



PAY A PERSON (P2P)

Pay A Person (P2P) technology eliminates the hassle of checks or cash by allowing you to send money to another person easily through Online Banking Bill Pay services. All you need is the recipient's email or mobile phone number.

How do I access Pay A Person (P2P)?

You can easily access P2P by logging in to either your online banking account or your mobile banking app and navigating to **Bill Pay**. You can then access P2P by clicking "**Pay A Person**".

Is there a limit to how much I can send?

Yes, Oregon Pacific Bank limits P2P payments to the amount of \$2,500 a day. Please see your local banker to discuss a limit increase.

How do I send a payment?

Send Money:

» Enter the **amount** you would like to send, the **name** of your recipient, either their **email or mobile phone** number, and an **optional message** regarding the payment, then click continue.

Create a Secret Word:

» On the next screen, you will be prompted to **create a secret word** to share with the recipient.

Authenticate User:

» Verify your identity by receiving an **authentication code** via your own email or your mobile phone.

Secret Word Reminder:

» You will receive a **secret word reminder**, giving you the option to send your secret word to the recipient.

Your recipient will need to enter the secret word you created in order to receive the funds you sent them

Money Sent!

» A confirmation screen will display that the funds have been sent. You can check the status of your payment at any time under the **Payments** tab. **Payments will expire in 10 days if they are not collected**

How is the payment received

Payment Notification

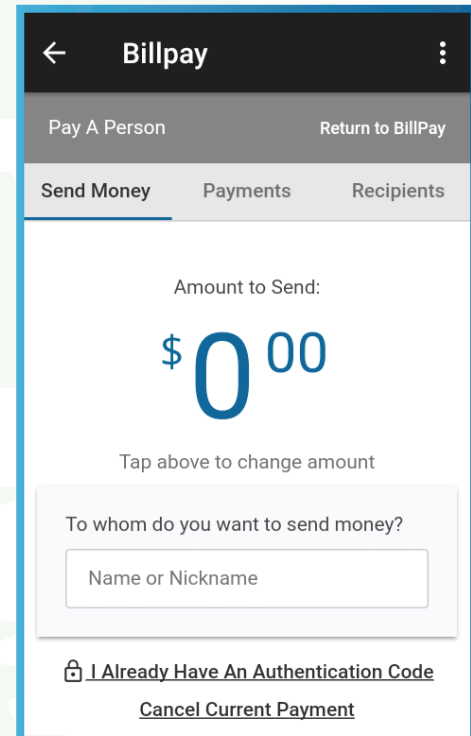
» The recipient will receive a **notification either via email or text message**, depending on which contact method you entered for them when setting up the payment.

Enter Secret Phrase

» The payment notification that is received will give the option to collect the money. This will then take the recipient to a secure screen where they will need to enter the **secret phrase** that you created.

Receive Money

» The recipient will have the option to **receive the funds with either their checking account or their debit card**. Some financial institutions outside of Oregon Pacific Bank will not allow payments to be deposited via debit card. If this is the case, the recipient must receive via their bank account.



Please contact us if you have any questions or need help accessing Pay A Person!