# Bill Pay - Pay a Person (P2P) Options - Mobile

Once you have enrolled in Mobile and 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 transfer, or email.

Manage Payees from the Mobile App

To setup a new P2P payee on your mobile device, select **Bill Pay** from the bottom menu, then slide over to select **Add and manage payees**.
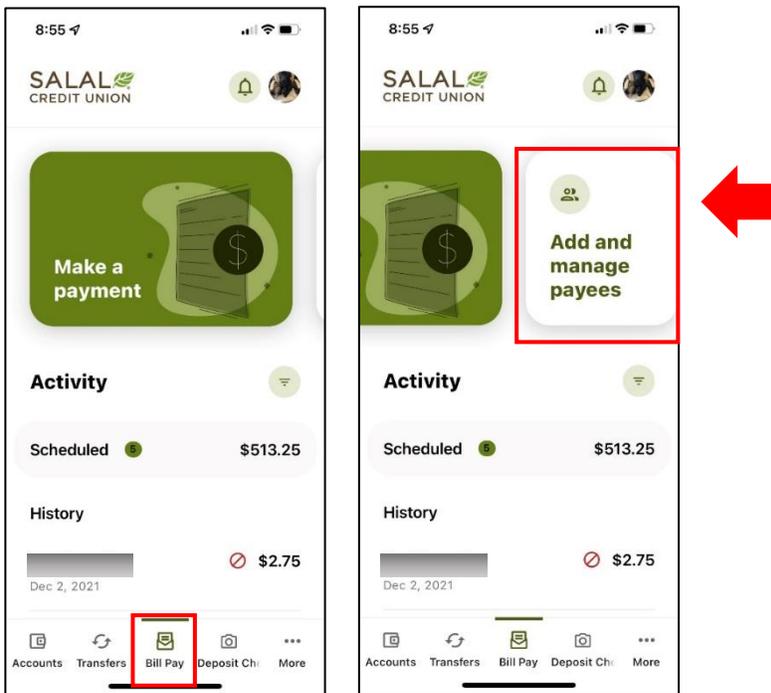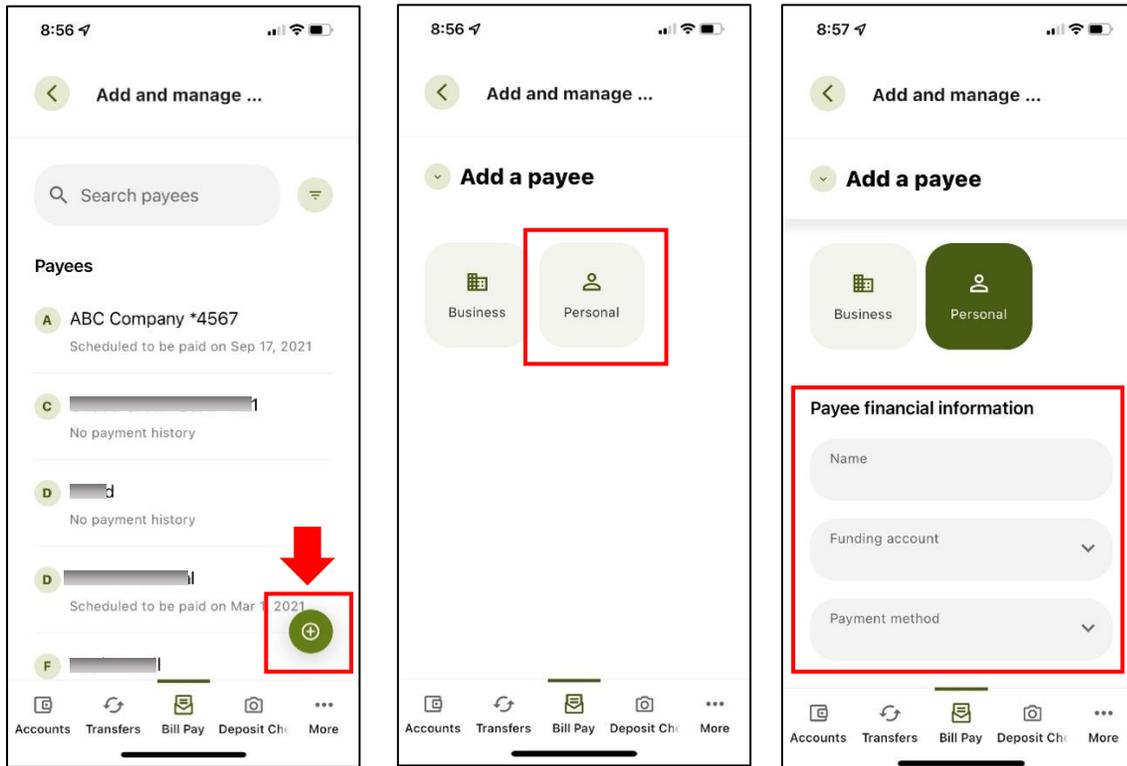
Adding Name of Payee

Once on the Add and manage payee screen on mobile, select the **plus (+)** button to add a new payee, which is located in the lower right corner. Then select **Personal** and enter the following info:
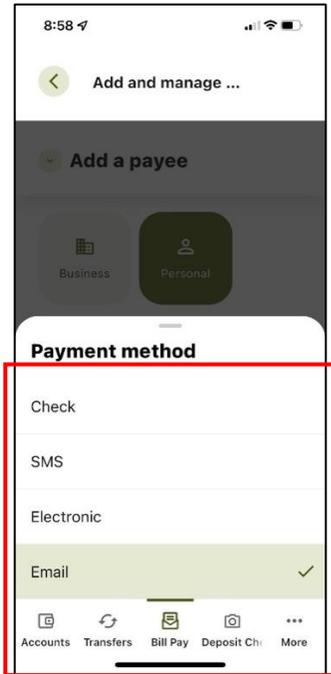
- **Payee Name**
- **Funding Account**
- **Payment Method** (check, SMS, electronic, or email)

Adding Payment Method

You have four payment methods to choose from: check, SMS, electronic, or email.:

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.

Setting up a Check Payee

If you chose the check option, please enter the mailing address and phone number for the person you are paying.

Adding SMS Payment Method (Text Message)

Enter the cell phone number of the payee. If you choose the SMS or email payment methods, you will be asked to enter a **Shared Secret/Keyword**. This can be a word or short phrase that only you and the person you are sending funds to will know. The payee will receive a text message with a link to open.
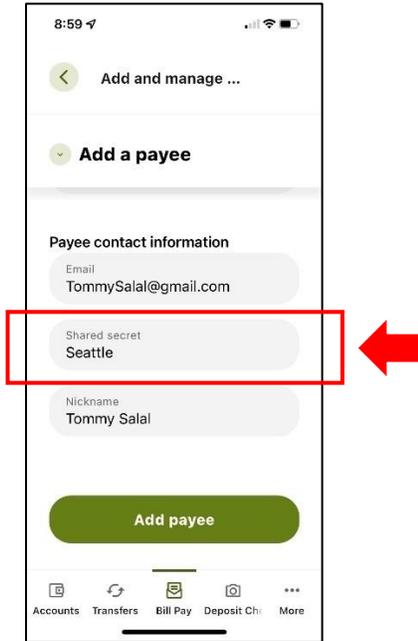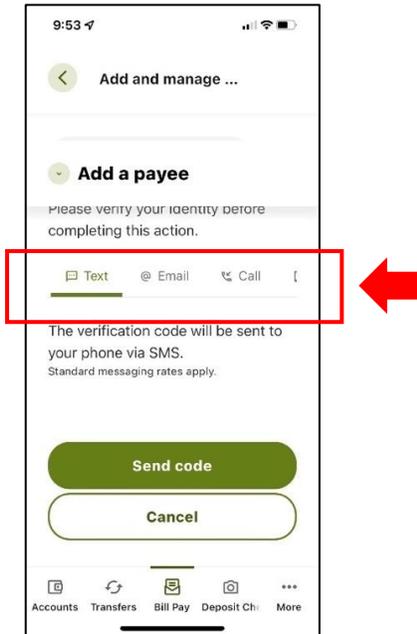

Adding Email Payment Method

Enter the email address for the the person you are paying. Like the SMS payment method, you will be asked to enter a **Shared Secret/Keyword** (see details above).

Add Payee and Select Verification Method

Once you have chosen your payment method, select to **Add Payee** and then chose the method you would like the verification code sent to you.

Make a Payment

Tap to **Make a Payment**, select an existing payee or the new payee you just created and activated. Input the amount, the **Pay from** and **Delivery Method** will default to what you set up when you created the payee. **Continue to Summary** to review and then select **Pay bill** to send the funds.
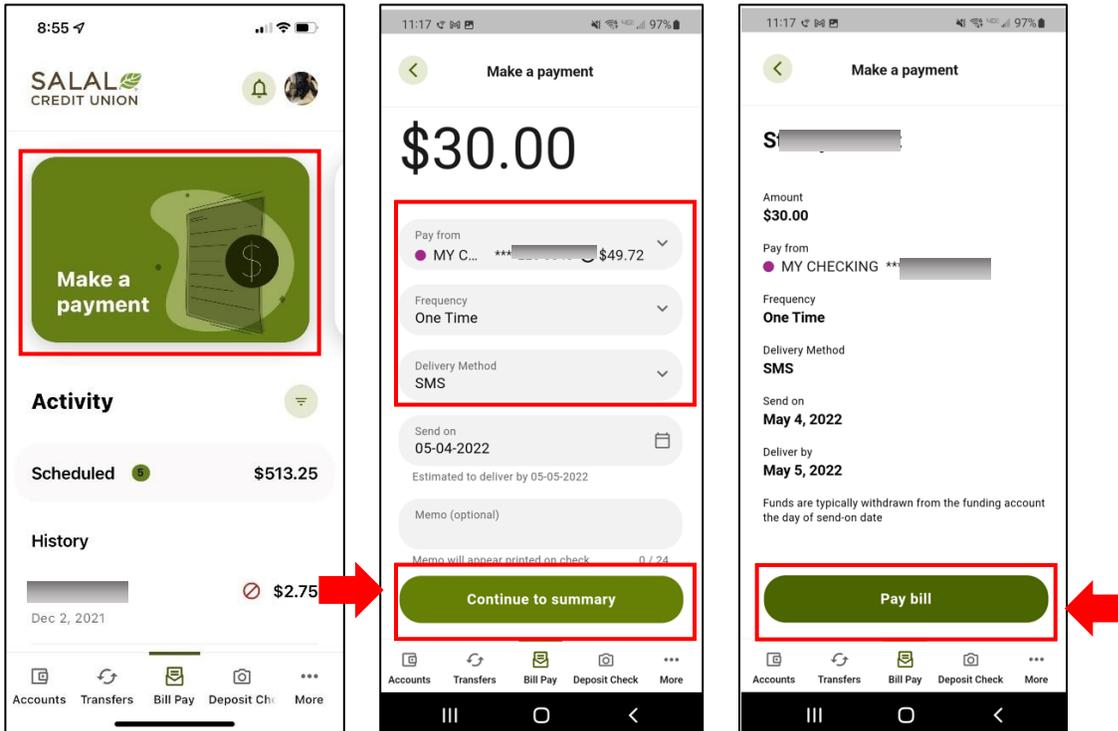
P2P Payments – What the Receipent Sees (Electronic and SMS)

Below is the message an individual will get when you send them funds through Bill Pay using the electronic or SMS method. They will open the link in the message, and it will launch a page for the individual to input the keyword you shared with them. They will then be able to input the routing and account number they would like the funds to be deposited to.
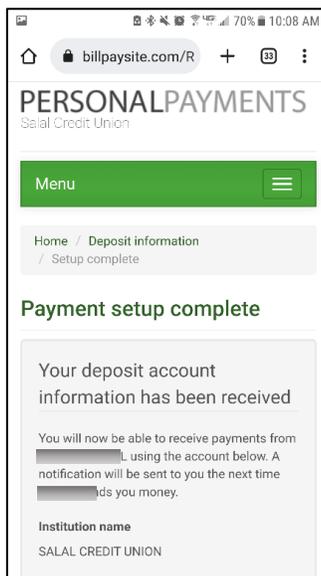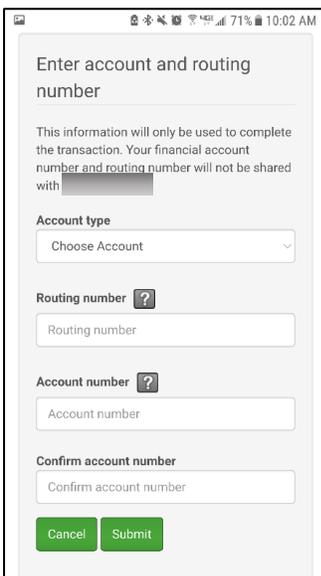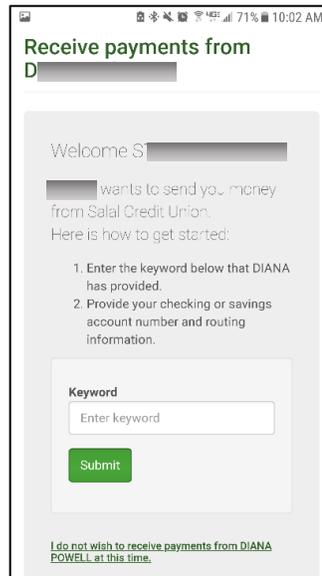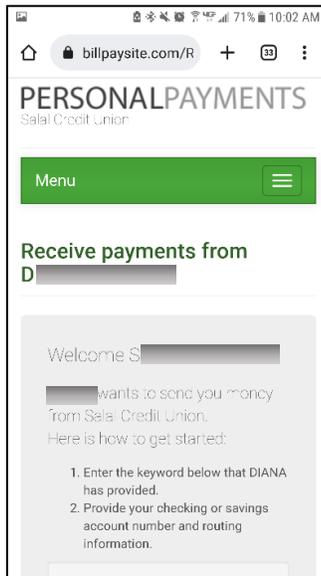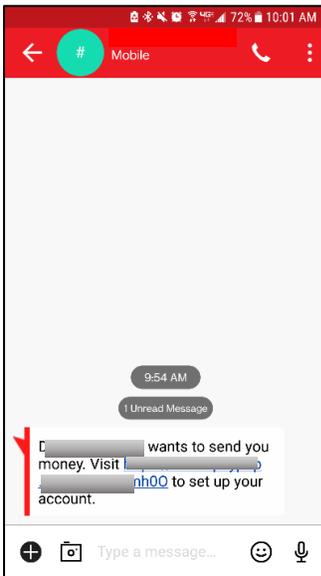
Need Help? Give Us a Call

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