



Person to Person Payments

The person to person payment option (P2P) allows you to send money to anyone, without having to know their account information – all you need is their email address or mobile phone number.

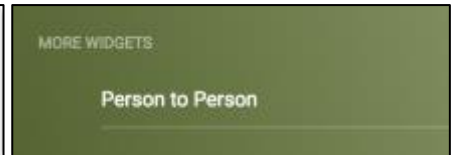
Sending a Person to Person Payment

Click on the “Person to Person” icon to launch the widget using the desktop site. In the mobile app, select “Person to Person” from the navigation menu. You will need to have a phone number selected as “preferred” in your Online & Mobile Banking settings in order to be able to use P2P.

Desktop



Mobile



Fill in the email address or mobile phone number of the person you wish to send money to, as well as the amount of money you would like to send. Enter your debit card information, accept the terms of service, and click “Send.”

The screenshot shows the 'Send Money' form on the Connexus website. At the top, there is a green header with the Connexus logo and a 'Menu' button. Below the header, the page title 'Send Money' is displayed in large green font. The form is divided into three sections: 'About Your Recipient', 'About Your Payment', and 'About Your Account'. In the 'About Your Recipient' section, there are two input fields for 'Recipient Email/Phone' (both containing 'test@email.com') and a 'Confirm' field (also containing 'test@email.com'). There is a checkbox for 'Remember this contact?' and a link for 'Or use a saved contact'. In the 'About Your Payment' section, there is a 'Memo (Optional)' field (containing 'testing') and a 'Transfer Amount' field (containing '1.00'). Below this, the total amount is displayed as 'Total: \$1.00'. In the 'About Your Account' section, there is a 'Debit Card #' field (containing 'XXXXXXXXXXXX1111') and an 'Expiration Date' field (with dropdowns for '01 - Jan' and '17'). At the bottom, there is a checkbox for 'I accept the terms of service' and a large green 'Send' button.

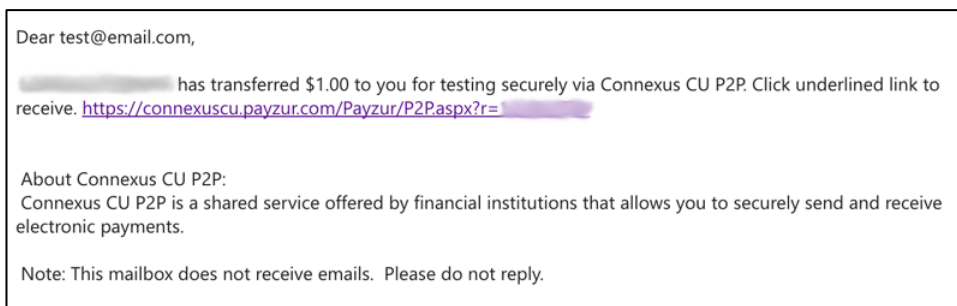
You will be asked to enter the PIN for the debit card you entered by clicking or tapping on a keypad. *For security purposes, the numbers in the keypad will change position after each digit is entered.*

Press “Submit” when you are finished entering your PIN.



Receiving a Person to Person Payment

The recipient will receive an email or text message notifying them that money has been sent to them. The notification will include a link to use to complete the transfer.



The recipient can choose to receive their money via debit card or into a checking account at any financial institution.

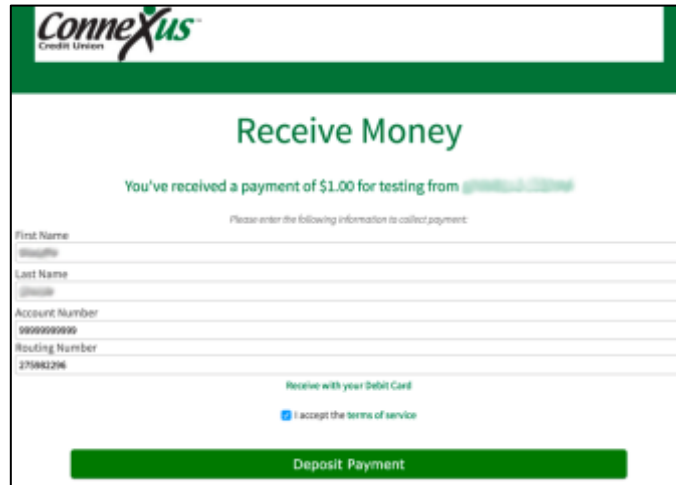
Receive via Debit Card

The debit card option is displayed by default. Simply fill in the fields received and accept the Terms of Service to receive your money.

Receive via Checking Account

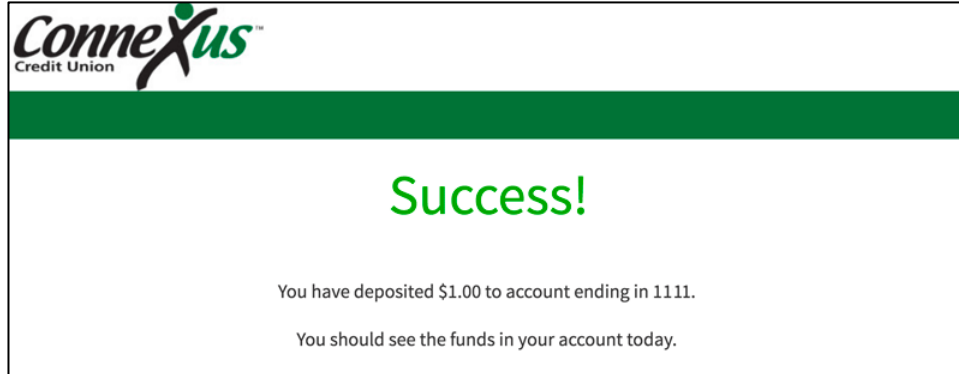
Select “Receive with your checking account” to switch to the checking account option. (To switch back to the debit card option, select “Receive with your Debit Card.”)

Please note: Funds received by debit card will be available immediately. Funds received to checking accounts will be available in 2-3 days.



The screenshot shows the Connexus Credit Union 'Receive Money' interface. At the top left is the Connexus logo. The main heading is 'Receive Money'. Below this, it states 'You've received a payment of \$1.00 for testing from [redacted]'. A prompt asks the user to 'Please enter the following information to collect payment.' The form includes fields for 'First Name' (with placeholder 'jane'), 'Last Name' (with placeholder 'smith'), 'Account Number' (with placeholder '0000000000'), and 'Routing Number' (with placeholder '270802296'). There are two radio button options: 'Receive with your Debit Card' and 'I accept the terms of service'. A green 'Deposit Payment' button is at the bottom.

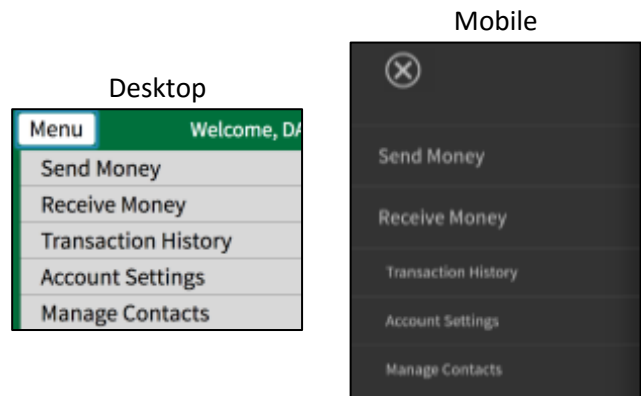
A “Success!” message will be displayed when the money sent has been successfully received.



The screenshot shows the Connexus Credit Union 'Success!' message. At the top left is the Connexus logo. The main heading is 'Success!'. Below this, it states 'You have deposited \$1.00 to account ending in 1111.' and 'You should see the funds in your account today.'

Managing Your P2P Payments

Options for viewing payment history can be found under the P2P widget menu.



Past payments can be found under “Transaction History.” From here payments can be cancelled if they have not already been received.

Date	12/19/2016 4:53:26 PM EST
Amount	\$1.00
S/R	Send
To/From	[REDACTED]
Status	SENT
Action	Cancel

The “Cancel” link under Transaction History links to a separate Cancel Payment page. Click/tap the “Cancel Payment” button to confirm cancellation.

Cancel Payment

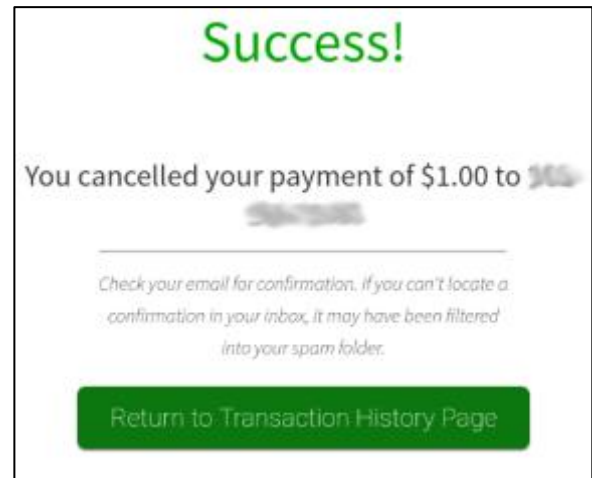
You recently scheduled the following payment...

Attribute	Detail
Send Account Last 4:	1111
Recipient:	[REDACTED]
Amount:	\$1.00
Date:	12/19/2016 9:53:26 PM
Memo:	Testing

[< Return to Transaction History](#)

Cancel Payment

A "Success!" message will be displayed when the payment has been successfully cancelled.

A screenshot of a success message. At the top, the word "Success!" is written in a large, bold, green font. Below it, the text "You cancelled your payment of \$1.00 to" is displayed in a dark grey font, followed by a blurred recipient name. A thin horizontal line separates this from the next line of text, which is a smaller, italicized grey font: "Check your email for confirmation. If you can't locate a confirmation in your inbox, it may have been filtered into your spam folder." At the bottom of the message is a solid green rectangular button with the white text "Return to Transaction History Page".

Success!

You cancelled your payment of \$1.00 to ~~XXXXXXXXXX~~

Check your email for confirmation. If you can't locate a confirmation in your inbox, it may have been filtered into your spam folder.

[Return to Transaction History Page](#)

Frequently Asked Questions

When sending a payment, how quickly will it move out of my account?

Payments are debited from your account immediately.

When receiving a payment, when will it be deposited to my account?

When receiving by debit card, money is normally deposited within minutes. When receiving into a checking account, money will be deposited within 2-3 days.

What happens if the recipient doesn't pick up the payment?

If a payment isn't claimed within 10 business days, it will be returned to the sender. Both sender and recipient will receive a message informing them the payment has been returned.

Can I cancel a payment?

Yes, as long as it has not yet been claimed by the recipient:

- *In the menu, select the Transaction History option*
- *Look for the payment you want to cancel*
- *Select "cancel"*
- *Confirm the cancellation*

If you need help, please call us at 800.845.5025, and our Member Contact Center staff will be able to find the payment and cancel it for you.

Can I save recipients?

Recipients are saved automatically. In the menu, select "Manage Contacts", and you can view and edit saved recipients, add nicknames, and delete recipients you do not wish to keep in your list.

Can I save payment methods?

Payment methods are saved automatically. In the menu, select "Account Settings", and you can view saved payment methods, and delete payment methods you do not wish to keep in your list.

Can I see previous payments?

Yes. In the menu, there is a Transaction History option that will show you payments you have already made.

How will P2P transactions appear on my statement and in OMB?

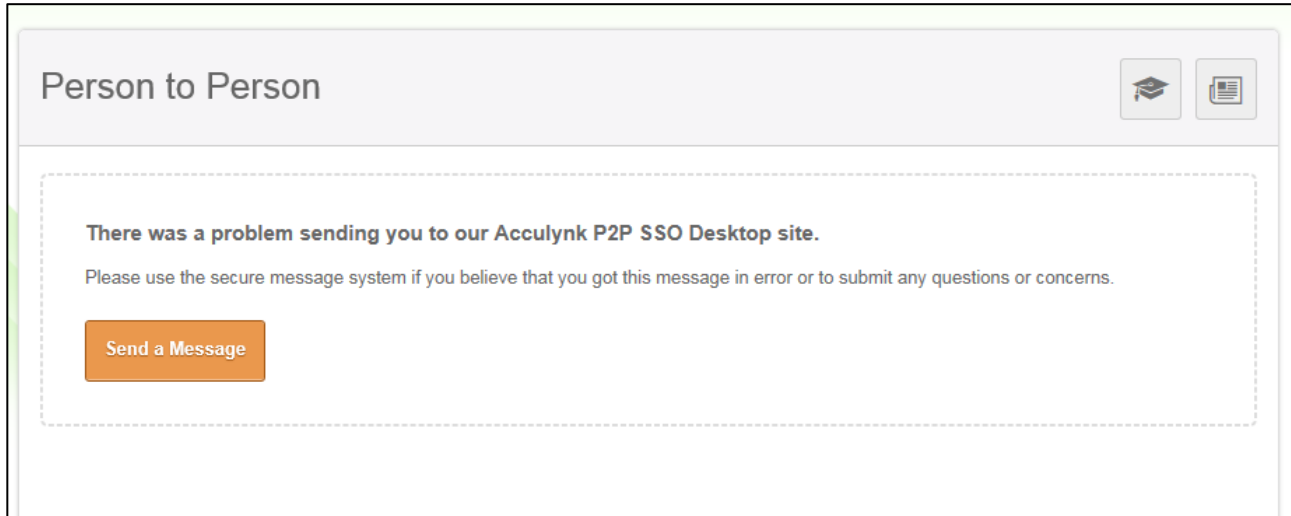
P2P transactions will be attributed to "POS [number] P2P Transfer Connexus CU 2600 Pine Ridge Blvd" under transactions in Online & Mobile Banking and on statements.

I entered my debit card PIN incorrectly three times and received a message to "try again later," what do I need to do now?

If you enter your debit card PIN incorrectly three times your debit card PIN will remain locked until your attempts are cleared. To clear your attempts, you will need to call a Member Service Center representative at 800.845.5025 to clear your attempts.

Why am I getting an SSO error?

For the P2P feature to function, you must have a mobile number listed in your Online & Mobile Banking profile. If you already have a mobile number listed in your profile and you are still receiving this error, please contact us.



How can I add my mobile number?

To add a mobile number, first log in, then click settings > contact > edit mobile number

Phone Numbers			
Home	(715) 847-4700	PREFERRED	Edit
Work	(800) 845-5025		Edit
Mobile	(715) 847-4700		Edit

For member support with Online & Mobile banking please contact us:

- Through your Secure Messaging Widget within Online & Mobile Banking
- Online Chat available at www.connexuscu.org
- By calling us at 800.845.5025