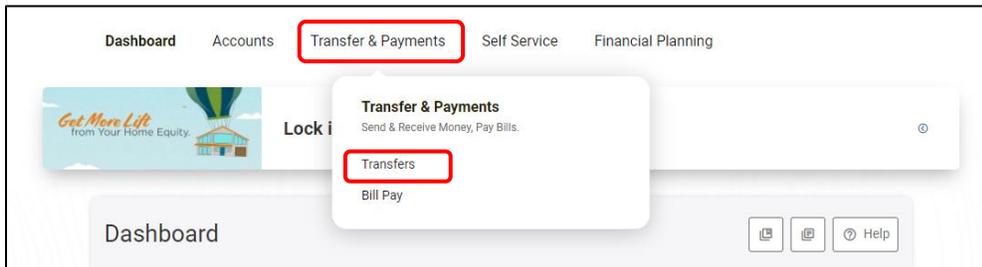# Bill Pay – Pay a Person (P2P) - Desktop

Once you have enrolled in Online Banking and Bill Pay, you can use the Bill Pay feature to pay bills, send money to people, and manage your payees. You have the ability to set up and pay a person (P2P) by check, SMS, electronic, or email.

Setup from Desktop or a Browser

To set up a new P2P payee, select **Bill Pay** from the Transfers & Payments menu. Then select to **Add a Payee** and choose **Person**. Then select the green **Next** button.
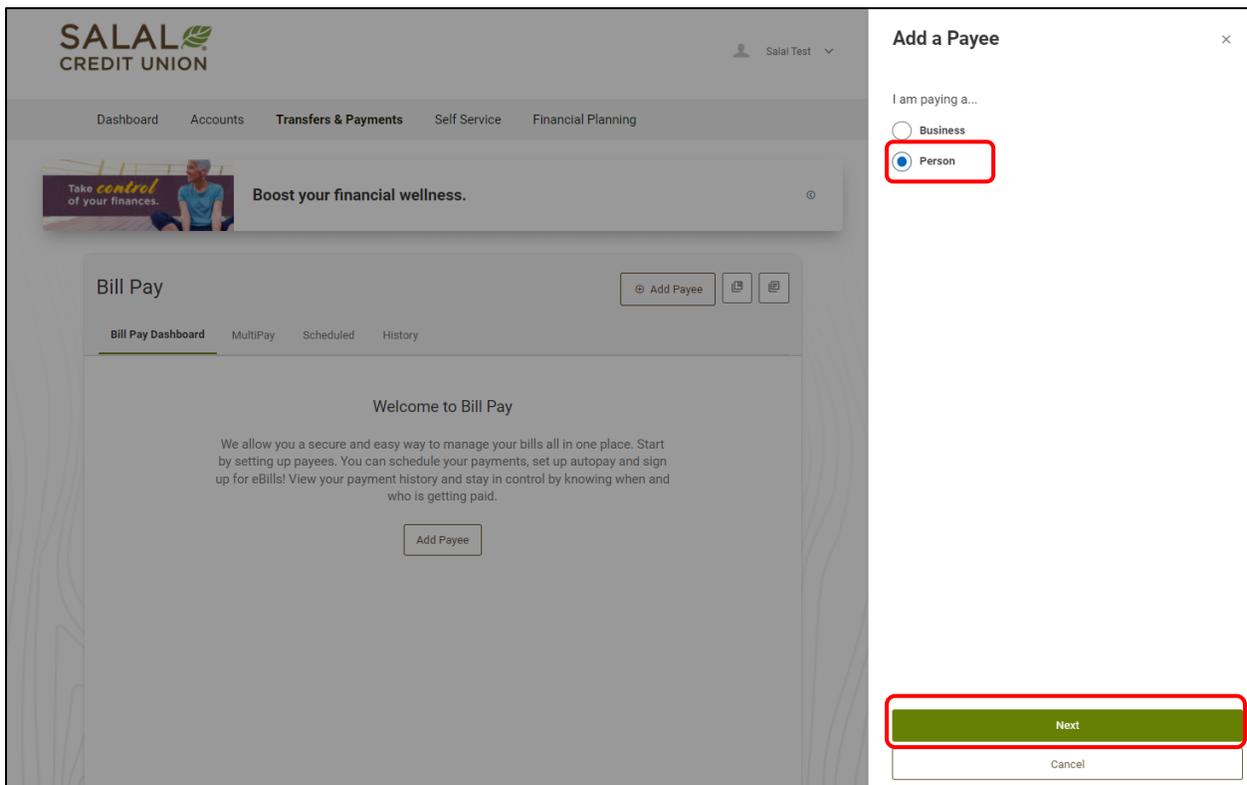
Adding Name of Payee and Payment Method

Next add the person's information. When adding a payee, it's helpful to have all the information you need before you begin. (For example, if you are using the SMS payment method, you will need the payee's mobile phone number. If you are using the email method, you will need the payee's email, etc.) Choose the payment method you wish to use and select the green **Next** button.

Mailing a Check to the Person Payee

If you chose the check option, please enter the mailing address and phone number for the person you are paying. When finished, select the green **Add Payee** button.

Setting up an SMS P2P Payee (Text Message)

If you chose the SMS option, you will need to enter the mobile phone number for the person you are paying. Then select the green **Next** button.
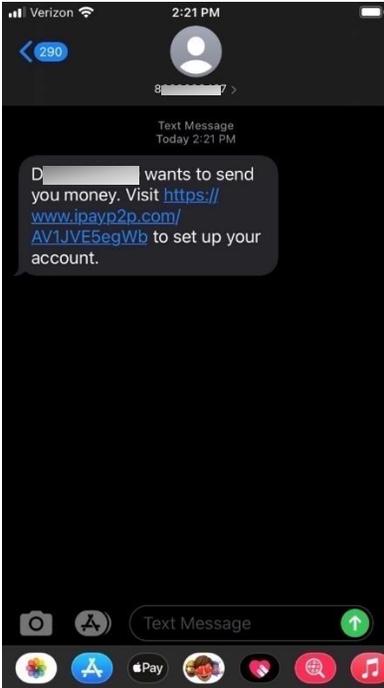

Adding a payee with SMS option on desktop.

Then you will need to enter a Shared Secret/Keyword, this is a word or short phrase known to you and the person you are paying. When finished, select the green **Add Payee** button.
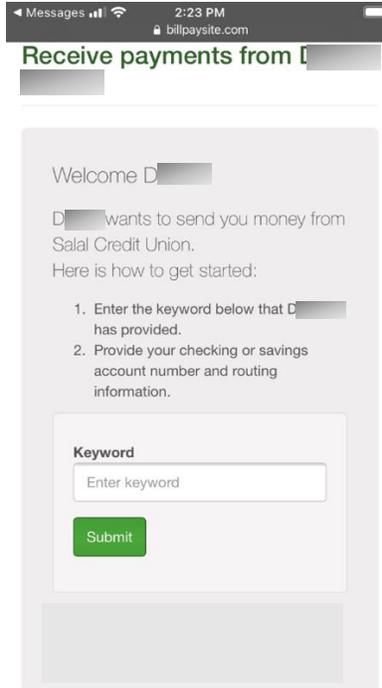
The payee will receive a text message with a link to click on. They will then need to enter the Shared Secret/Keyword to continue.
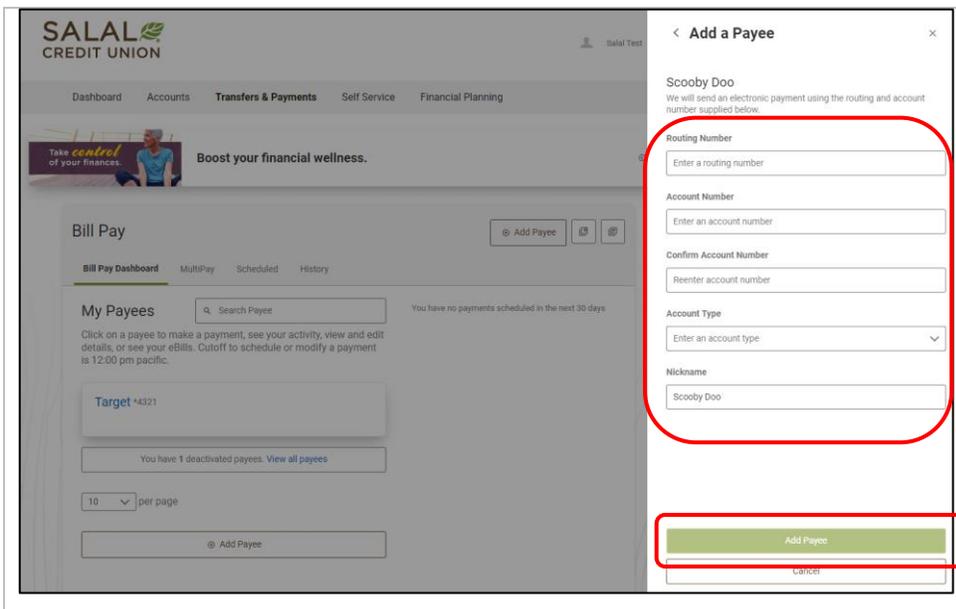

Received SMS message.   SMS payment message.

Setting up an Electronic P2P Payee

If you chose the electronic option, you will need to enter the routing and account number for the person you are paying. When finished, select the green **Add Payee** button.

Setting up an Email P2P Payee

If you chose the email option, you will need to enter the email address for the person you are paying. Then you will need to enter a Shared Secret/Keyword. This is a word or short phrase known to you and the person you are paying. When finished, select the green **Add Payee** button.

The payee will receive an email message with a link. They will need to enter the Shared Secret/keyword to continue.

Need Help? Give Us a Call

If you have questions or need further assistence, feel free to call our Virtual Branch at **800.562.5515** or **206.298.9394**.