

# Person-to-Person (P2P)

Send money to anyone, at any  
time, from anywhere.



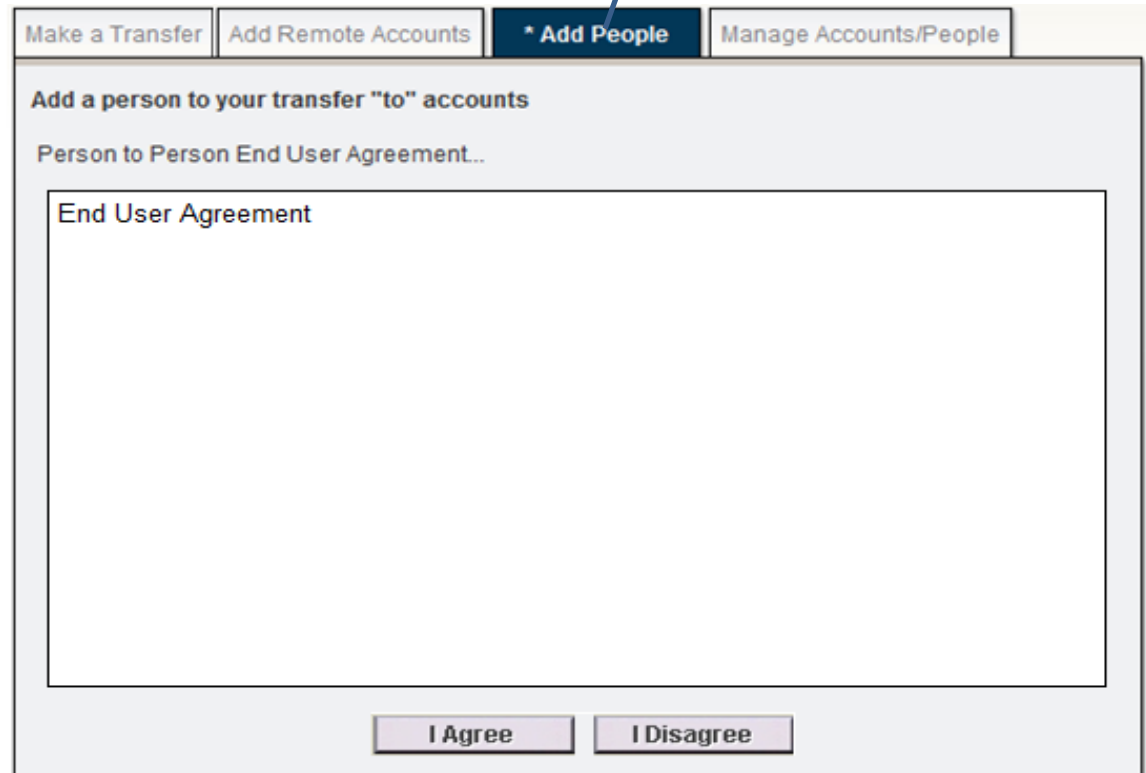
# What can you do with P2P?

- Move money to almost anyone via Online Banking using a cell phone or email address through the PayPal™ network.
- Key in how much money you want to send them and click a button.
- **Get on with the rest of your life!**

# How P2P Works - Adding a Transfer Recipient

Log into your AFCU account and click on the “Transfers” tab. You’ll select the “Add People” tab to start the process. Selecting this tab will prompt you to consent to the End User Agreement.

An “Add People” tab will be available inside the Transfers section of Online Banking.



The screenshot shows a web interface with a navigation bar at the top containing four tabs: "Make a Transfer", "Add Remote Accounts", "\* Add People", and "Manage Accounts/People". The "\* Add People" tab is selected and highlighted in dark blue. Below the navigation bar, the main content area has a heading "Add a person to your transfer 'to' accounts" and a sub-heading "Person to Person End User Agreement...". A large white rectangular box contains the text "End User Agreement". At the bottom of the main content area, there are two buttons: "I Agree" and "I Disagree".

# How P2P Works - Adding a Transfer Recipient

Make a Transfer | Add Local Accounts | Add Remote Accounts | **\* Add People** | Manage Accounts/People

**Add a person to your transfer "to" accounts**

• Required fields...

You can now add other people to your transfer "To" list with Agriculture Federal Credit Union. You just need to know the other person's email address or cell phone number. It's that easy!

POWERED BY  
**PayPal**

John Smith  
Eric Jewell

jsmith@fakemail.com per  
jewell101@hotmail.com

Person  Business

**Email Address or Mobile Phone Number...**

This is the email address or mobile phone number of the person you wish to add to your transfer "to" list.

For a mobile number enter as xxx-xxx-xxxx (Including area code)

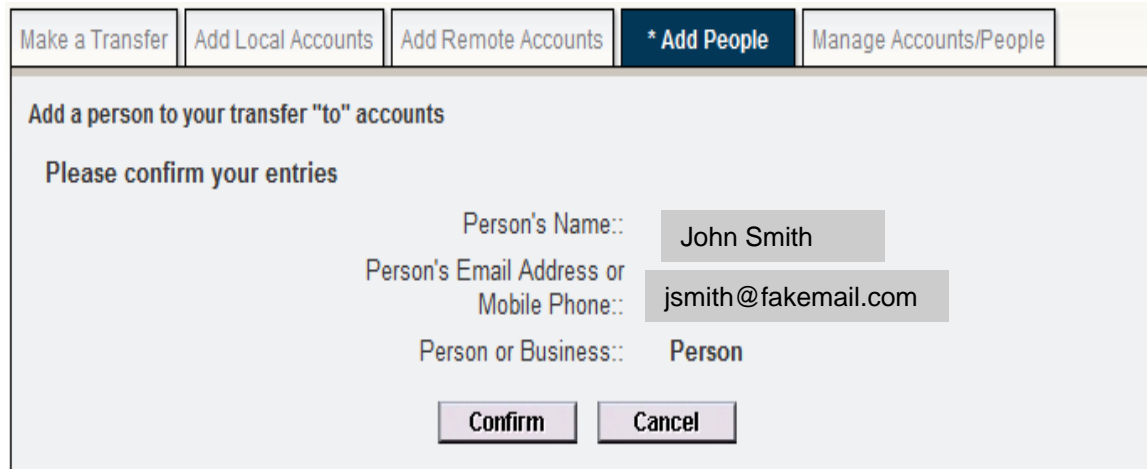
**Double check your entry!**  
So you don't send money to the wrong person.

**Next**

Once you agree to the terms, you'll be asked to provide the name and email address or phone number of your first transfer recipient. Select whether you're transferring money to a business or an individual. The transfer recipient must have a PayPal™ account to access the money you send.

# How P2P Works - Adding a Transfer Recipient

In order to verify the information is correct, the system will ask you to confirm the entries that were submitted on the previous page.



The screenshot shows a web interface with a navigation bar at the top containing five buttons: "Make a Transfer", "Add Local Accounts", "Add Remote Accounts", "\* Add People", and "Manage Accounts/People". The "\* Add People" button is highlighted in dark blue. Below the navigation bar is a light gray dialog box with the title "Add a person to your transfer 'to' accounts". Inside the dialog, the text "Please confirm your entries" is displayed. Below this, there are three rows of labels and input fields: "Person's Name::" with the value "John Smith", "Person's Email Address or Mobile Phone::" with the value "jsmith@fakemail.com", and "Person or Business::" with the value "Person". At the bottom of the dialog are two buttons: "Confirm" and "Cancel".

Make a Transfer	Add Local Accounts	Add Remote Accounts	* Add People	Manage Accounts/People
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Add a person to your transfer "to" accounts

Please confirm your entries

Person's Name:: John Smith

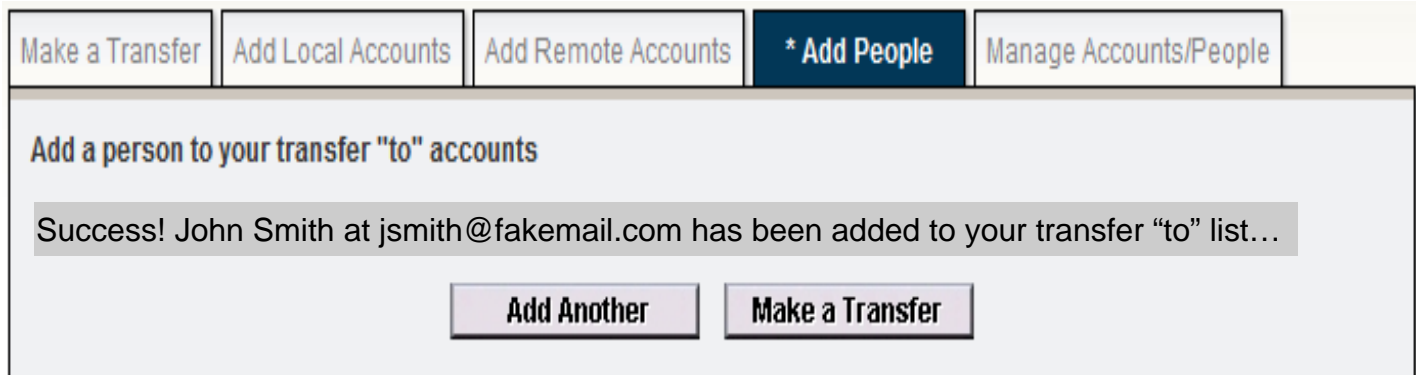
Person's Email Address or Mobile Phone:: jsmith@fakemail.com

Person or Business:: Person

Confirm Cancel

# How P2P Works - Adding a Transfer Recipient

You'll be notified if your transfer recipient was successfully added.  
From here, you can choose to either create another account  
or make a transfer.



The screenshot shows a navigation bar with five buttons: "Make a Transfer", "Add Local Accounts", "Add Remote Accounts", "\* Add People", and "Manage Accounts/People". The "\* Add People" button is highlighted in dark blue. Below the navigation bar is a light gray panel with the heading "Add a person to your transfer 'to' accounts". A success message is displayed in a gray box: "Success! John Smith at jsmith@fakemail.com has been added to your transfer 'to' list...". At the bottom of the panel are two buttons: "Add Another" and "Make a Transfer".

Make a Transfer	Add Local Accounts	Add Remote Accounts	* Add People	Manage Accounts/People
-----------------	--------------------	---------------------	--------------	------------------------

**Add a person to your transfer "to" accounts**

Success! John Smith at jsmith@fakemail.com has been added to your transfer "to" list...

Add Another      Make a Transfer

# How P2P Works – Making the Transfer

\* Make a Transfer   Add Local Accounts   Add Remote Accounts   Add People   Manage Accounts/People

Make a OneTime or Schedule a Recurring Transfer

• Required fields...

From:: REGULAR SHARES (1) : Available Balance \$27.48

To:: John Smith: jsmith@fakemail.com

Remote Accounts	Type
John's BBT (*1234)	Checking

Other People	Send To
John Smith	jsmith@fakemail.com
Mark Hess	555-484-4460
Tom Campbell	campbell2@fakehoo.com
Tommy Campbell	tcampbell@fakemail.com

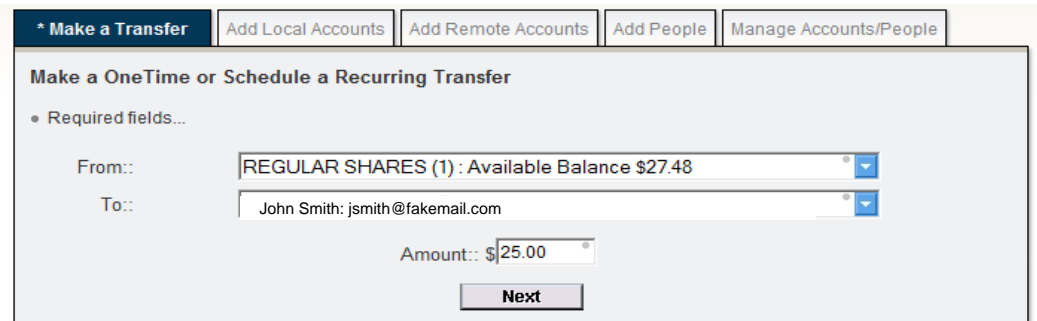
Transfer Limits::

	Daily	30 Day
Remote Institution Transfer Limits ::	\$2,000.00	\$10,000.00
Actual Remote Transfers ::	\$0.00	\$2.02
Available for Remote Transfers ::	\$2,000.00	\$9,997.98
Other People Transfer Limits ::	\$31.00	\$301.00
Actual Other People Transfers ::	\$1.00	\$3.00
Available For Other People Transfers ::	\$30.00	\$298.00

Request Increase

Once you decide to make a transfer, you'll be asked which account at the Credit Union you want to transfer funds from and where you want the funds to go. Available accounts and recipients can be found in the "To" and "From" dropdown lists respectively under the "Make a Transfer" tab.

# How P2P Works – Making the Transfer



The screenshot displays a web interface for making a transfer. At the top, there are five tabs: '\* Make a Transfer' (selected), 'Add Local Accounts', 'Add Remote Accounts', 'Add People', and 'Manage Accounts/People'. Below the tabs, the main heading is 'Make a OneTime or Schedule a Recurring Transfer'. Underneath, there is a section for 'Required fields...'. The 'From:' field is a dropdown menu showing 'REGULAR SHARES (1) : Available Balance \$27.48'. The 'To:' field is a dropdown menu showing 'John Smith: jsmith@fakemail.com'. Below these fields is an 'Amount:' input field with '\$25.00' entered. At the bottom of the form is a 'Next' button.

After selecting where you want the funds to go, you will choose the amount of money you want to transfer. You'll also be able to view your transfer limits before moving to the next screen.



# How P2P Works – Making the Transfer

\* Make a Transfer | Add Remote Accounts | Add People | Manage Accounts | Help

Make a OneTime or Schedule a Recurring Transfer

From: Regular Shares (1) : Available Balance \$27.48

To: Eric Jewell | John Smith: jsmith@fakemail.com

Amount: \$25.00

When:  Now |  Later Date |  Recurring

P2P Service:  Fee: \$0.75

POWERED BY **PayPal**

Optional personal message to Eric Jewell (500 character max):

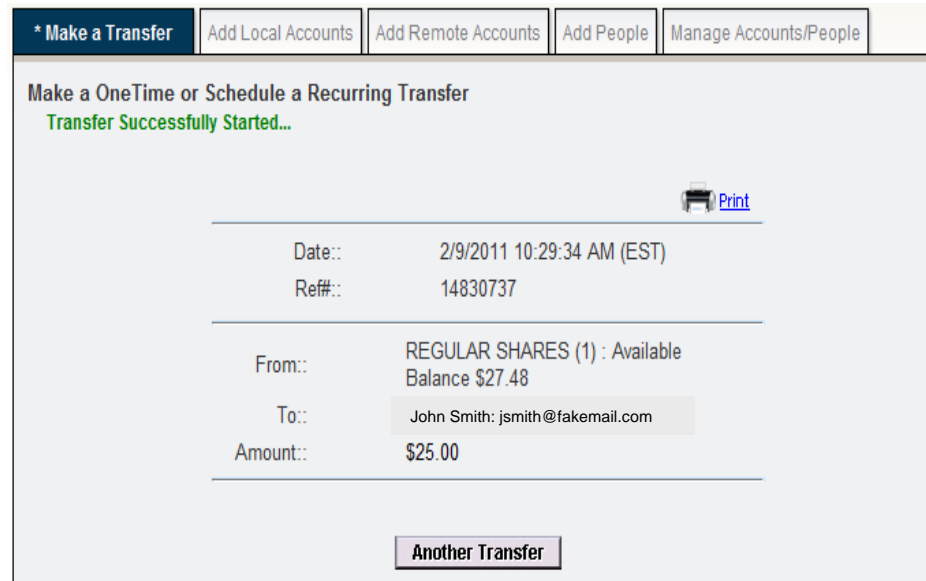
Submit Transfer | Cancel

The details of the transfer are now listed in the “Make a Transfer” tab.


The last step before submitting a transaction is selecting the transfer type. Choose an instant, scheduled, or recurring transfer, which can be accompanied by a personal message. Once the transfer type is selected, the “Submit Transfer” button can be clicked to move forward.

# How P2P Works – Making the Transfer

A confirmation of the transaction will then be presented, including the transfer details, date/time, and a reference number. You can make another transfer if you wish.



The screenshot shows a web interface for making a transfer. At the top, there is a navigation bar with several buttons: '\* Make a Transfer' (highlighted in dark blue), 'Add Local Accounts', 'Add Remote Accounts', 'Add People', and 'Manage Accounts/People'. Below the navigation bar, the main content area is titled 'Make a OneTime or Schedule a Recurring Transfer' and displays a green confirmation message: 'Transfer Successfully Started...'. To the right of this message is a 'Print' button with a printer icon. Below the message, there are two horizontal lines. The first line contains the following details: 'Date:: 2/9/2011 10:29:34 AM (EST)' and 'Reff:: 14830737'. The second line contains: 'From:: REGULAR SHARES (1) : Available Balance \$27.48', 'To:: John Smith: jsmith@fakemail.com', and 'Amount:: \$25.00'. At the bottom of the main content area, there is a button labeled 'Another Transfer'.

* Make a Transfer		Add Local Accounts	Add Remote Accounts	Add People	Manage Accounts/People
Make a OneTime or Schedule a Recurring Transfer					
Transfer Successfully Started...					
 <a href="#">Print</a>					
Date::	2/9/2011 10:29:34 AM (EST)				
Reff::	14830737				
From::	REGULAR SHARES (1) : Available Balance \$27.48				
To::	John Smith: jsmith@fakemail.com				
Amount::	\$25.00				
<a href="#">Another Transfer</a>					

# P2P – Notification

The person you sent the money to will receive the following email:

Clicking on this link sends the recipient to PayPal's™ website where he/she can either log into his/her current PayPal™ account, or create a new one to retrieve the money.

**afcu**  
Agriculture  
Federal Credit Union

Powered by **PayPal**

Hello jsmith@fakemail.com,

AFCU has just sent you \$25.00 USD with PayPal.

Payment Details

Amount: \$25.00 USD

Transaction time: 7:31:46 PST

Note from buyer: Thanks for spotting me cash at lunch

To claim your payment, click

<https://www.paypal.com/us/links/unl/em>

Don't have a PayPal account?

Sign-up is fast and free. With PayPal, you can pay online without sharing your financial information.

You can also

- Send money to, or request money from, anyone with an email address in 190 countries and regions.
- Shop at millions of online stores

PayPal is the fast, easy, and secure way to buy and sell things online.

Already have a PayPal account?

Agriculture FCU sent this payment to an address that isn't linked to your PayPal account.

Log in to PayPal to add this email address to your account:

<https://www.paypal.com/us/links/unl/em>

# P2P – How the recipient gets the money.

PayPal

Enter your information

Secure 

Sign up for PayPal. You'll be able to send money to just about anyone with an email account.

Please fill in all fields.

Country or region

United States 

Email address

This will be your login

Choose a password [See in using an existing PayPal account](#)

8 characters minimum

Re-enter password

First name

Last name

Address line 1

Address line 2 (optional)

City

State ZIP code

Phone number [Why is this needed?](#)

By clicking the button below, I agree to the PayPal [User Agreement](#) and [Privacy Policy](#).

If the recipient needs to create a PayPal™ account, he/she will be asked to submit his/her information and agree to the PayPal™ User Agreement and Privacy Policy.

[Contact Us](#) | [Site Feedback](#) 

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# P2P – What happens next?

After the transfer is started, the transaction can be seen in the Daily and 30 Day Transfer Limits area under the “Make a Transfer” tab. A red “x” will appear next to the transaction if it is eligible for recall. Transactions not retrieved by the recipient will be recalled after 30 days automatically.

Pending Remote Account Verifications::

Select a row to view/change...

Date (EST)	Account	Type	Status
<b>■ Your input is required on the following account ::</b>			
6/11/2010 1:44:24 PM	John's Checking (*4267)	Checking	<a href="#">Awaiting Member Penny Submission</a>

Recent Transfers::

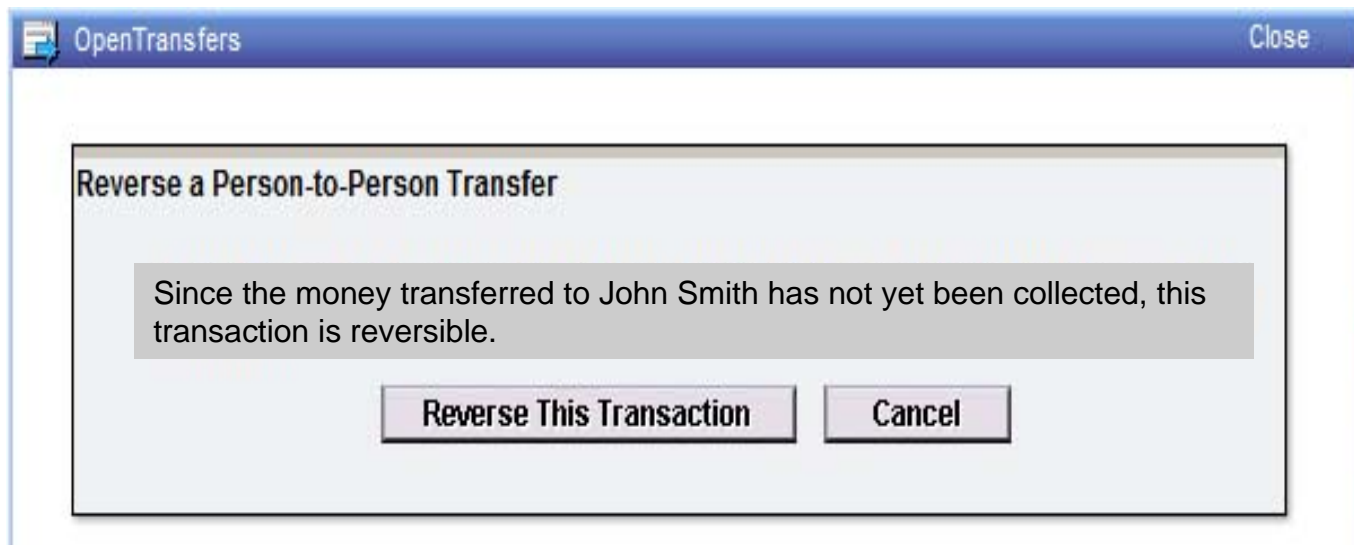
\* Denotes a scheduled transfer...

[Chart](#) [Print](#)

Date (EST)	From	To	Amount	Status
<input checked="" type="checkbox"/> 2/9/2011 10:29:34 AM	REGULAR SHARES (1)	John Smith jsmith@fakemail.com	\$25.00	■
<input checked="" type="checkbox"/> 2/9/2011 9:00:07 AM	REGULAR SHARES (1)	Mark Hess (555-484-4460)	\$1.00	■
<input checked="" type="checkbox"/> 2/8/2011 3:04:22 PM	SHARE DRAFT (2)	Tommy Campbell (vredata@ubha.com)	\$1.00	■

# P2P – What happens next?

If the red X is clicked next to the P2P transaction, the following will appear...





What do you get out of P2P?

You pay whoever you need to  
pay instantly, electronically,  
and securely.

**One more convenient service  
from Agriculture FCU!**