



What is P₂P?

Person-to-Person (P₂P) payments allow customers 3 convenient options to transfer funds from a cardholder’s bank account to another person, small business, or another financial institution via Generations Bank’s online bill pay service. This transmission may be done with minimal information from the receiving party.

How it works:

You’re meeting a friend for lunch on your lunch break. When the bill arrives, you realize you do not have enough cash to cover your meal. Your friend picks up the check, and you promise to pay them back the next time you see them. Why wait? With Generations Bank’s P₂P service, you can simply access your internet banking account, select bill pay and your friend’s name, the amount you owe them, and send payment. Your friend will then receive an email stating that they’ve received a payment from you, and if accepted, that money will be deposited directly into their bank account.

P₂P is now more convenient than ever with **mygenmobile!** Simply download Generations Bank’s free application, enter your account credentials, and you can pay anyone, anywhere, on the go!

Step by step:

Help me choose

Allow them to provide their banking information
This payment option requires the recipient’s email address and a keyword of your choosing. Your recipient will log in to a secure site using that keyword and provide deposit account information.

I have their bank account information
This option requires you to provide the recipient’s bank routing number and deposit account information.

Mail a check
This option requires you to provide the recipient’s mailing address.

How would you like to send the payment?

Allow them to provide their banking information (Electronic)

I have their bank account information (Electronic)

Mail a check

Option 1: Allow them to provide their banking information

- You provide some of your Recipient’s information, they provide their banking information
 - Recipient’s name, email address, and nickname

Who are you paying?
All fields are required unless designated with (Optional).

First name

Last name

Email address

Confirm address

Phone number (Optional) () - -

Nickname

Default pay from

Category (optional) [Add new category](#)

- Choose a Key Word
 - Key Word:** This can be any word that is communicated from the Subscriber to the Recipient.
 - The Recipient will be required to enter this in as a measure of security

Keyword

Confirm Keyword



- First Time Recipient Activation
 - Recipient is activated by a system generated code
 - Subscriber can choose to activate Recipient now or later; however if they choose later, then payments will not process until the activation process is complete.

For security purposes, a one-time activation code is required before being able to schedule payments to this payee. Select your preferred delivery method of the activation code.

<input type="radio"/> Home Phone	(270) 555-5555
<input type="radio"/> Mobile Phone	(270) 555-6923
<input type="radio"/> Text Message	5025555555
<input type="radio"/> Primary Email	bobsmith4704@gmail.com

- Enter Activation Code

Enter Activation Code [Click here to resend code](#)

- Recipient Activated
 - Recipient will be sent an email and clicks on the link provided
 - Recipient will be asked to enter the Key word
 - After verification of Key word, account information may be submitted
 - Recipient is now activated

Option 2: I have their bank account information

- You provide Recipient’s banking information
 - Bank routing number & deposit account number

Who are you paying?

All fields are required unless designated with (Optional).

First name

Last name

Phone number () - -

Account number

Confirm account number

Routing number

Confirm routing number

Account type

Nickname

Default pay from

Category (optional) [Add new category](#)

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- Recipient is now activated

Option 3: *Mail a check*

- You provide some of your Recipient's information
 - name, mailing address, and phone number
- First Time Recipient Activation
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