

## Person to Person Payments

There are a few options that you can use to pay a person- these include email or text messages, direct deposit and a paper check.

Send the money by:

- Email or text message (Electronic)  
Recipient provides routing and account number; paid within 1-2 business days.
- Direct deposit (Electronic)  
Requires routing and account number; paid within 1-2 business days.
- Check  
Mailed and paid within 5-7 business days.

The estimated number of days is included next to each option.

### Email or Text Message

You will complete the information requested, including the Payee's first and last name, the notification method (text or email) as well as a nickname (if desired) as well as the account to draw the funds from and a category (Optional).

Payee first name \* Kayla  
(Visible in all correspondence with the payee.)

Payee last name \* Wilham  
(Visible in all correspondence with the payee.)

Send notification to payee by \*  
 Text ( 405 ) 501 - 1246  
 Email

Payee phone number ( 405 ) 501 - 1246

Payee nickname \* Momma KK

Default pay from \* Primary Account

Category Babysitter  
[Add new category](#)

Click "Next"

You will next create a Keyword that serves as a password. You must share this password with the person you are sending money to so they can access it.

Create a keyword for Momma KK

The Keyword is a password you create for Momma KK. They will use this password when accessing our secure website to submit account information. Be sure to share the keyword with Momma KK right away.

\* Required field

Keyword \* Sooners

Confirm keyword \* Sooners

Momma KK access will be locked after 3 failed login attempts

Click "Next"

For security purposes a one-time activation code is required for the funds to be sent. This is only required when setting up the payee for the first time. The phone number and email address will default to what is already listed on the Bill Pay profile.

First time payee activation for Momma KK

\* Required field

For security purposes, a one-time activation code is required before being able to schedule payments to this payee.

Delivery method for activation code \*  
 Home phone: () -  
 Primary email: shannon.hudzinski@gmail.com

The access code will be sent via email from "OU FCU." Be sure to check your Junk folder in the event that it is filtered out.

First time payee activation for Momma KK

\* Required field

Your activation code is being sent to shannon.hudzinski@gmail.com

Enter activation code \*

[Click here to resend code](#)

Once the payee has been confirmed, Momma KK is now listed on the user's dashboard as an "Electronic" payee.

Pay to	Pay from	Amount	Payment date	Actions
<input type="checkbox"/> Momma KK KAYLA WILHAM Electronic <span style="background-color: green; color: white; padding: 2px;">New</span>	Primary Accto. *1442	\$ 5.00	02/21/2019	<input type="button" value="Pay"/> <a href="#">Make it recurring</a> <a href="#">Add comment</a> <a href="#">Add personal note</a>

In this example, we have set up a \$5 payment to Momma KK.

You will receive confirmation of the accounts being connected:

Exclusively for account ending in 1442

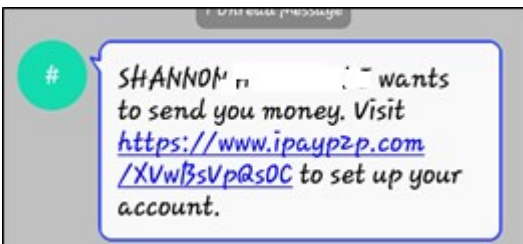
SHANNON .....

Momma KK was added to your account.

To log in to your account, go to <https://www.oufcu.com> (or type that website address into your browser).

Individuals receiving the funds will go through the following process.

1. Receive Text Message with link to enter banking information:



You will enter the keyword that was set up during the transfer. In this case, Sooners.

Receive payments from SHANNON

Welcome KAYLA WILHAM

SHANNON wants to send you money from OUI Federal Credit Union.

Here is how to get started:

1. Enter the keyword below that SHANNON has provided.
2. Provide your checking or savings account number and routing information.

Keyword

Enter keyword

I do not wish to receive payments from SHANNON from OUI Federal Credit Union.

You will enter your banking information for where the funds should go, including the routing number and account number.

**Deposit information needed**

Enter account and routing number

This information will only be used to complete the transaction. Your financial account number and routing number will not be shared with SHANNON HUDZINSKI.

Account type  
Choose Account

Routing number [?] [?]  
Routing number

Account number [?] [?]  
Account number

Confirm account number  
Confirm account number

Cancel Submit

You will receive a confirmation screen for the transfer.

### Direct Deposit

When setting up the “Direct Deposit” option, this involves a bank-to-bank transfer within Bill Pay to a specific account. You must complete all fields and then click “Next.”

Payee first name \* KK

Payee last name \* WB

Payee phone number \* ( ) -

Payee account number \* 1

Confirm account number \* 1

Payee routing number \* 3030

Confirm routing number \* 303

Payee account type \* Checking

Payee nickname \* Momma KK

Default pay from \* Primary Account

Category Unassigned

[Add new category](#)

First Time Payment Activation is required for this process as well (the steps are the same as before).

Once the confirmation process has been completed, the new payee will appear on the user dashboard.

### Cancel Payments

To cancel payments that have been scheduled, under the Pending Menu, click Edit next the transactions you’d like to cancel

Pending

Processing in next 45 days | [View more](#)

Payee	Amount	Date	Action
Momma KK	\$5.00	02/21/2019	<a href="#">Edit</a>
Momma KK	\$5.00	02/21/2019	<a href="#">Edit</a>
<b>Total: \$10.00</b>			

Scroll to the bottom and choose “I would like to stop this payment,” then click “Submit”

(Maximum Characters: 25) You have  characters left.  
The personal note will be included in the text message sent to Momma KK.

I would like to stop this payment

Once the payments have been cancelled, they will no longer show up in the Pending Menu.

### **Send a Check**

To send a check to an individual, you will add the payee to your active accounts and then schedule a payment as you would to your credit card or cable company.