

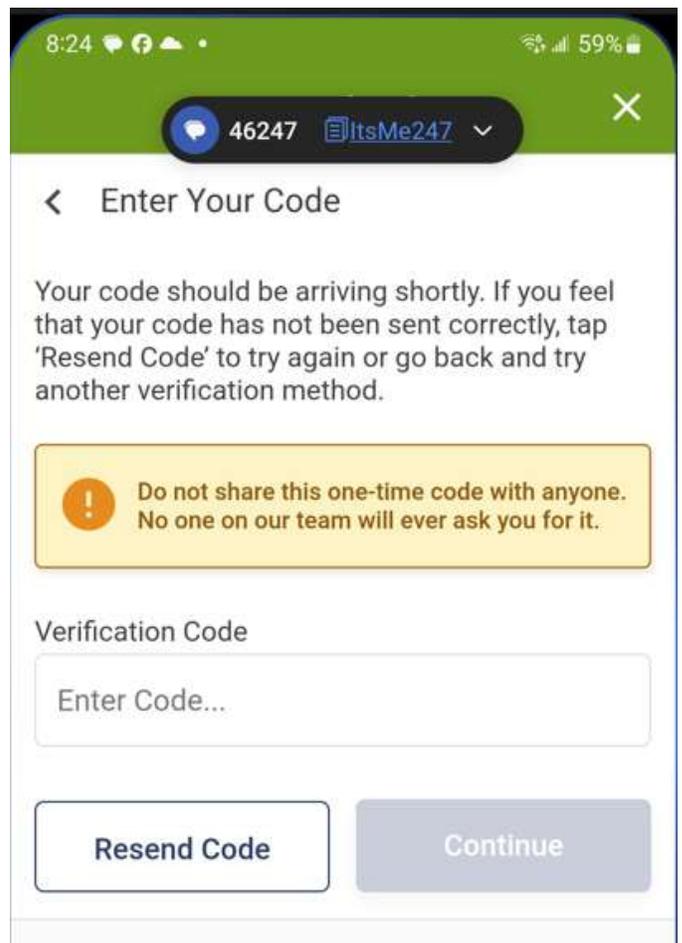
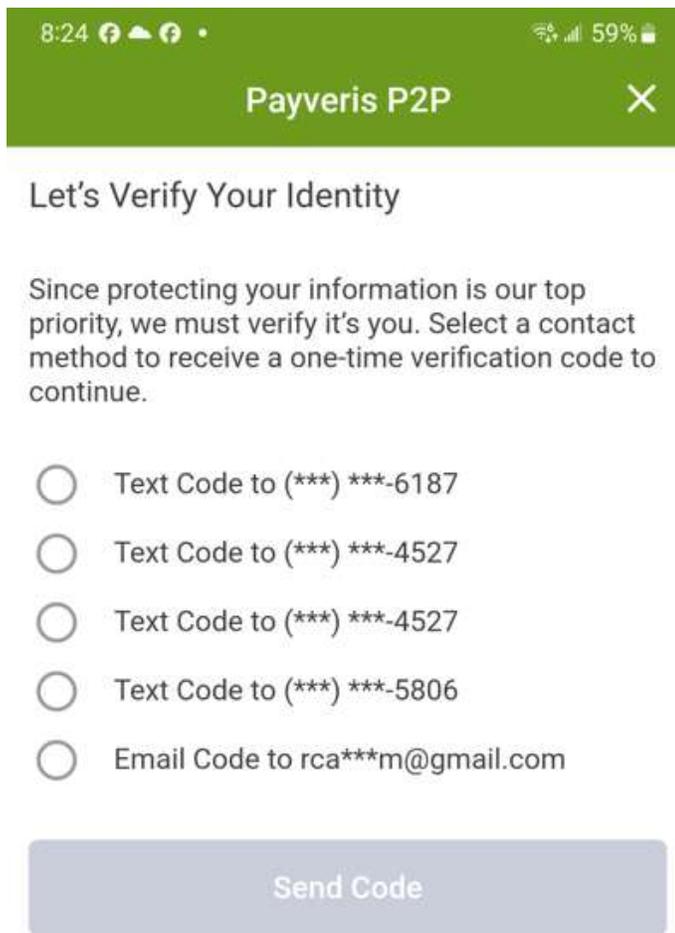
SENDING A P2P STEPS

On NHFCU Online Banking go to Pay Anyone located to the right under Money Management. You may also find Pay Anyone under Pay & Transfer at the top of the screen.



On the NHFCU Mobile App, select Move Money at the bottom tool bar. Then select Pay Anyone.

You will be asked to Verify Your Identity by selecting a contact method either text or email, to receive a one-time verification code to continue. The phone numbers and email listed are from your membership account information. You will need to do this each time you open the app to send a P2P. This feature is for added security.



Send New Payment

Select Send New Payment

You may create a new recipient or choose from a recipient you have sent a P2P to previously. If you are creating a New recipient, type their Name where shown. You will then need to select the Method either by Text or Email to the recipient. They will also receive notifications via text or email based on what you have selected. If you are sending a payment to a previous recipient, simply select their name with the correct cell number or email address listed.

< New Payment

Recipient Information

Enter your recipient's information, or select a previous recipient.

Recipient

New Recipient

Name

Name

Send Method

Select a Method...

Select continue to add the amount of transfer and select which transaction account you are pulling the funds from. It must be a checking or Money Market account listed on your membership. You may add an optional Memo, such as Happy Birthday John.

< New Payment

Amount & Account

Amount

\$5.00

From Account

010 S

Memo *—Optional*

Select Continue to the Create Security page which allows you to create a Security Question and Answer that the recipient will need to answer to receive the payment. Select Continue when completed.

< New Payment

Create Security

Enter a question and answer only the recipient will know. This is a security measure to verify the identity of the recipient.

Security Question

Answer

You will then get the opportunity to Review the Payment before sending. If everything is correct, select Send Payment. If not, use the back arrow to correct the information.

\$5.00

Recipient M [REDACTED]
Phone Number (605) [REDACTED]
Send From 010 SPENDING MONEY: \$[REDACTED]
Memo Training Doc
Security Question What is your favorite vacation place?
Answer beach

Send Payment

The next page will state that you have sent the payment.

You Sent a Payment of
\$5.00

Recipient M [REDACTED]
Phone Number (605) [REDACTED]
Send From 010 SPENDING MONEY: \$[REDACTED]
Memo Training Doc
Security Question What is your favorite vacation place?
Answer beach

Done

You will be taken back to the Pay Anyone screen to send another payment, change your Enrollment Preferences, or review your Payment History. Your current payment will show as Pending. You may select to review All Payments, Successful Payments, Failed Payments, Pending Payments, or Payments in Process from the drop-down arrow.

Enrollment Preferences allow you to update your Primary transaction Account or to Unenroll from Pay Anyone. If you Unenroll, you will need to reenroll again to use the service.

Payment History

All Payments

Status	Recipient	Destination	Amount
Pending	M [REDACTED]	(605) 2[REDACTED]	\$5.00 >

Primary Pay Anyone Account

The primary account is used as a default, but you can select any of your qualifying accounts when making payments.

010 SPENDING MONEY: \$██████████

Update Primary Account

Pay Anyone Enrollment

Although we don't want to see you go, you may unenroll from pay anyone.

 Please be advised that you may have to start over if you decide to enroll in pay anyone again.

Unenroll

You will receive email confirmation that the payment has been set up.

Dear M██████████ W██████████

This notification is to confirm that you just set up a \$5.00 P2P Payment to be sent to M██████████ W██████████

If you did not initiate this transaction, please contact us immediately for further instructions.

Sincerely,
Northern Hills Federal Credit Union
(605) 347-4527

Hi Mr. [REDACTED] W. [REDACTED]. Go to <https://pin.payveris.com/pp/pub/?/p2p/de2a2d79-cda6-49bb-bea3-d0c08b182297> to accept a payment from M. [REDACTED] W. [REDACTED].

The recipient will receive a text or email message with a link which will enable them to add their account's routing number and account number. If you have sent a payment to this individual previously, they can elect to use the same information. If the recipient does not accept the payment in 5 days, a warning text or email will be sent notifying the recipient to accept the payment or it will be cancelled on the 10th day. The funds are not withdrawn from the Sender's account until the transfer is accepted. Note, notifications are sent via text or email based on how you selected to send the payment.

After the recipient clicks the link:

The screenshot shows a mobile browser interface for pin.payveris.com. At the top, it displays the sender's name and the amount: "M. [REDACTED] W. [REDACTED] sent you \$5.00". Below this, it asks the recipient to answer two questions to verify their identity. The first question is "What is your mobile phone number?" with a text input field containing "Mobile number at which you were notified". The second question is "What is your favorite vacation place?" with a text input field containing "Enter answer that your Sender provided". A "Continue" button is visible below the questions. At the bottom, there is a "PayItNow" logo and the tagline "Sending and receiving cash has never been easier!". Navigation links for "About PayItNow", "Privacy", and "Security" are at the very bottom.

You will select if the recipient receives this information via text or email. If by email, the recipient would need to enter their email address instead of the mobile phone number.

The recipient has three attempts to accurately answer the security question that must be answered to receive the funds. Once they have reached the maximum number of attempts, the transaction will be updated as failed and another P2P will need to be created.

pin.payveris.com

Welcome M. J. W.

Payment Requiring Acceptance

Sender	M. J. W.
Amount	\$5.00
Status	Pending Acceptance
Sender Message	
Training Doc	

Your Stored Deposit Settings for Payments from M. J. W.

Routing #
291479301 (Northern Hills Federal Credit Union)

Account # x0109

Account Type

Automatically Accept Payments OFF

PayItNow™
Sending and receiving cash has never been easier!

If this is a first-time recipient, the individual will be required to provide their financial institution's bank routing number (NHFCU's is displayed), account number, and type of account where they would like the funds deposited.

If this is an existing recipient, then the individual can change their account information by selecting Change or Accept the payment with the information provided. See the second example on this page.

Note: when the first-time recipient is entering their account information, they have the option to Automatically Accept Payments. In doing so they do not need to enter the information again with the next payment. A WORD OF CAUTION, this should be selected wisely. If the recipient has selected the Automatic Accept option, they cannot go in and change their account information. You as the sender will need to contact the NHFCU Compliance Department at 605.347.4527, to have the P2P Recipient deleted. Once deleted you will need to initiate a new P2P for this recipient. This process could delay the payment.

Your Stored Deposit Settings for Payments from M. J. W.

Routing #
291479301 (Northern Hills Federal Credit Union)

Account # x0109

Account Type

Automatically Accept Payments OFF

Routing # 

Account #

Retype Account #

Account Type
Checking

PayItNow™
Sending and receiving cash has never been easier!

✓ Success!

\$5.00 from M [REDACTED]
W [REDACTED] will be deposited to
your account x0109 within 1 to
2 business days.

Your account details will be
remembered for future
payments from M [REDACTED]
W [REDACTED]. In the event this
person sends you a future
payment, you will be notified
with deposit instructions.

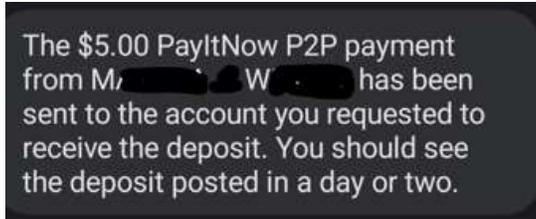
PayItNow™

Sending and receiving cash has never been easier!

[About PayItNow™](#) [Privacy](#) [Security](#)

The recipient will receive the response on the left once the payment has been accepted. Note it states the funds may take 1 or 2 business days to deposit.

The recipient will receive a text or email confirmation, normally sent after 7 pm, stating the payment has been sent to the recipient's account:



The \$5.00 PayItNow P2P payment from M [REDACTED] W [REDACTED] has been sent to the account you requested to receive the deposit. You should see the deposit posted in a day or two.

NOTE: Transfer limits are as follows:

- New Enrollees to the P2P services (within the first 30 days after enrollment): up to \$500 per transfer, \$1,000 per day, or \$30,000 per month
- Standard limits: up to \$2,500 per transfer, \$10,000 per day, or \$300,000 per month

IMPORTANT INFORMATION REGARDING THE P2P PROCESS:

The P2P cutoff time is 2 pm MST for the item to be sent out the next day if the recipient has accepted the payment. Funds must be available in the account the day of submission, or the transaction will be cancelled. You will receive an email notification if this occurs. Funds will be transferred via ACH within 24 hours once accepted by the receiver, if initiated and accepted before 2 pm MST. The funds will be deposited in the recipient's account in one to two business days. The funds are not withdrawn from your account until the recipient accepts the transfer.

A P2P payment may be cancelled by you if the recipient has not accepted it. Once it is accepted, it cannot be cancelled or disputed.

P2P enrollees must have a checking account and a United States address. Recipients must use a US financial institution.

You may unenroll from this service at any time.

P2P is for consumer members only, business members cannot use the P2P service.

The NHFCU Compliance Department will reach out via text or phone call to verify any P2Ps that are intended for new recipients to ensure they are legitimate. Any P2Ps that have not been verified by 2 pm MST will be deleted. Below is an example of the text message:



Hi Drew, please verify the \$1.00 Person to Person Payment to D [REDACTED] G [REDACTED]. You may either text your reply to this number or call me at 605-347-4527.

Thank you,
D [REDACTED] G [REDACTED], Compliance
Northern Hills FCU

11:43 AM

Notifications the Sender will Receive:

In this case the recipient had accepted the P2P transfer.

From: Northern Hills Federal Credit Union <noreply@billpaycustomerservice.com>
Date: Thu, Jun 29, 2023, 7:52 PM
Subject: Northern Hills Federal Credit Union PayItNow P2P Payment to M [REDACTED] W [REDACTED] was sent
To: <[r \[REDACTED\]@gmail.com](mailto:r [REDACTED]@gmail.com)>

Dear M [REDACTED] W [REDACTED]

Your \$5.00 P2P payment to M [REDACTED] W [REDACTED] was sent from your Northern Hills Federal Credit Union SPENDING MONEY account on 06/29/2023. The receiving Financial Institution should post the deposit within a day or two.

Please contact us if you have any questions about this transaction.

Sincerely,
Northern Hills Federal Credit Union
(605) 347-4527

In this case the recipient has not accepted the P2P transfer within 5 days:

From: Northern Hills Federal Credit Union <noreply@billpaycustomerservice.com>
Date: Tue, Jul 4, 2023, 4:06 AM
Subject: Northern Hills Federal Credit Union PayItNow P2P Reminder sent to M [REDACTED] W [REDACTED]
To: <[r \[REDACTED\]@gmail.com](mailto:r [REDACTED]@gmail.com)>

Dear M [REDACTED] W [REDACTED]

Since M [REDACTED] W [REDACTED] still hasn't accepted your \$5.00 P2P payment, we have sent a reminder notification.

Please contact us if you have any questions about this transaction.

Sincerely,
Northern Hills Federal Credit Union
(605) 347-4527

The recipient's name would be listed within the message.

In this case the recipient has not accepted the P2P transfer within 10 days:

From: Northern Hills Federal Credit Union <noreply@billpaycustomerservice.com>
Date: Sun, Jul 9, 2023, 4:03 AM
Subject: Northern Hills Federal Credit Union PayItNow P2P payment to M [REDACTED] W [REDACTED] cannot be sent
To: <[r \[REDACTED\]@gmail.com](mailto:r [REDACTED]@gmail.com)>

Dear M [REDACTED] W [REDACTED],

You attempted to send \$5.00 to M [REDACTED] W [REDACTED] on 06/29/2023, but he/she didn't provide the necessary account information to receive the deposit, so we've canceled this P2P payment.

No money was withdrawn from your account, and no further attempts will be made to process this P2P payment.

Please contact us if you have any questions about this transaction.

Sincerely,
Northern Hills Federal Credit Union
(605) 347-4527

Notifications the Recipient will receive if the payment is not accepted:

In this case the payment was not accepted in 5 days.

Reminder, go to <https://pin.payveris.com/pp/pub/?/p2p/de2a2d79-cda6-49bb-bea3-d0c08b182297> to accept \$5.00 from the Northern Hills Federal Credit Union account of M. [REDACTED] W. [REDACTED]. You have until 07/09/2023 before the transaction will be canceled.

In this case the payment was not accepted in 10 days and was cancelled.

The \$5.00 payment from M. [REDACTED] W. [REDACTED] has been canceled. Once a payment has been sent, you have up to 10 days to provide your account information telling us where to deposit the funds.