



***GRBonline***

**Person-to-Person Payments User  
Guide**



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# 1 Enroll and set up

1. If you are not already a GRB*mobile* user, log on to GRB*online*>Options>Mobile Settings to start.
2. After downloading the app, go to [www.GRBbank.com/enroll](http://www.GRBbank.com/enroll) or call GRB at 585-218-4280.
3. After receiving a confirmation email from GRB, login to GRB*online* to complete the enrollment.



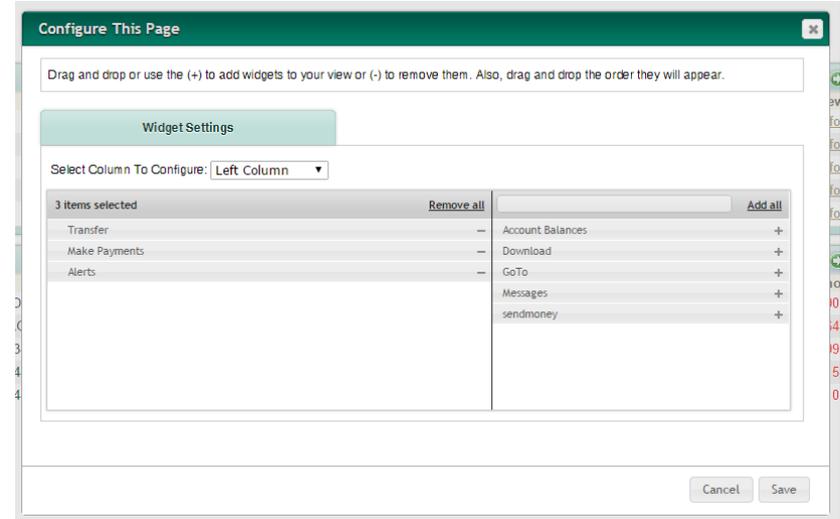
# 2 Enroll and set up

1. Go to MyGRB*online* tab and select Configure This Page.



Set As Start Page | [Configure This Page](#)

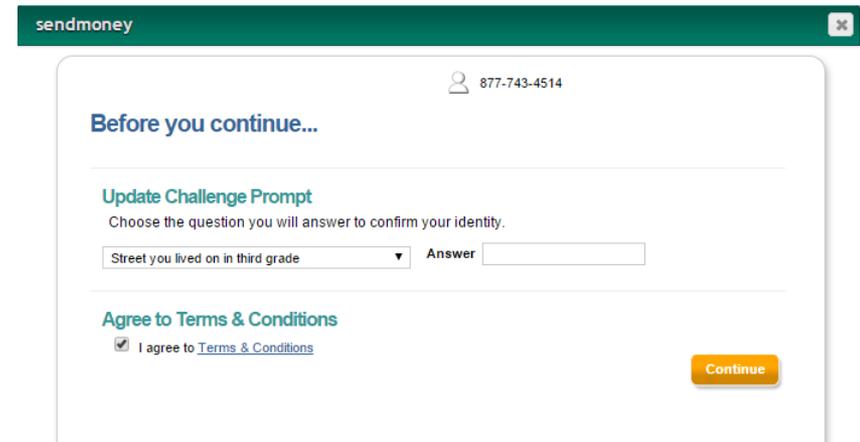
2. Choose the column in which you want the widget to appear, and click the '+' by sendmoney to install it.



# 3 Enroll and set up

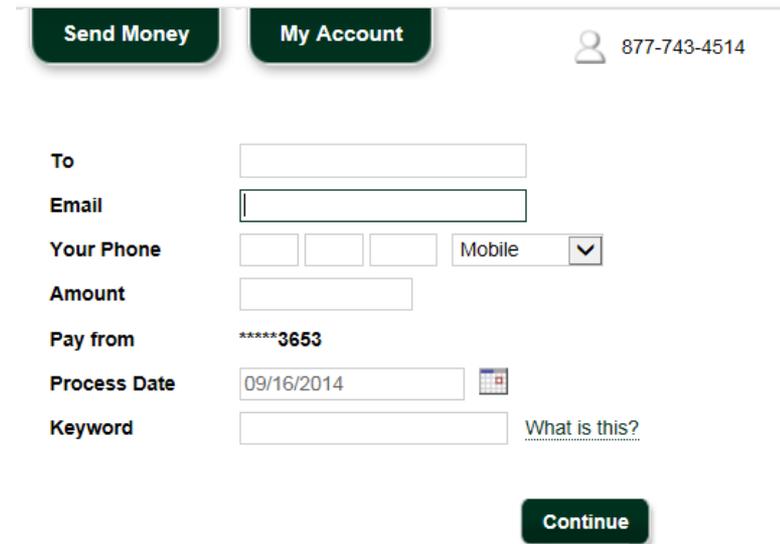
PLEASE NOTE: You must set up P2P Payments and send money to the first payee on *GRBonline*. Only then is it accessible via *GRBmobile* and from there, you can add payees and send money.

1. The SendMoney widget now appears on your *GRBonline* homepage. Select Click Here to finish the enrollment.
2. Choose a challenge question and answer and review the Terms & Conditions. Check the “I agree” box and then Continue.



# 1 Send payments via GRBonline

1. Select the SendMoney widget on your GRBonline home screen.
2. Fill in the fields:
  - To (person receiving the payment)
  - Email (person receiving the payment)
  - Your phone
  - Amount
  - Pay from (account populates automatically)
  - Process date (set it for now or in the future)
  - Keyword (select any word)



The screenshot shows the 'Send Money' form on the GRBonline interface. At the top, there are two tabs: 'Send Money' (selected) and 'My Account'. To the right of the tabs is a user profile icon and the phone number '877-743-4514'. The form fields are as follows:

- To:** A text input field.
- Email:** A text input field.
- Your Phone:** Three separate text input fields for the phone number, followed by a dropdown menu set to 'Mobile'.
- Amount:** A text input field.
- Pay from:** A dropdown menu showing '\*\*\*\*\*3653'.
- Process Date:** A date input field showing '09/16/2014' with a calendar icon.
- Keyword:** A text input field with a link labeled 'What is this?' to its right.

A green 'Continue' button is located at the bottom right of the form.

NOTE: The Keyword is a code you give to your payee so they can complete transaction. You only need to give the payee this keyword once. They won't need to enter it to receive subsequent payments from you.



## 2 Send payments via GRBonline

1. Choose a method for a security activation code to be delivered. Click Request Code.
2. Upon selection, your activation code is generated immediately and sent to you.

### ① Select Delivery Method

For security purposes, a simple activation step is required the first time you send payment to a new payee. You will skip this step for future payments to John Smith.

Request your activation code by selecting a delivery method below.

- Home Phone none [Update](#)
- Work Phone none [Update](#)
- Mobile Phone (585) 704-9115 [Update](#)
- Text Message none [Update](#)
- Email hporter@grbbank.com [Update](#)

[Request Code](#)

### ② Enter Code



# 3 Send payments via GRBonline

1. Enter the activation code provided. Click Continue.
2. Verify the information in your payment, add a personal note (optional), and click Send Money.

✓ Select Delivery Method

② Enter Code

**Activation code sent**  
Please activate John Smith by entering your code below.  
Your activation code is being sent to **hlporter@grbbank.com**.

Enter Activation Code

[Click here to resend code](#)

**Continue**

## Review payment

<b>To</b>	John Smith
<b>Email</b>	jsmith@yahoo.com
<b>Amount</b>	\$ 100.00
<b>Pay from</b>	*****3653
<b>Process Date</b>	09/16/2014
<b>Keyword</b>	rent
<b>Add a Personal Note</b> Limit to 300 characters (optional)	<input type="text" value="August Rent  "/>

**Send Money**



# 4 Send payments via GRBonline

1. After submitting the payment request, you will receive a confirmation message.

Your payment is now being processed.

## What happens next?

John Smith will receive an email to inform them of a pending payment from you. The transaction will complete when the process date is met and John Smith submits their deposit account information. John Smith will need the keyword you created to complete their half of this first time payment process. Be sure to share the keyword in a secure manner.

Once John Smith has completed this action, we will send you a notice and any pending payments will be free to process.

All future payments to John Smith will process immediately with no further action required.

[Pay Another Person](#)



# 5 Send payments via GRBonline

1. Your payee receives an email alerting them to the pending transaction. They are provided with a link to a secure website and will need to input the Keyword you created and their bank account information to complete the payment transaction.

Receive payment(s) from

Inbox x



to me ▾

<billpaysupport@billpaysite.com>

Feb 6 (



Fred,

wants to make a payment to you using the bill pay service through Genesee Regional Bank. A keyword will be provided to you by

Click on the link below (or copy and paste the link into your browser) to enter the keyword you were provided.

<https://www.billpaysite.com/merchconfirm.asp?transid=K1oM16tj1Ky>

Once you have entered the keyword, you will need to enter the Routing Number (RTN) and bankaccount number where payments from RUSS MUNROE will be deposited. Your bank account information is never shared with

If you do not have or do not remember the keyword, please contact

You will be notified via email when sends a payment to you.

Regards,

TheWayiPay Customer Service  
Genesee Regional Bank



# 6 Send payments via *GRBonline*

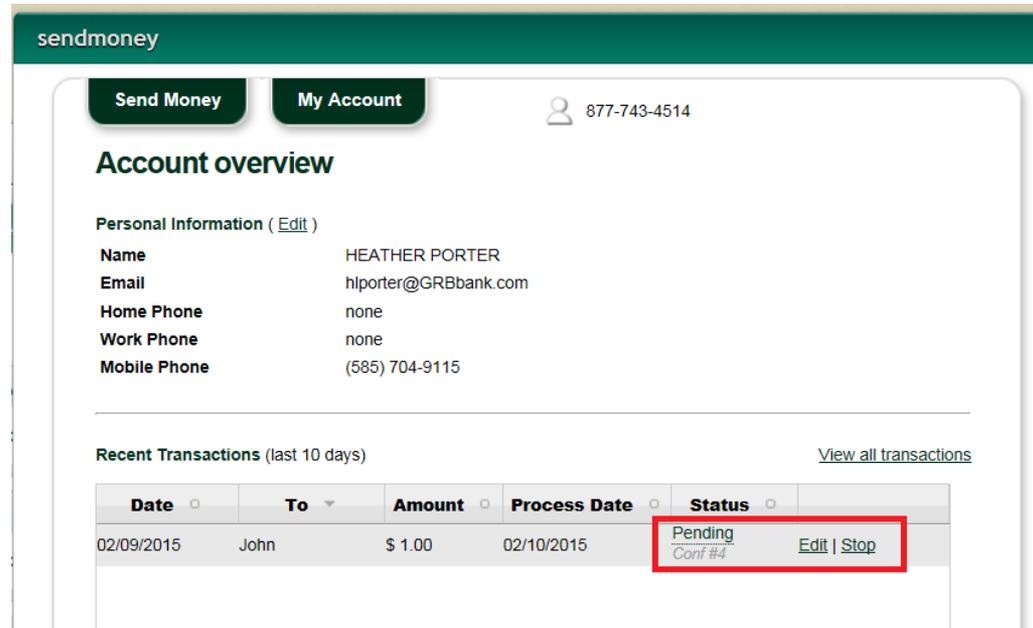
## 1. Important:

- The cut-off time for same-day processing is 3 p.m. on any business day. All requests received after 3 p.m. will be processed the next day.
- Once your recipient has registered their Keyword once, all future payments will process immediately.



# 1 Edit or cancel a submitted payment in GRBonline

1. Click on the SendMoney widget on your GRBonline home screen and then the My Account tab.
2. Recent payment history will appear. If the status is Pending and the options for Edit and Stop appear, the payment can be changed. If they do not appear, the payment has been processed.



The screenshot shows the 'sendmoney' interface with a green header. Below the header are two tabs: 'Send Money' and 'My Account'. A user profile icon and the number '877-743-4514' are visible. The main content area is titled 'Account overview' and includes a section for 'Personal Information (Edit)' with fields for Name (HEATHER PORTER), Email (hlporter@GRBbank.com), Home Phone (none), Work Phone (none), and Mobile Phone ((585) 704-9115). Below this is a 'Recent Transactions (last 10 days)' section with a link to 'View all transactions'. A table displays a transaction with the following details:

Date	To	Amount	Process Date	Status	
02/09/2015	John	\$ 1.00	02/10/2015	Pending Conf #4	Edit   Stop



## 2 Edit or cancel a submitted payment in GRBonline

1. If you are still able to change it, select Edit to modify the payment. Update the amount, date, or note and click Submit.

### Edit payment

To	John
Amount	<input type="text" value="1.00"/>
Pay from	*****3653
Process Date	<input type="text" value="02/10/2015"/> 
Add a personal note	<input type="text"/>

NOTE: You can only edit or stop payments in GRB*online*. This function is not available on GRB*mobile*.



# 3 Edit or cancel a submitted payment in GRBonline

- 1. To cancel a payment, click Stop, then Submit.
- 2. The status of the payment will change to "Stopped" confirming the cancellation.

### Stop payment

To John  
Amount \$ 1.00  
Pay from Primary Account ( 0000000210003653 )  
Process Date 02/10/2015  
Personal note

**Cancel** **Submit**

Recent Transactions (last 10 days)

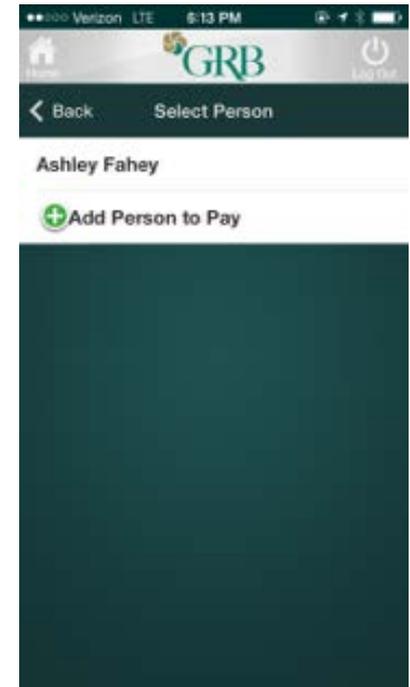
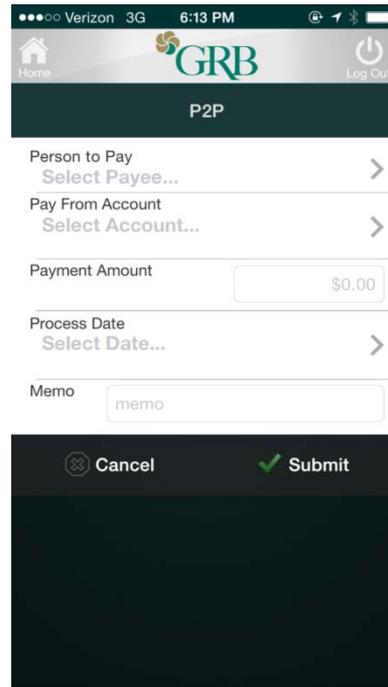
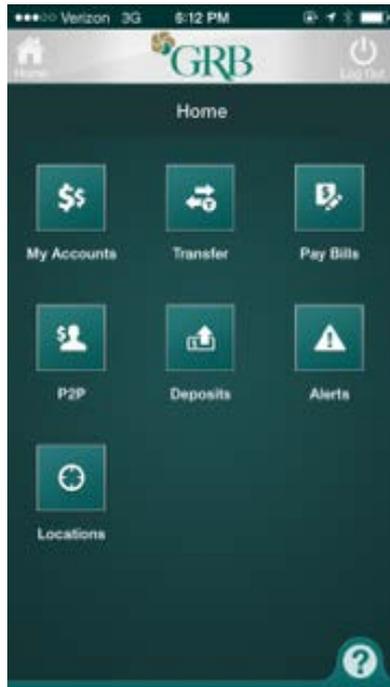
[View all transactions](#)

Date	To	Amount	Process Date	Status	
02/09/2015	John	\$ 1.00	02/10/2015	Stopped Conf #4	



# 1 Send payments via GRBonline

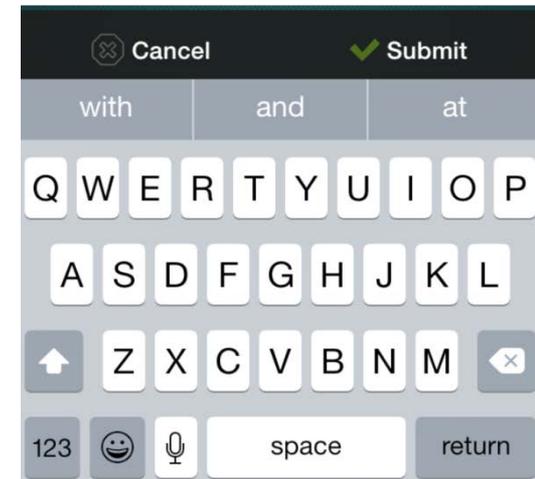
1. Log on to GRB*mobile* and touch the P2P icon.
2. Touch Person to Pay to select the payee.
3. Choose the payee, or Add Person to Pay to setup a new payee.



# 2 Send payments via GRBonline

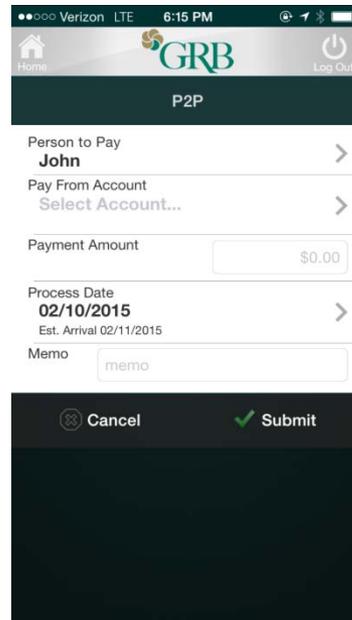
1. If you need to set up a new Payee, complete the requested information. Remember, you'll need to give the Keyword to the payee so they can complete the transaction. Fill in the following fields:
  - Name
  - Nickname
  - Email
  - Confirm email
  - Keyword

Name	<input type="text" value="John Smith"/>
Nickname	<input type="text" value="John"/>
Email	<input type="text" value="johnsmith123@hotmail.com"/>
Confirm Email	<input type="text" value="johnsmith123@hotmail.com"/>
Keyword	<input type="text" value="dinner"/> 



# 3 Send payments via GRBonline

1. A screen will appear confirming the addition of the payee. Click Continue.
2. Complete the rest of the fields to actually set up the payment transaction and click Submit.



# 4 Send payments via GRBonline

1. Answer the challenge question to verify your identity.
2. You will receive a confirmation of payment on the next screen.

What is the first name of the youngest of your siblings?

What is the name of the college your spouse attended?

Cancel Continue

Q W E R T Y U I O P  
A S D F G H J K L  
↑ Z X C V B N M ↵  
123 ☺ 🎤 space Next

Verizon LTE 6:16 PM

✓ Payment Confirmation

Your payment has been submitted

Confirmation 4

Payee John

Pay From Checking Account

Amount \$1.00

Process Date 02/10/2015

Est. Arrival 02/11/2015

Memo dinner

Make Another Payment

Home Screen



# 5 Send payments via GRBonline

1. Instruct the payee to check their email and follow the instructions for inputting their bank account information to complete the payment.

Receive payment(s) from

Inbox x



<billpaysupport@billpaysite.com>

Feb 6 (

to me



Fred,

wants to make a payment to you using the bill pay service through Genesee Regional Bank. A keyword will be provided to you by

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Regards,

TheWayiPay Customer Service  
Genesee Regional Bank



# 1 Transfer processing times - Outbound

Request before 3 p.m. EST	GRB account debited	Payee's account credited
Monday	Monday	Tuesday
Tuesday	Tuesday	Wednesday
Wednesday	Wednesday	Thursday
Thursday	Thursday	Friday
Friday	Friday	Monday
Saturday	Monday	Tuesday
Sunday	Monday	Tuesday



## 2 Transfer processing times - Outbound

Request after 3 p.m. EST	GRB account debited	Payee's account credited
Monday	Tuesday	Wednesday
Tuesday	Wednesday	Thursday
Wednesday	Thursday	Friday
Thursday	Friday	Monday
Friday	Monday	Tuesday
Saturday	Monday	Tuesday
Sunday	Monday	Tuesday



# 1 Transfer processing times - Inbound

Request before 3 p.m. EST	Funds available in GRB account	Payee's account debited
Monday	Thursday	Tuesday
Tuesday	Friday	Wednesday
Wednesday	Monday	Thursday
Thursday	Tuesday	Friday
Friday	Wednesday	Monday
Saturday	Wednesday	Monday
Sunday	Wednesday	Monday



# 2 Transfer processing times - Inbound

Request after 3 p.m. EST	Funds available in GRB account	Payee's account debited
Monday	Friday	Wednesday
Tuesday	Monday	Thursday
Wednesday	Tuesday	Friday
Thursday	Wednesday	Monday
Friday	Thursday	Tuesday
Saturday	Thursday	Tuesday
Sunday	Thursday	Tuesday



# 1 Customer Service

- E-mail customer service: [info@GRBbank.com](mailto:info@GRBbank.com)
- Call us at: 585.249.1540

