



Pay anyone person-to-person bill payment

Pay all your bills online in one convenient place. Check your account balances and pay your bills from the same secure credit union connection. Save time by not writing monthly checks and juggling paper statements.

How do I make a payment using pay anyone person-to-person bill payment?

*You must be enrolled in bill payment to use the pay anyone feature.

1. Go to myprospera.com.
2. Log in to online banking from the upper right hand corner.
3. Hover over **Pay & Transfer** from the top menu bar and click the **Pay Anyone** button on the right side of Bill Payment menu.
4. Choose **New Recipient** from the drop down menu.
5. Enter the **name** of the person receiving the payment.
6. Choose the **send method** – Email or Mobile Phone (text.) Enter either the email address or mobile phone number of recipient.
7. Enter the **amount** with a period between dollars and cents.
 - i. Please note there are limits to the amount you can send. \$500 during the first 30 days of bill payment enrollment and \$2,500 after 30 days.)
8. Choose a **funding account**.
9. Enter an **optional message** for the recipient. The recipient will see this message when they receive the email or text.
10. Enter a **security question and answer** – the recipient will use this answer, their account and routing number to receive the payment. They have three guesses to answer the security question correctly. If answered incorrectly, the payment fails and another person-to-person payment must be set up. (You can notify the recipient separately of the answer to ensure they get it correct.).
11. Click **Send Payment**.
 - i. The recipient will receive notification of the payment immediately and has 10 days to accept the payment. Funds are withdrawn from your account when the recipient accepts the payment, and the amount will be deposited in the recipient's account 1-2 business days after accepting.