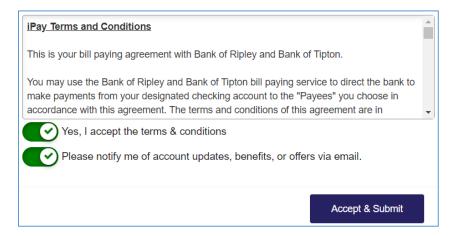# Making a Person to Person Payment with the App

Step 1:

- After logging into your online banking via the Bank of Ripley app, tap the horizontal lines in the upper left hand corner
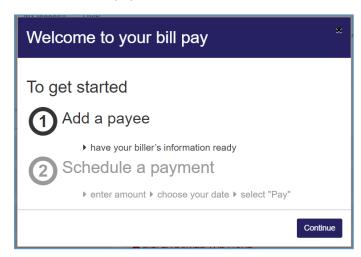- Tap *BillPay*

Step 2:

- Read the iPay Terms/Conditions then click *Accept & Submit*
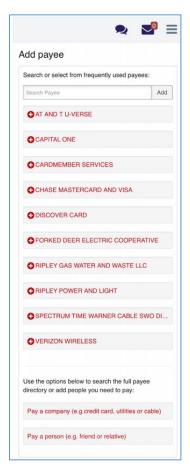

Step 3:

Adding a Payee (the person receiving the payment)

- If this is your first time using Bill Pay, click *Continue* at the bottom of the pop up box
  - **NOTE:** If you are already using Bill Pay, click **+Payee**, then select Pay a Person located at the bottom of the list of payees
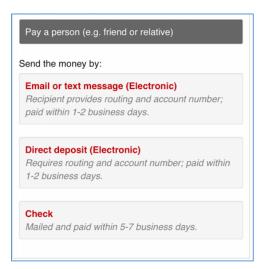
Step 4:

- Scroll to the bottom of the options and tap **_Pay a Person_** (see Note above if you are already using Bill Pay)
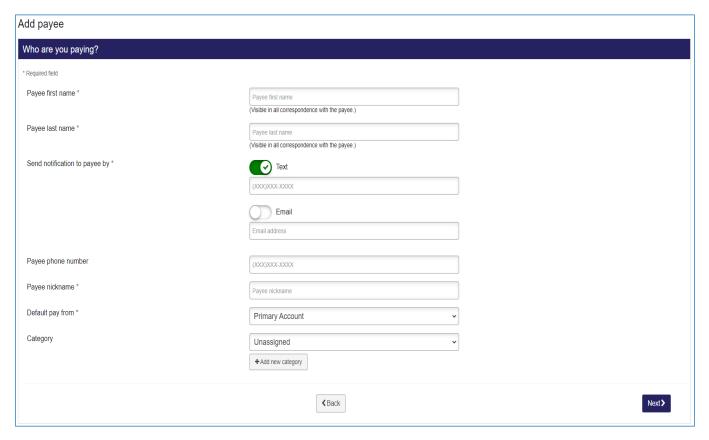

Step 5:

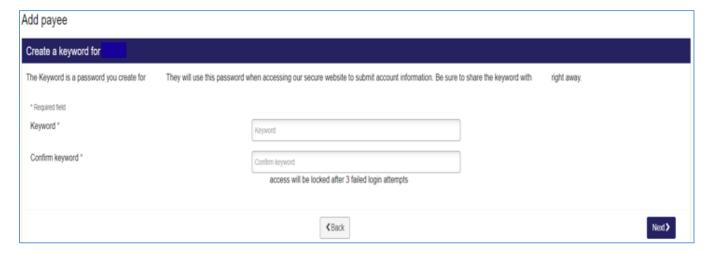- Choose the preferred payment method

Step 6:

- Input the information of the individual that is receiving the payment then click **Next**
  - **Note:** If you wish, you may change the payment account in this step

Add payee

Who are you paying?

* Required field

Payee first name *	Payee first name (Visible in all correspondence with the payee.)
Payee last name *	Payee last name (Visible in all correspondence with the payee.)
Send notification to payee by *	✓ Text (XXX)XXX-XXXX ◯ Email Email address
Payee phone number	(XXX)XXX-XXXX
Payee nickname *	Payee nickname
Default pay from *	Primary Account
Category	Unassigned + Add new category

< Back   Next >

Step 7:

- Choose a *keyword* for the transaction then click **Next**
  - **Note:** You must remember the *keyword* and **give it to the person receiving the payment or they will not be able to complete the transaction and receive the funds!**

Add payee

Create a keyword for

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

* Required field

Keyword *	Keyword
Confirm keyword *	Confirm keyword access will be locked after 3 failed login attempts

< Back   Next >

Step 8:

- Select how you would like to receive your one-time activation code then click **Next**
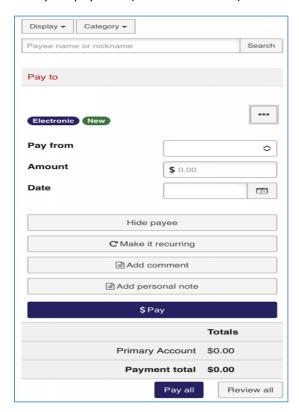

Step 9:

- Enter your activation code then click **Next**

Step 10:

- The payee should be listed under the ***Pay to*** area. Tap the three dots to select the person you want to pay and schedule your payment (date and amount) and then click **Pay all** or **$Pay**
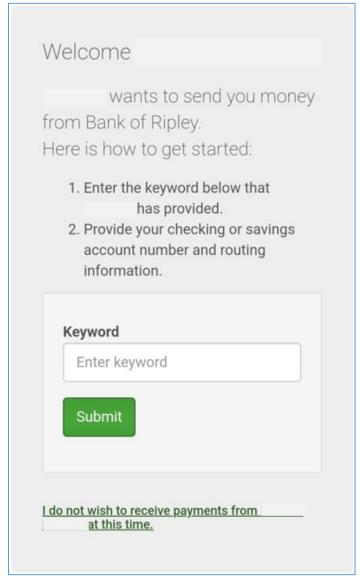
Step 11:

- Review the payment then tap *Submit*

Step 12:

- A confirmation number will be given then tab *Close* or *Print*

Receiving a BillPay Payment

- You will receive notification via text/email with a link to follow
- You will need to enter the *keyword* that the sender chose during setup to accept the payment
    - If you do not know the keyword, please contact the sender

Welcome

wants to send you money
from Bank of Ripley.
Here is how to get started:

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

Keyword

Enter keyword

Submit

I do not wish to receive payments from
at this time.

- Depending on the payment method, you may be asked to enter your routing and account number