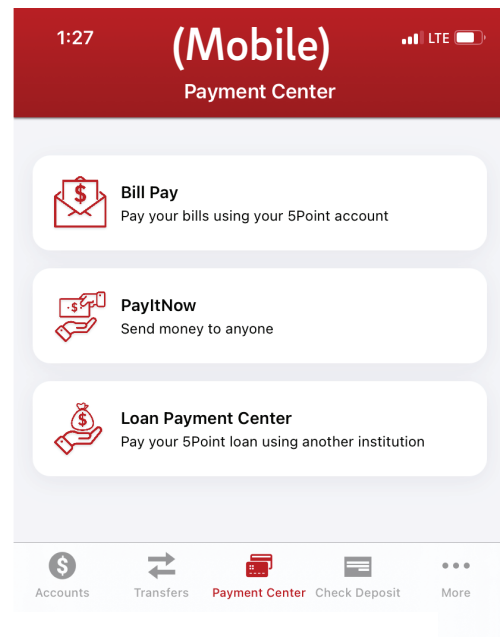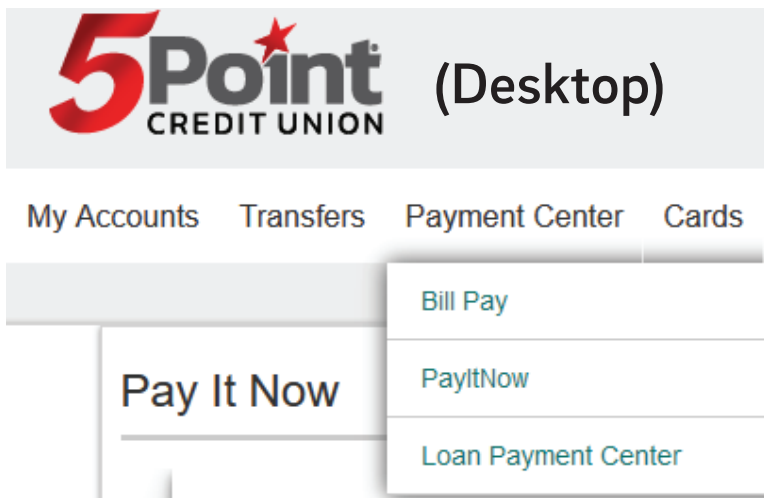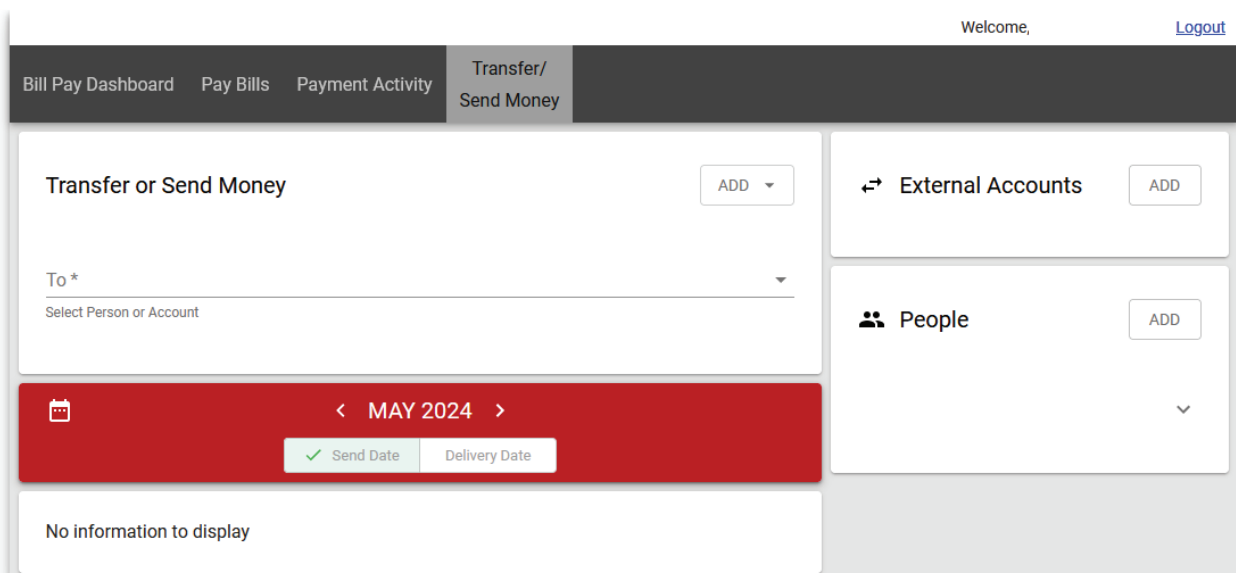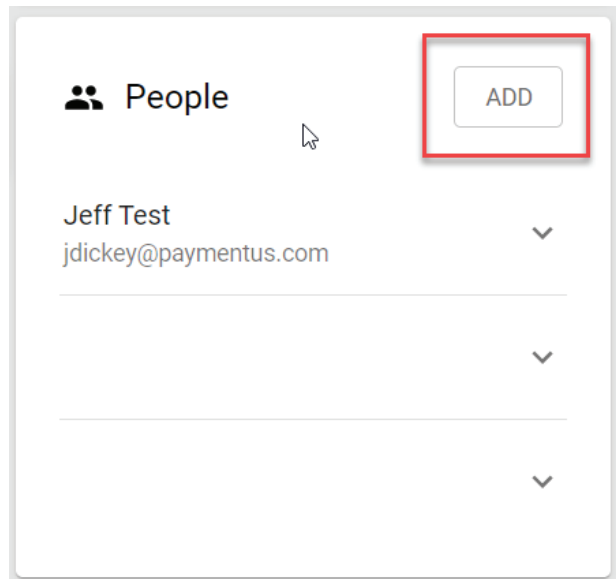
3. To add a person, select "Add" to input contact information for the person you would like to pay.
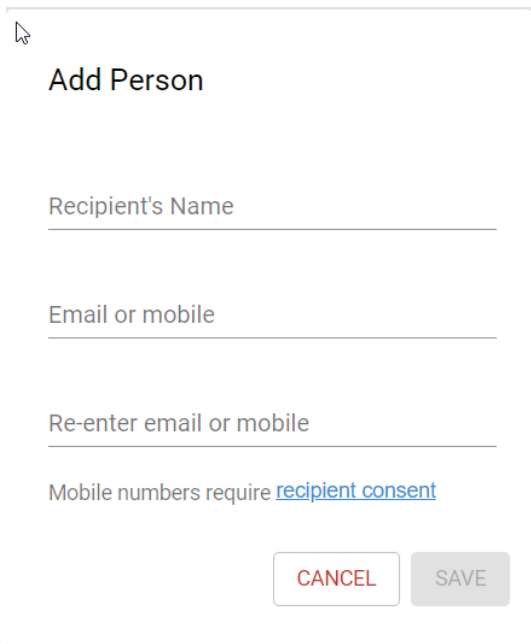
External Accounts ADD

People ADD

People ADD

Jeff Test
jdickey@paymentus.com

Add Person
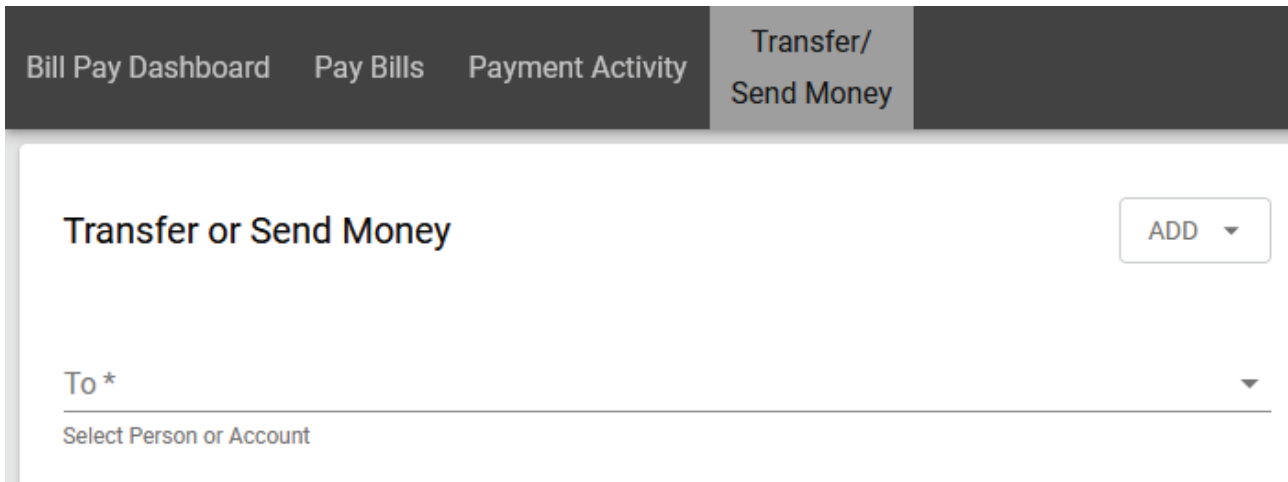
Recipient's Name

Email or mobile

Re-enter email or mobile

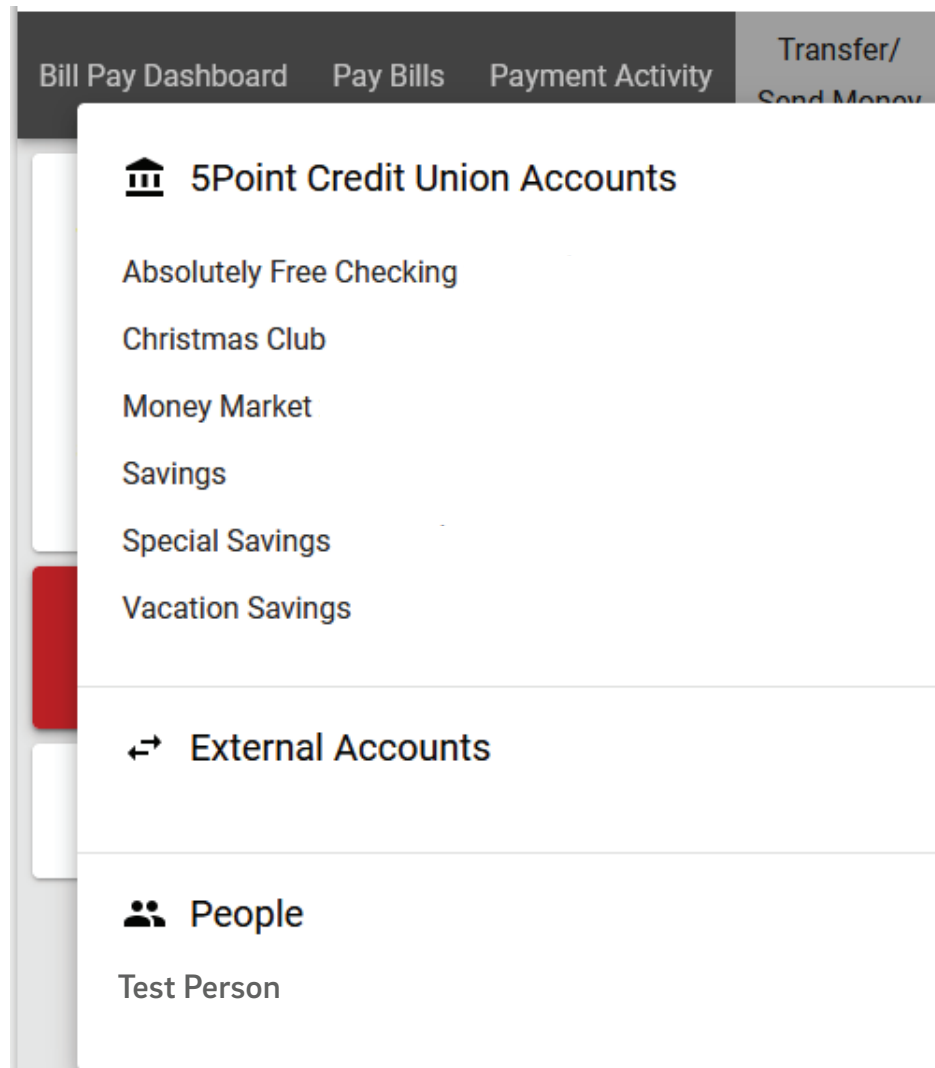Mobile numbers require recipient consent

CANCEL   SAVE

IMPORTANT NOTE: You will not need to add the recipient's banking information.

4. In the "Transfer and Send Money" section, click on the down arrow and choose your person.
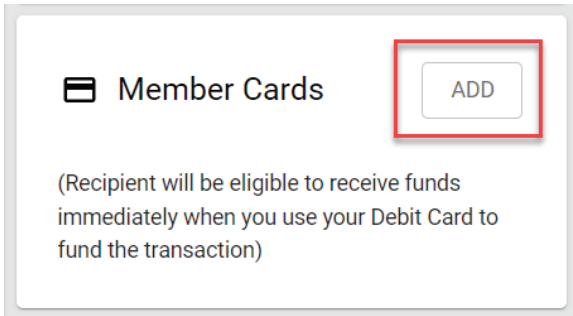
Bill Pay Dashboard	Pay Bills	Payment Activity	Transfer/ Send Money	

Transfer or Send Money ADD ▾

To *
Select Person or Account

5. You will then select the "From" option and click on the account or card you would like to use for payment.

Bill Pay Dashboard	Pay Bills	Payment Activity	Transfer/ Send Money

🏛 **5Point Credit Union Accounts**

Absolutely Free Checking

Christmas Club

Money Market

Savings

Special Savings

Vacation Savings

⇄ **External Accounts**

👥 **People**

Test Person

6. If you would like to use the debit card option to send money. This can be added in the member card section. You will need to "Add" to add your debit card and fill out all the information.

Member Cards [ADD]

(Recipient will be eligible to receive funds immediately when you use your Debit Card to fund the transaction)

Add a Debit Card

Debit Card #

Expiration Date   CVV

Billing Zip Code

Account Nickname (optional)

Please review the terms and conditions
P2P Payments Agreement for Consumer Accounts

☐ I have reviewed and accept the terms & conditions stated above.

[CANCEL]   [SAVE]

7. Once you have chosen how you would like to pay, choose the amount you'd like to send, the date you are sending it, the frequency, and if you want to be alerted. *You can also include a message.*

Transfer or Send Money   [ADD ▾]

To

From

Email/Mobile #

Mobile numbers require recipient consent

Amount
$ 1.10

Send Date
06/20/2023

Frequency
One Time

☑ Alert me when the payment is delivered

☐ Alert me 1 ▾ day prior to the send date

Message
This is a Test
Your personal message to Recipient

[CANCEL]   [SEND]

8. The recipient will receive an email or text that the money is ready for their acceptance. They will have the option to input their routing and account number or enter a debit card number where they want the funds deposited. Once this is filled out they will click "Accept."

JONATHON CONSUMER sent you
$1.10

If you know Jonathon Consumer, please enter your email address below then tell us where to deposit the funds.

Personal message from Sender:

test

What is your email address?

sbarron@5pointcu.org

Continue

If you have any questions, please contact your sender.

PayItNow™

Sending and receiving cash has never been easier!

About PayItNow™   Privacy   Security

Welcome Stephanie

Payment Requiring Acceptance

Sender	Jonathon Consumer
Amount	$1.10
Status	Pending Acceptance
Sender Message	
test	

Deposit Settings

Routing # ⓘ

313187571

Fivepoint Credit Union

Account #

•••••••••   SHOW

Retype Account #

•••••••••   SHOW

Account Type

Checking ▾

☑ Remember account for future incoming payments ⓘ

☑ Automatically deposit future payments from this person into this account and notify me every time funds are deposited ⓘ

Accept

The recipient will get an email from "no-reply@payveris.com

IMPORTANT NOTE: If the recipient uses their account and routing number, the funds will take 1-3 business days to deposit. If the sender uses a debit card and the recipient accepts the funds on their debit card, the deposit will be immediate.

9. Pending payments can be canceled by the member if it has not been accepted by the recipient. If the member cancels the payment before the recipient can accept it, the recipient will receive this email.

Jonathon Consumer canceled the $1.60 payment about which you were recently notified.

No further attempts will be made to send you this payment. If you have any questions, please contact your Sender.

PayItNow™

Sending and receiving cash has never been easier

About PayItNow™PrivacySecurity

10. You will be able to see the pending payments and the history of all the payments that have been made. If you need to cancel a payment, click the down arrow next to the pending payment and select "Cancel."

		JUNE 2023 >		Send Date

Scheduled

20 JUN	Stephanie In Process	$1.02	⌄
20 JUN	Stephanie In Process	$1.10	⌄

Outgoing Total $2.12

History

7 JUN	Jeff Test Returned	$1.43	⌄