SEND MONEY PERSON TO PERSON

FROM YOUR MOBILE OR COMPUTER

Central Bank

SIMPLE   SMART   SECURE   FAST   FREE

Need to:

Pay the rent? Tip the babysitter? Split the tab?

You can securely send money to anyone with an email address and a bank account in the US - regardless of who they bank with. Payments are deducted from your checking account and deposited directly into **the recipient's account.**

Available for both Personal and Business Customers

Home Page At a glance you can view and manage your bill pay account.

Message Center: Secure Message from Bank (not email) remains for 180 days or deleted.

Attention Required: Something Important requires you attention

Since You Last Logged In: Payments that have been paid out and reminders

Shortcut Method: Shortcut to pay payments based on payment history

Popular Payees: Only available for new customers for the 1st 90 days

Transactions Scheduled to Process: Payments scheduled (option to Edit or Stop)
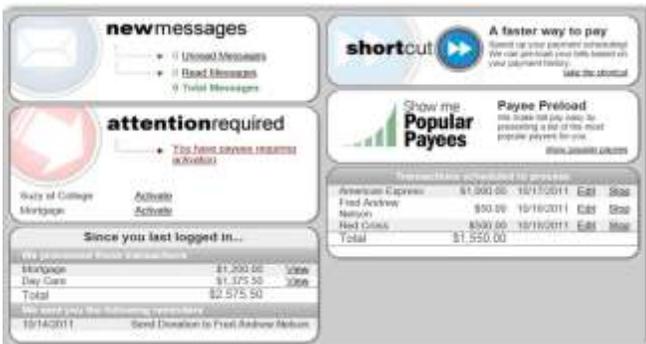
Step 1 Selecting Payee

Select Bill Pay

Select Payees

Select: Add a Person
from left hand box.

Do **NOT** select Individual.

Step 2: Add a Person

Enter the following info for the person who will receive money:

First and Last Name

Phone number

Email Address

Step 3: Select a Keyword A word known only to you & your Payee

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.

Step 4: Verification Verify all information entered is correct

- The Payee Nickname allows you to more easily identify a payee. *Jane's Cell Phone or Street House Mortgage are examples of Payee Nicknames*.

- You can select a category for this payee but are not required to do so.

- Note payment to your payee will be taken from your primary account.

    If anything is not correct, make the necessary changes here. When completed, click 'SUBMIT'.

Step 5:   Your new Payee is ready for activation

For security purposes please request an Activation Code to verify this payee before sending payment

Click: Activate Payee Now

Step 6: Activation Code Delivery Method Required

For security purposes, Central Bank will supply you with a one-time Activation Code to verify this payee. You will be asked to receive and submit the Activation Code within the same bill pay session. This process must be completed before any payments will be sent to this payee.
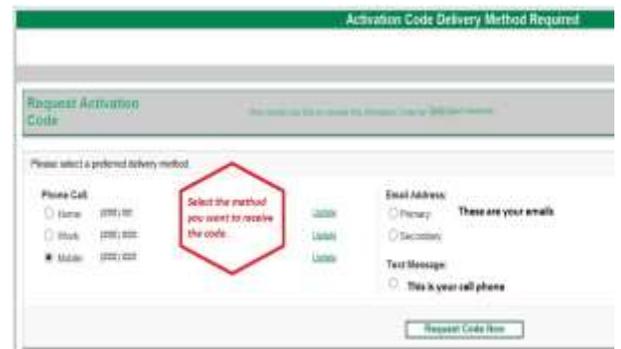
Step 7: Activation Code Request Received

This next screen will have a place to enter the activation code. It will state that you should receive your activation code shortly.

If you previously selected for the code to be sent to you phone, your phone will ring and an automated recording will tell you the activation code.

If you selected your email, you will receive an email similar to the following:

SAMPLE -EMAIL

Dear YOUR NAME,

Thank you for using online bill pay. We have received your request to add YOUR PERSON as a payee.

To complete the verification process, we are supplying you with a four-digit Activation Code, which you should enter on your Activation Code screen.

The four-digit Activation Code is: 1234. Once you have submitted this Activation Code, the verification process will be complete. Thank you for using online bill pay.

Sincerely, Subscriber Support

It is important to not let the session time out while you are waiting.

When you receive the code, enter it on the computer and click '**submit**'.

Step 8: Payee Verified

Your new Payee (person) will be placed in a pending status awaiting confirmation. They will receive the following email.

PAYEE (Person receiving money)

YOUR NAME wants to make a payment to you through Central Bank. A keyword will be provided to you by YOUR NAME. Click on the link below (or copy and paste the link into your browser) to enter the keyword you were provided. https://www.billpaysite.com/RecipientSite

Once you have entered the keyword, you will need to enter the account number where payments from YOUR NAME will be deposited. Your account information is never shared with YOUR NAME. If you do not have or do not remember the keyword, please contact YOUR NAME.

You will be notified via email when YOUR NAME sends a payment to you. Regards, Personal BillPay Customer Service Central Bank

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- Your Payee must respond to an activation email before the first payment can process. By clicking the email link, Your Payee will be asked to enter the following information from our secure site:

- On the first screen, the security keyword that you established in Step 3. Remember we asked you to call the Payee and provide them with this keyword.

- On the second screen, their account information for the account they would like to receive the money you are sending.

When your Payee has completed their steps, you will receive an email from *billpaysupport@billpaysite.com* acknowledging the Payee's setup. Successful completion on this 1-TIME activation will allow payments to process freely.

You are now ready to 'Send Money'

Sending Money From Your Mobile Device

Payee Set Up:

If the payee has already been set up via the Internet Banking website you will simply select the payee from the available list.

If this is a new payee:

Step 1: Enter payee Name, Nick name, Email, and Keyword. Select **Submit**. Provide Payee keyword.

Step 2: Email generates to payee and payee completes setup process. You will receive email when the payee has completed their setup. The process is similar to steps 1-8 above.

Payment Setup

Step 1: Select:

- Person to Pay
- Pay From Account,
- Payment Amount,
- Process Date,
- Optional Memo line

Select '**Submit**'

Do I have a daily limit?

Personal Customers
Per Transaction $1,250 Per Day $2,500

Business Customers
Per Transaction $2,500 Per Day $5,000

Does the Payee have to provide me with their account information or do I have to provide anyone my account information?

No. All you will need is the Payee's email.

What about the "keyword"?

You will need to contact the Payee to provide them the keyword so they can complete the transfer of money. We suggest that you call them for security purposes instead of texting or sending an email.

When is the cutoff time for sending P2P payments?

P2P initiated by 3:00 p.m. (EST) will be processed according to your "Process Date" instructions. P2P payments initiated after 3:00 p.m. (EST) will begin to process on the next business day.

For Assistance
Hours of Operation:
7:30 AM—2:00 AM ET
OnLine Chat
Phone: 888-562-7959

To Get Started

If you are a current Central Bank Internet Banking Customer

- Select the Bill Pay Tab
- Request to be set up for Bill Pay
- Read and Accept the Bill Pay Agreement
- On Mobile—Select Send Money on Website—Select Pay Person.

Central Bank