GRBonline
Person-to-Person Payments User Guide
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1. If you are not already a GRB*mobile* user, log on to GRBonline>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 GRBonline to complete the enrollment.
2 Enroll and set up

1. Go to MyGRBonline tab and select 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)

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.
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.
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.
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.
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.
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.

NOTE: You can only edit or stop payments in GRBonline. This function is not available on GRBmobile.
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.
1. Send payments via GRBonline

1. Log on to GRBmobile 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
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.
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.

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=K1eM18t1Kv

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,

TheWayPay Customer Service
Genesee Regional Bank
## 1 Transfer processing times - Outbound

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<tr>
<th>Request before 3 p.m. EST</th>
<th>GRB account debited</th>
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1 Customer Service

- E-mail customer service: info@GRBbank.com
- Call us at: 585.249.1540