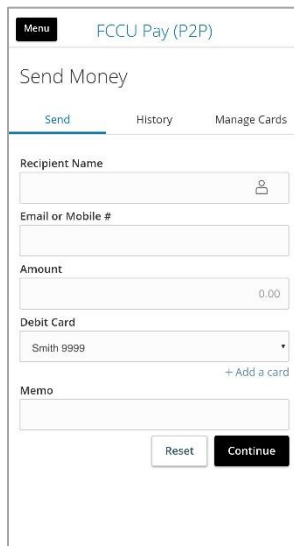


# FCCU Pay (P2P) User Guide

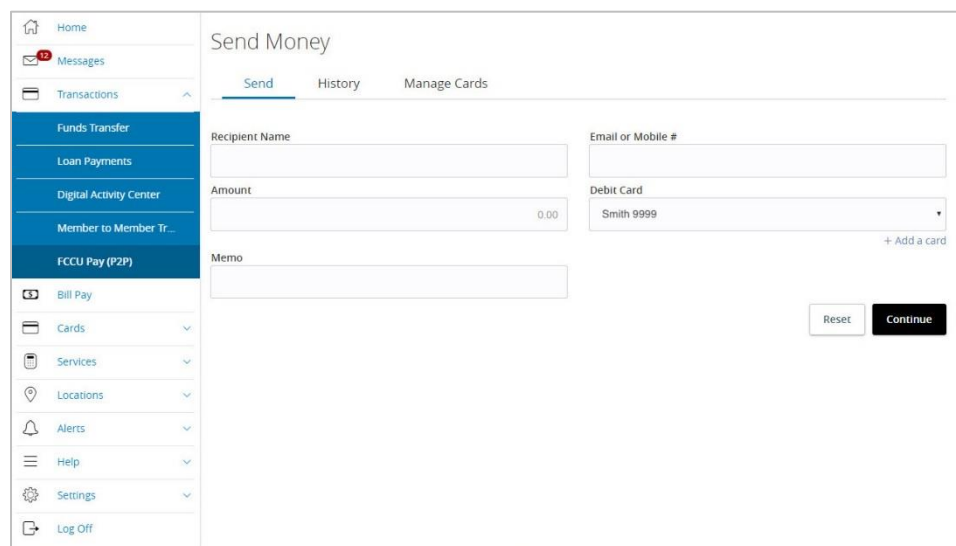
To utilize FCCU Pay, **you must be enrolled in Internet Banking and be Opted In for FCCU Pay**. You may access via iBranch on Desktop or Mobile to send money with your FCCU Debit card.

## Sending Money

- 1 Log into **iBranch**
- 2 Navigate to **Transactions > FCCU PAY (P2P)**
- 3 Enter your **FCCU Debit Card**
- 4 Enter the recipient including their **mobile phone number** or **email address**.
  - ❖ The recipient will need a valid debit card or account & routing number at any other financial institution
- 5 Confirm your information is correct and proceed
- 6 Enter your **Debit Card PIN** to send the payment
  - ❖ Reminder FCCU will never contact you to ask for your PIN. Never share your debit card PIN with anyone
- 7 Once submitted, funds will be **immediately** debited from the account and the recipient will receive a link to access the payment



Mobile

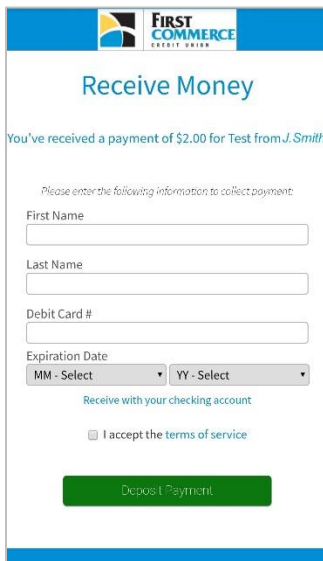


Desktop

## Receiving Money

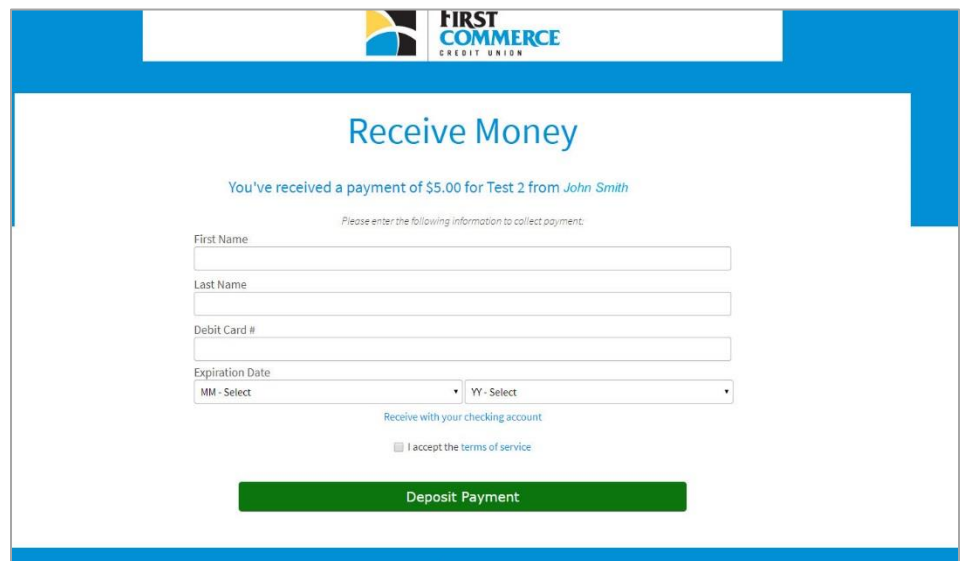
- 1 Recipient will receive a text or an email message
- 2 Recipient clicks the link within the message
- 3 The **Receive Money** screen will appear
- 4 Recipient will enter their Name and debit card information
  - ❖ The recipient may select **Receive with your checking account**. This form of deposit may take **up to three days** to post to the account.
- 5 Recipient Selects **Deposit Payment**

*If the recipient uses a debit card, the funds will be deposited immediately to their account. If the recipient enters the routing + checking account number, then the transaction will be processed through ACH channels which can take 1-3 days.*



The mobile view of the 'Receive Money' screen features a blue header with the 'FIRST COMMERCE CREDIT UNION' logo. Below the header, the title 'Receive Money' is displayed in blue. A notification message reads: 'You've received a payment of \$2.00 for Test from J. Smith'. Below this, a prompt says 'Please enter the following information to collect payment:'. The form includes input fields for 'First Name' and 'Last Name', a 'Debit Card #' field, and an 'Expiration Date' field with 'MM - Select' and 'YY - Select' dropdown menus. A radio button is selected for 'Receive with your checking account'. Below that is a checkbox for 'I accept the terms of service'. At the bottom is a green button labeled 'Deposit Payment'.

Mobile



The desktop view of the 'Receive Money' screen has a blue header with the 'FIRST COMMERCE CREDIT UNION' logo. The title 'Receive Money' is centered in blue. The notification message reads: 'You've received a payment of \$5.00 for Test 2 from John Smith'. Below this, a prompt says 'Please enter the following information to collect payment:'. The form includes input fields for 'First Name' and 'Last Name', a 'Debit Card #' field, and an 'Expiration Date' field with 'MM - Select' and 'YY - Select' dropdown menus. A radio button is selected for 'Receive with your checking account'. Below that is a checkbox for 'I accept the terms of service'. At the bottom is a green button labeled 'Deposit Payment'.

Desktop