

Pay a Person

Overview

This document describes how to use the Pay a Person (P2P) payment service. All you need is the person's email address or mobile number, access to GRSB's online banking, and the personal identification number (PIN) for your GRSB debit card.

P2P is great for:

- Monetary gifts (birthday, anniversary, and congratulations)
- College student expenses (living costs, food, books, and supplies)
- Services (babysitting and yardwork)

Recipients do not need to enroll in P2P, nor do they need to use the same financial institution (FI). After accepting the Terms and Conditions the first time they use the service, recipients only need to provide a name, debit card number, and card expiration date. If funds are deposited into an account that belongs to a participating network, funds are immediately available. Otherwise, the transaction is processed via the Automated Clearing House (ACH) network and funds will be available in 1 to 3 days.

Sending funds

To use P2P to send funds

1. Log in to online banking.

2. Click or tap Transactions > Pay a person.

Note: On the initial visit the user will need to accept the terms and conditions for the P2P service. Upon which the system will automatically register the user (name, email address, etc).

The user will then be prompted to enter their debit card number, the expiration date, along with an optional nickname. This information will be encrypted and sent securely to the P2P service provider (Acculynk). Acculynk will ensure that the card is an eligible card issued by the FI and has the correct sequence of a valid card number. From here the user is ready to conduct a P2P transaction.

3. On the Pay a Person page, enter the Recipient name. As you enter characters, suggested recipients will appear if the characters match the names of any previous recipients.

Note: On a mobile device, you can tap the Contacts icon () to select a recipient from the list of contacts stored on your device.

4. Enter the Email address or Mobile # of the person to which you are sending funds.

5. Enter the Amount of the transaction.

6. Select the Debit Card from which you are sending funds.

7. (Optional) In the Memo field, enter brief text to describe why you are sending funds, such as "Congratulations on your graduation!"

Note: Memos can be up to 40 characters long. However, if you send funds via text message, some characters may be not appear properly.

8. Click or tap Continue.

A message that summarizes the transaction will appear for your review, with an option to edit the transaction details.

9. Click or tap Continue.

10. When the PIN pad appears, click or tap the first digit of your debit card PIN.

Note the following details about PINs:

- The PIN pad scrambles digits each time you click or tap a digit. This feature is designed to keep the transaction secure in case your computer, tablet, or smartphone is infected with viruses or malware that track keystrokes.
- The transaction will be cancelled if two consecutive, unsuccessful PIN entries occur.

11. When finished selecting PIN digits, click Submit PIN to complete the transaction.

Receiving funds

After funds are sent, the recipient gets a text or email message with a link that can be used to receive the payment. When the recipient clicks or taps the link, the Receive Money page appears in a web browser.

The recipient enters a first name, last name, debit card number, and expiration date before clicking Deposit Payment to complete the transaction. The timing of the deposit depends on the receiving account. If funds are deposited into an account that belongs to a participating network, funds are immediately available. Otherwise, the recipient will be prompted to enter the details for a checking account and funds will be available in 1 to 3 days.