



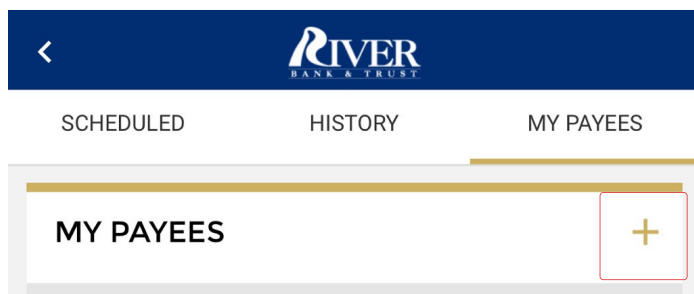
# SPIN

## Person to Person Payment (P2P)

**RIVER**  
BANK & TRUST

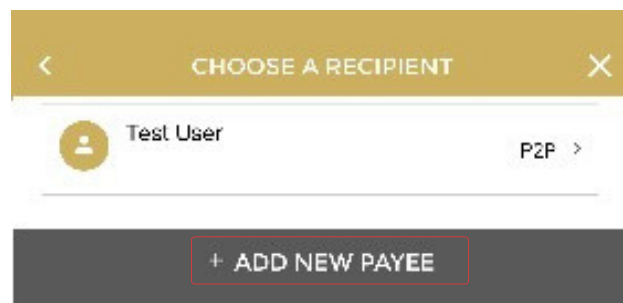
Once you log in to the River Bank & Trust mobile app, you will click Transfers and select the option to add a payee from the My Payees screen OR initiate a New Transaction and choose "+ Add New Payee" on the Recipient screen. *(If you have already set up the payee as a P2P payee, you can click on that payee to initiate the payment.)*

(My Payees screen method)

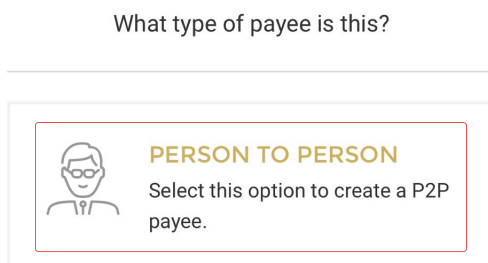


OR

(initiate a New Transaction method)



You will click "Person to Person" on the Add New Payee screen and then enter the new Payee information:



When entering Payee information, you have 3 convenient options (*one of these three must be used to send funds*):

- 1) Enter the Payee's card information or have the payee enter their card information into your phone.
- 2) Enter the Payee's email address and an email will be sent to the payee asking them to enter their card information.
- 3) Enter the Payee's phone number to send them a text asking the payee to enter their card information.

Once all required information is entered by the recipient, you are ready to send money by going to New Transaction and choosing the newly created Payee from the Recipient list. You do have an option to choose how the Payee is notified of payment:

The screenshot shows a mobile app interface for a P2P transaction. At the top is a gold header bar with the word "DETAILS" and a close icon. Below this, there are two circular icons: one with a building icon labeled "Bills CHECKING" and another with a person icon labeled "Test User", connected by a right-pointing arrow. The main content area has a white background. It starts with the label "Enter P2P Amount:" followed by a text input field containing "AMOUNT \$1.00" and a plus icon. Below this is the question "How should this payee be notified?" with three radio button options: "Email", "Phone" (which is selected and has a green dot), and "No notification". Under the "Phone" option is a text input field for the "PHONE NUMBER" containing "(334) 398-". Below that is the question "What is this P2P for?" followed by a text input field for the "NOTE" containing "Test". At the bottom left of the white area is the text "4 / 110". At the very bottom is a gold bar with the word "CONTINUE" and a plus icon.

DETAILS

Bills CHECKING → Test User

Enter P2P Amount:

AMOUNT \$1.00

How should this payee be notified?

☐ Email

☒ Phone

☐ No notification

PHONE NUMBER (334) 398-

What is this P2P for?

NOTE Test

4 / 110

CONTINUE