

# **First Pay Person-to-Person (P2P)**

## **Frequently Asked Questions**

### **What is First Pay P2P?**

First Pay P2P is a convenient and secure way to send electronic payments via your First Bank & Trust Co. debit card to anyone's debit card or checking account, as long as it is in the United States. All you need is the recipient's email address or mobile number!

### **Is there a fee for First Pay P2P?**

No. First Pay P2P is a product we are pleased to provide to you free of charge! Message and data rates may apply. Please check with your communications service provider for access rates, texting charges, and other applicable fees.

### **How do I start using First Pay P2P?**

1. Login to the First Bank & Trust Co. Mobile App.
2. From your Side Bar Select **First Pay P2P**.
3. Select **Manage Cards**.
4. Select **Add Debit Card**.
5. Enter your First Bank & Trust Co. card number and expiration date and select **Submit**.

### **First Pay P2P Sending Instructions**

1. Login to the First Bank & Trust Co. Mobile App.
2. From your Side Bar Select **First Pay P2P**.
3. Select **Payment**.
4. Select the **From Account** (Card Number) you wish to pay from.
5. Enter the amount.
6. Select the **Delivery Method** - either recipient "Email" or recipient "Mobile Number".
7. Enter either the recipient email or mobile number by selecting the email or phone icon to browse your contacts and select the recipient.
8. (Optional) Enter Memo.
9. Select **Submit**.
10. Select **I Agree**.

### **First Pay P2P Receive Instructions**

Recipient will receive either an email or text notification, depending on sender's selection. They will then either enter their debit card credentials or their routing and account number for their checking account to receive the funds.

### **When will the transfer come out of my account?**

Once a First Pay P2P transfer is initiated, the transfer amount will be debited from your account instantly.

**How long does the recipient have to claim the funds?**

Payments will automatically reverse if they remain unclaimed after 10 business days.

**What if I make a mistake in the payment process?**

The funds that are credited to the recipient's account cannot be recalled by us. If you suspect that you have entered information incorrectly, contact us immediately via phone at 877-976-2265 and we may be able to cancel the transfer. We bear no liability, to you or others, to reimburse funds that were transferred according to the sender's instructions.