



Person-to-Person Payments Frequently Asked Questions

What are Person to Person Payments?

Person to Person Payments (P2P) is an optional service included in the Bill Pay service package that allows users to securely send money electronically to anyone who banks in the United States by using the person's email account or routing and account number. If the person you want to pay (your payee) doesn't have an email or bank account, a check can be sent through the mail.

How do I use P2P?

- First, enroll for **hvbonline** and Bill Pay;
- After you've received login credentials and logged into **hvbonline**, click the Pay Bills tab to access payment options;
- Next, click the Pay a Person tab to set-up the individual you would like to send money to;
- You may choose to send money to the payee by email, direct deposit, or check. Follow the prompts provided, completing all required fields;
- Once a payee is added, the payee will be listed at the top of the payee list on the Payments screen;
- Add payments by entering payment information for the payee. Click Pay. You may click Make it Recurring to set-up ongoing automatic payments for the frequency you choose (i.e. weekly, monthly, etc.).

How are payments processed when I choose to pay a person by email?

Payees that you've chosen to send money to by email will be prompted for a keyword. The keyword, which you will have established when setting up the payee, should only be known to you and your payee so be sure to communicate it to the payee so the payment can be accepted.

After you have scheduled a payment, your payee will receive an email advising that a payment has been sent to them. To accept the payment, the payee should click on the link provided in the email and enter the predetermined keyword along with banking account information. You, as the originator of the payment, will never be privy to the payee's account information. You will, however, get confirmation that the payment has been accepted.

Is P2P available with HVBmobile?

Yes. However, you *must* be a Bill Pay customer and your mobile device **must** be registered with us.

To register your device, login to **hvbonline**, click Mobile Banking, and complete the fields provided. If you've used Bill Pay before, you're now ready to download the **HVBmobile** app and originate payments.

If you haven't used Bill Pay, you must set up a payee and send a payment using the Pay Bills option to activate the service. Next, download the **HVBmobile** app from the App Store or Google Play. Payments can now be originated from your mobile device.

Please note that there is no charge to initiate a payment using P2P.

When are P2P payments processed?

All P2P payments will be processed on the business day you designate as the payment's processing date, generally Monday through Friday, except Federal holidays, provided the payment is submitted prior to the daily cut-off time on that date and there are funds available in your account. The daily cut-off time, which is controlled by us, is 3:00 PM EST. Payments submitted after the cut-off time will be processed on the next business day. The system will calculate an Estimated Arrival Date of your payment. This is only an estimate so please allow ample time for payments to reach payees.

Please note that payments may be scheduled up to 18 months in advance.

How can I stop or edit a payment?

Payments processing in the next 45 days are listed on the upper right of the Payments screen. To make changes to a scheduled payment click Edit by the payment you would like to change. The Pay From Account, Amount, and Payment Date can be revised. To stop a payment, click Edit then check the box "I would like to stop this payment." Click Submit.

What if I forget the email P2P keyword?

On the Payments screen, click the payee's name for payee details. Click Edit Payee to see the keyword.

Can I send payments from my savings account?

No, only checking accounts are eligible for use with the Bill Pay service package.

What if the P2P payee refuses my payment?

You will be notified via email any time a payee refuses your payment.

What if the P2P payee ignores the email to accept a payment?

A reminder email is sent every three days. If the payee hasn't followed the necessary steps by the ninth day, the payment will be stopped and an email will be sent to you.

What is Rush Delivery?

Rush Delivery allows you to choose next business day or second business day payment delivery. The rush delivery option within Bill Pay is accessible to the right of each payee.