



Pay a Friend Guide

How it Works

Pay a Friend, also known as PayItNow™, allows you to pay anyone by sending them a text message or email.

Overview

- You create the payment and send notification to the recipient by text or email.
- Secure the transaction with a security question and answer that you provide them.
- On a secured website the recipient answers the question then provide their bank account information.
- After the recipient completes their part the funds will transfer electronically in as little as two business days.

How to Create a Payment

1. Log into PlusLive from any device
2. Choose **Pay a friend**
3. Choose to **Send Money**
4. Choose the share where the funds will be paid from
5. Enter the name of the person to pay or choose the person from the “**Friends**” list


< Back		Log Out
Initiate a Payment		
Pay From	<input type="text" value="(...00)"/>	
Pay To	<input type="text" value="John Dough"/>	

Figure 1

Note: When you pay someone once they are automatically added to your “Friends” list.



6. Choose Email or Text
7. Enter the email or mobile phone number
8. Enter amount
9. Add an optional note

Send Method	<input type="text" value="Email"/>
Email or Phone	<input type="text" value="Someone@here.com"/>
Amount	<input type="text" value="\$10.00"/>
Note (optional)	<input type="text" value="Because you're awesome."/>

Figure 2

10. Enter the security question
11. Enter the Answer
12. Click Submit

Enter question/answer only recipient can answer	
Question	<input type="text" value="The question I made?"/>
Answer	<input type="text" value="The answer"/>
<input type="button" value="Submit"/>	

Figure 3

The Payee

- The recipient has 10 calendar days to enter their bank account information or the payment will be automatically canceled.
- If the security question is answered incorrectly three times the payment will be automatically canceled.
- Only the account and routing number is required from the recipient.