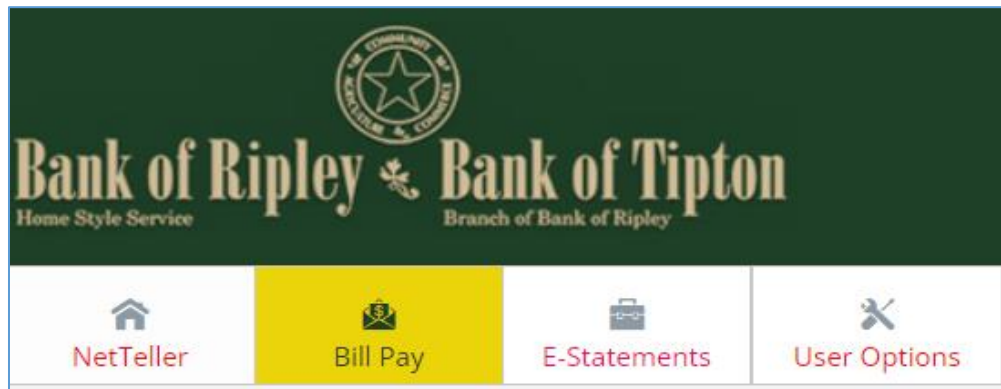


# Making a Person to Person Payment with Nettle

## Step 1:

- Log into your online banking via the website ([www.bankofripley.com](http://www.bankofripley.com)), then click the **Bill Pay** tab



## Step 2:

- If this is your first time using Bill Pay, select the account from which the payment will be deducted then click **Continue**
  - **Note:** You may change the payment account when you set up the person to receive the payment. (See **Step 7:**)

**Required:** Please select the account from which you most often pay your bills. This will be your default account when setting up new payments. You will still have the option to choose to pay bills from your other accounts.

Checking

**Continue**

### Step 3:

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

**iPay Terms and Conditions**

This is your bill paying agreement with Bank of Ripley and Bank of Tipton.

You may use the Bank of Ripley and Bank of Tipton bill paying service to direct the bank to make payments from your designated checking account to the "Payees" you choose in accordance with this agreement. The terms and conditions of this agreement are in

Yes, I accept the terms & conditions

Please notify me of account updates, benefits, or offers via email.

**Accept & Submit**

### Step 4:

## 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

**Welcome to your bill pay**

To get started

**1** Add a payee  
▶ have your biller's information ready

**2** Schedule a payment  
▶ enter amount ▶ choose your date ▶ select "Pay"

**Continue**

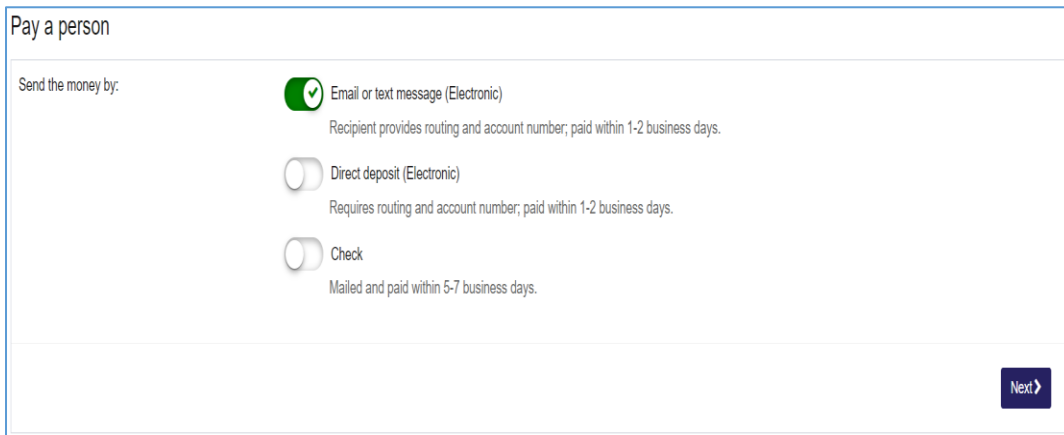
## Step 5:

- On the toolbar, click **Pay a person** (see Note above if you are already using Bill Pay)



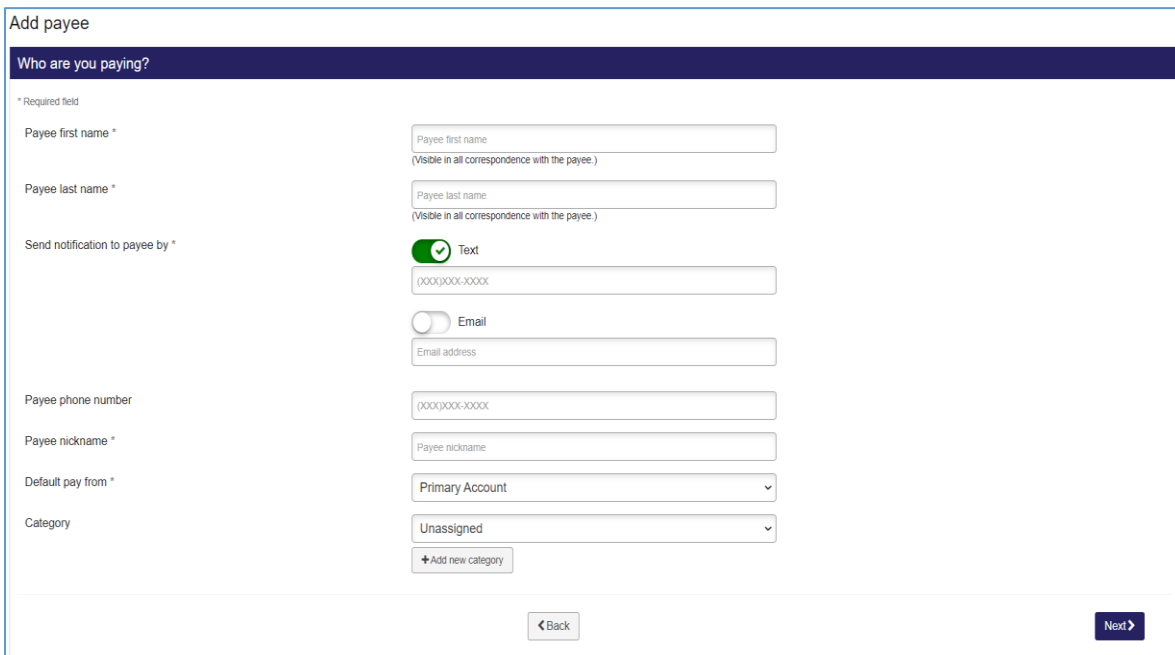
## Step 6:

- Choose the preferred payment method then click **Next**

A form titled 'Pay a person' with the heading 'Send the money by:'. It contains three radio button options: 'Email or text message (Electronic)' (selected), 'Direct deposit (Electronic)', and 'Check'. Each option has a brief description of the payment method and its processing time. A 'Next' button is located at the bottom right of the form.

## Step 7:

- 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

A form titled 'Add payee' with a dark blue header 'Who are you paying?'. It contains several input fields and dropdown menus: 'Payee first name \*', 'Payee last name \*', 'Send notification to payee by \*' (with 'Text' selected), 'Payee phone number', 'Payee nickname \*', 'Default pay from \*' (with 'Primary Account' selected), and 'Category' (with 'Unassigned' selected). There is also an '+ Add new category' button. 'Back' and 'Next' buttons are at the bottom.

## Step 8:

- 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 \*

Confirm keyword \*

access will be locked after 3 failed login attempts

[← Back](#) [Next →](#)

## Step 9:

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


Add payee

First time payee activation for

\* 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 \*



[← Back](#) [Next →](#)

## Step 10:

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

Add payee

First time payee activation for Test

\* Required field

Your activation code is being sent to

Enter activation code \*

[Click here to resend code](#)

[← Back](#) [Next →](#)

## Step 11:

- Select the person you want to pay and schedule your payment (date and amount) and then click **Pay all** or **\$Pay**. (The payee should be listed under the **Pay to** area.)
  - If you would like this to be recurring, click **Make it recurring**

### Payments

#### Schedule

**i** Our goal is to deliver your payment securely and quickly. ✕  
Some payments will process using a single-use, pre-paid card, which means you will not recognize card numbers within payment confirmation communications you receive.

**+ Payee** Pay all Review all

Display ▾ Category ▾

---

**Pay to** Actions

**Electronic**   Make it recurring

Deliver by: \$Pay ...

Totals	
Primary Account	\$0.00
<b>Payment total</b>	<b>\$0.00</b>

Pay all Review all

## Receiving a BillPay Person to Person 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 checking or savings account number and the bank routing number