

How to Get Started With Person-to-Person Payments (P2P)

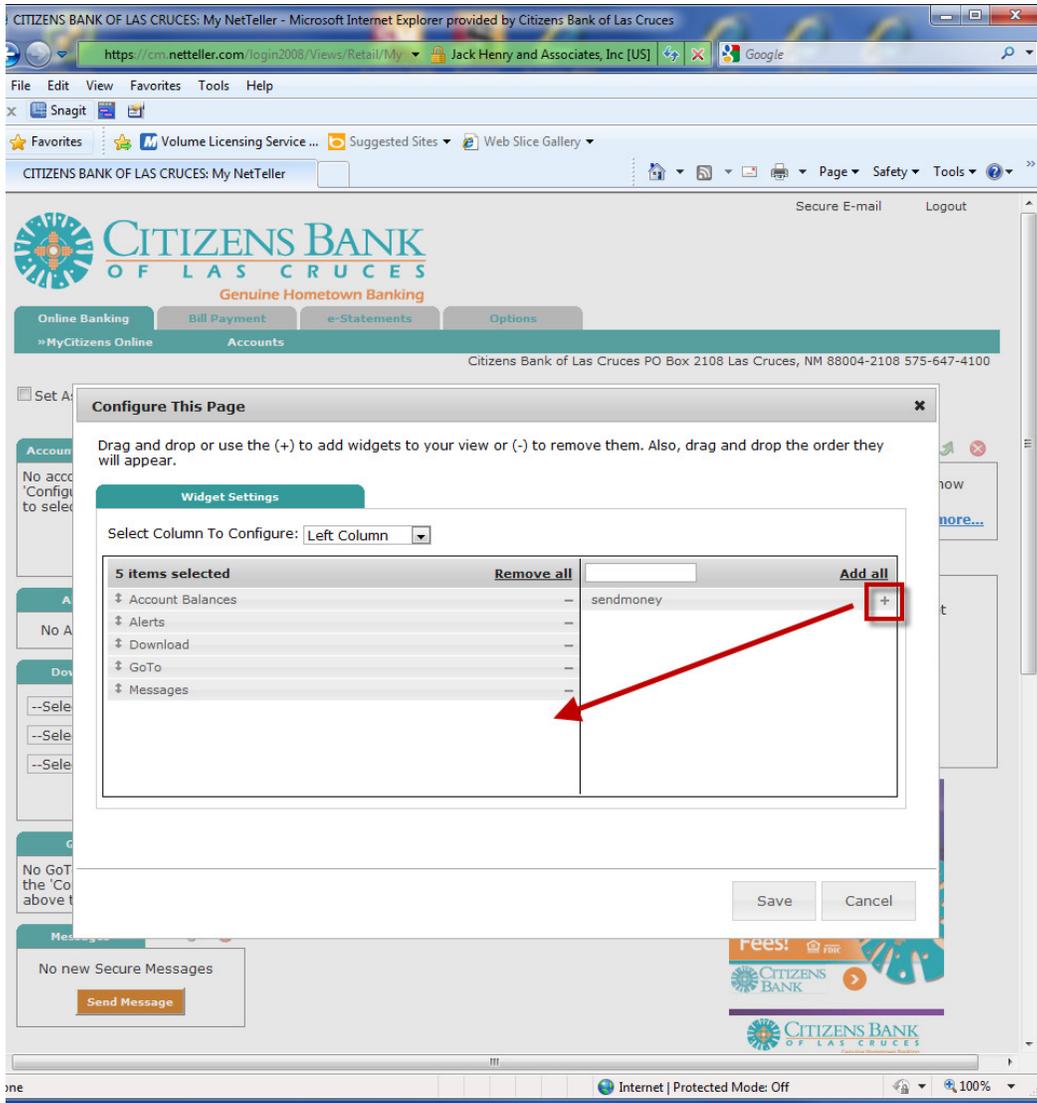
1. Click **Configure This Page** to add the *sendmoney* widget to your *MyCitizens Online* configuration.

The screenshot shows the Citizens Bank of Las Cruces MyNeteller interface. The browser address bar displays <https://cm.neteller.com/login2008/Views/Retail/My>. The page header includes the bank logo and navigation tabs for Online Banking, Bill Payment, e-Statements, and Options. A green bar contains the text 'MyCitizens Online' and 'Accounts'. Below this, a checkbox labeled 'Set As Start Page' is followed by a button labeled 'Configure This Page', which is highlighted with a yellow box. The main content area is divided into several sections: 'Account Balances' (no accounts selected), 'My Accounts' (table with one account), 'Recent Transactions' (table with four entries), 'Alerts' (no alerts), 'Download' (dropdown menus and a 'Download' button), 'GoTo' (no items selected), 'Messages' (no new secure messages), 'Did You Know' (transfer information), 'Welcome' (login information), and a promotional banner for 'No Monthly Debit Card Fees!'. The footer shows 'Internet | Protected Mode: Off' and a 100% zoom level.

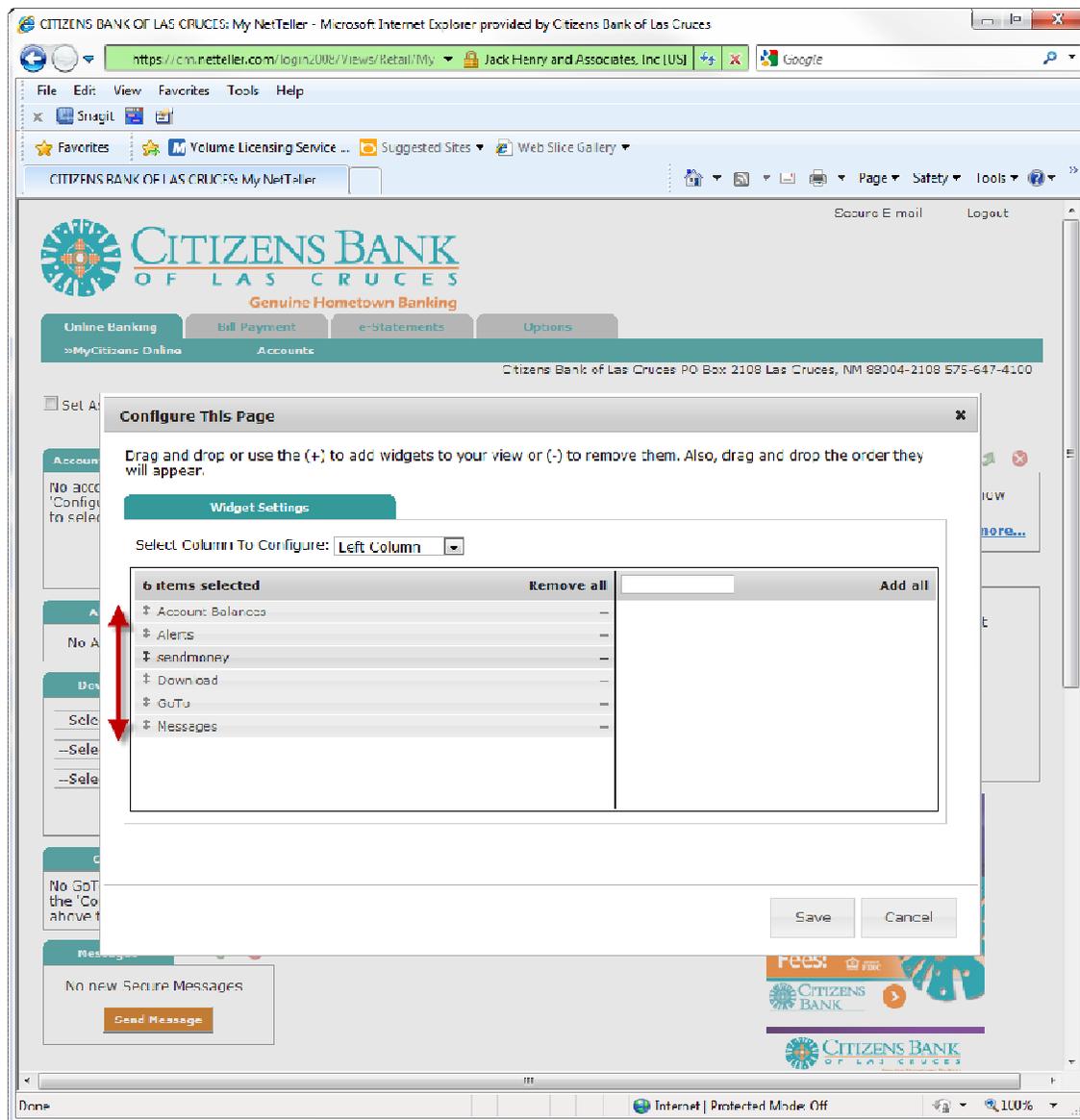
Name	Balance	View
D CHECKING ACCOUNT 1	2,161.91	Info

Date	Name	Amount
02/21/12	DISCOVER E-PAYMENT ACH Ent ry Memo Posted Today	(1,020.03)
02/09/12	PAYROLL CITIZENS BANK OF 112201280000021PPD	941.62
02/07/12	WM EPAY WalMart CC 021000028075856WEB	(559.58)
02/06/12	EPAY CHASE 021000026624382WEB INVESTMENT EDWARD	(634.92)

2. Click the Plus sign next to the **sendmoney** widget to make it available.



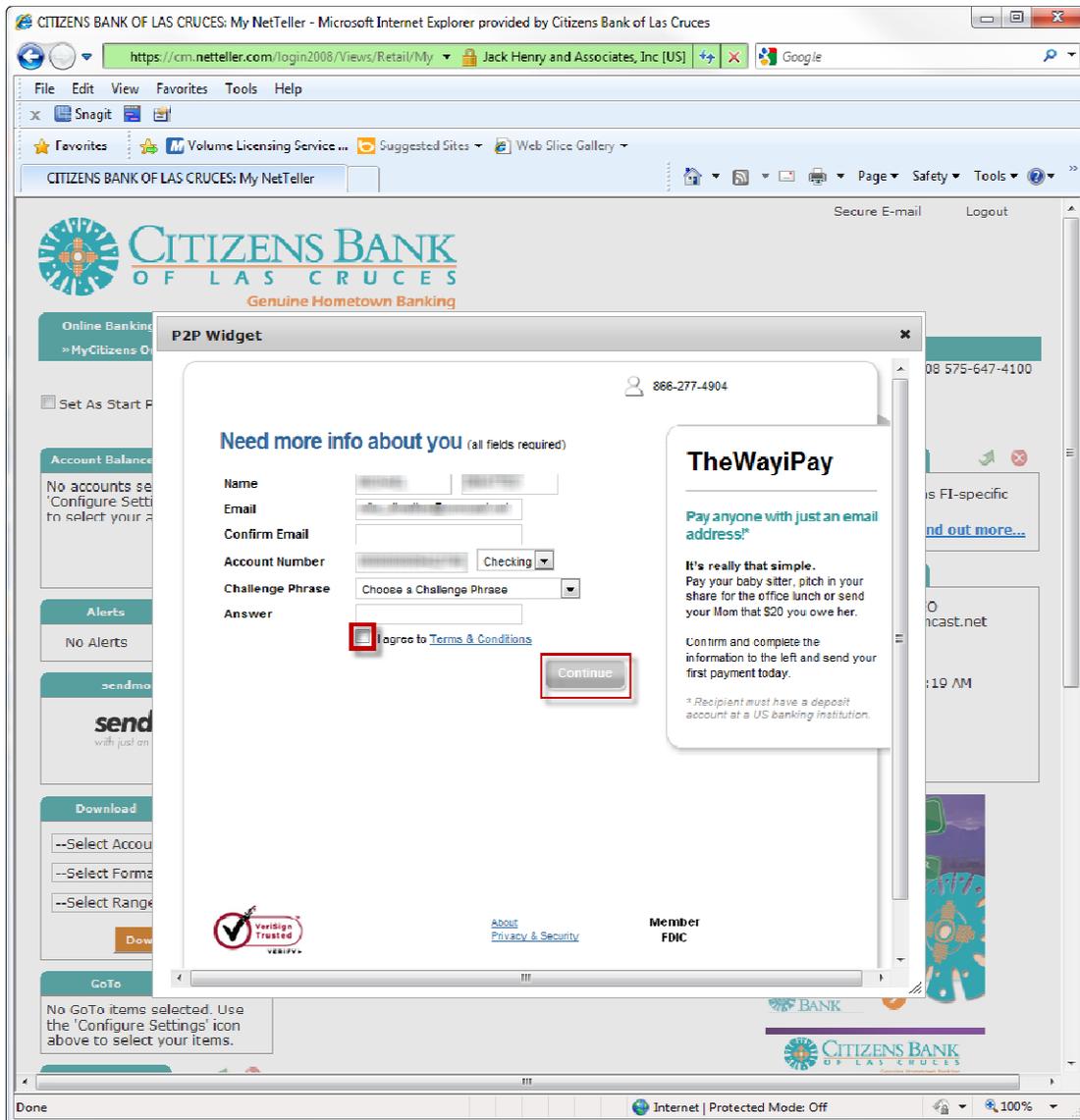
3. You can change the display order of the widgets by dragging them up or down.



When finished, click Save to return to the *MyCitizens Online* page.

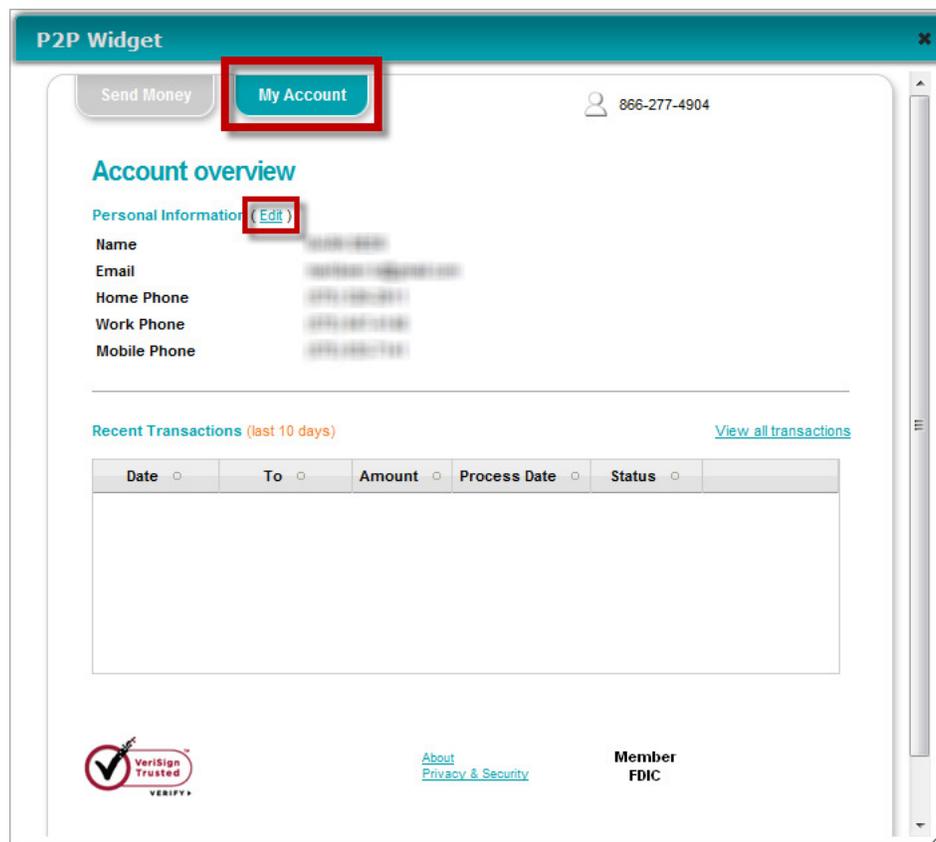
4. Click on the **sendmoney** widget to enroll.

- Your name and account number information will automatically pre-fill.
- Please provide your e-mail address and confirm it below.
- Choose a Challenge Phrase from the drop-down list. The answer to this phrase will be required to make any future changes to your information.
- Check the box for 'I agree to Terms & Conditions', then click Continue.



5. Edit your contact information by clicking on My Account. Then click Edit.

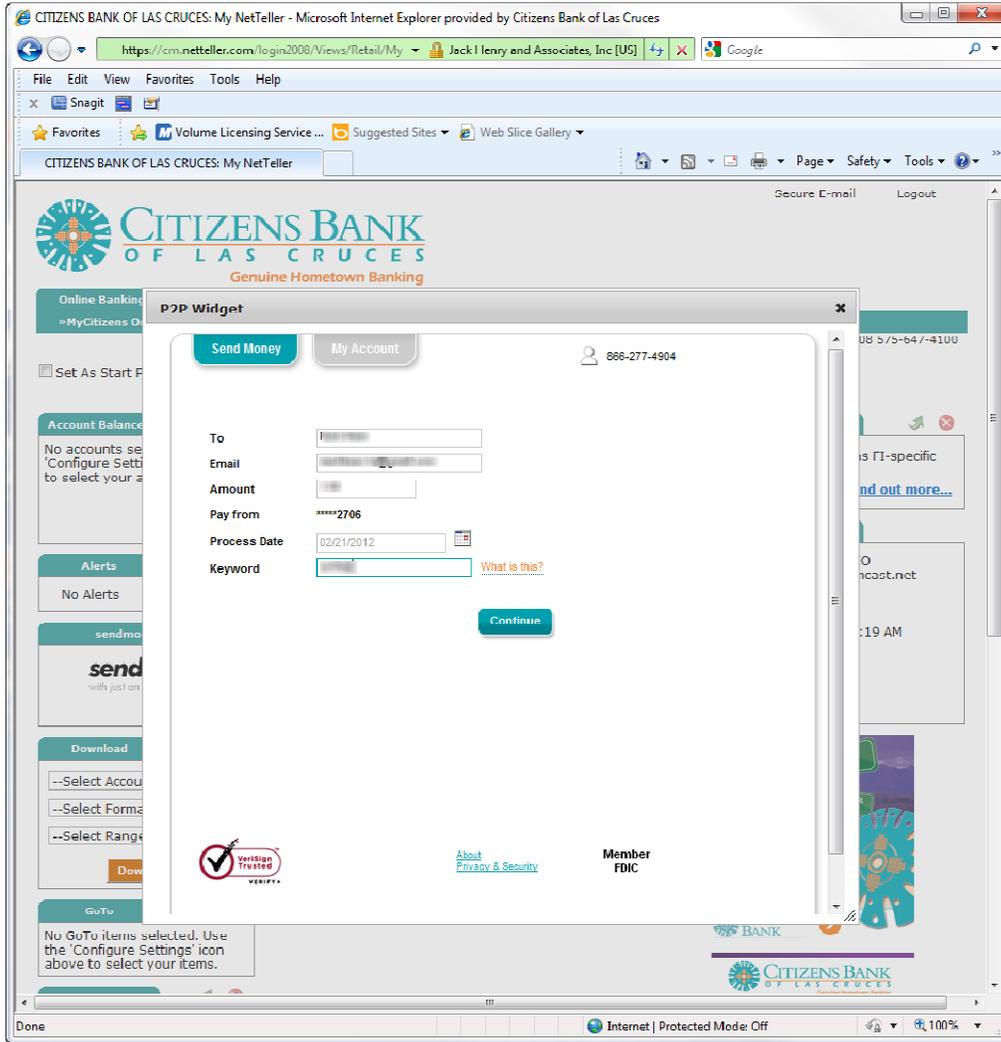
You will be asked for your Challenge Phrase answer.



When creating first-time payees, you will choose one of the above phone numbers, e-mail address or text message device to receive an authorization code.

6. **sendmoney** to a new Payee.

- Enter the name, Email address and amount of the payment.
- Choose the Process Date.
- Enter the keyword that you have previously shared with the Payee.



The keyword is usually communicated verbally with the Payee. It is required in order for the Payee to be recognized in the payment retrieval process. This process happens one-time. All future payments to the same Payee bypass this process.

7. Select how you would like to receive the one-time activation code that will be generated to establish this Payee. Then click 'Request Code'.

P2P Widget [Close]

Send Money | My Account | 866-277-4904

First-time payee activation

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 Scott Beer.

Request your activation code by selecting a delivery method below.

- Home Phone (575) [Redacted] [Update](#)
- Work Phone (575) [Redacted] [Update](#)
- Mobile Phone (575) [Redacted] [Update](#)
- Text Message [Redacted] [Update](#)
- Email [Redacted] [Update](#)

Request Code

2 Enter Code

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8. A 4-digit code will be sent using the delivery method you chose in the previous screen.

P2P Widget [Close]

Send Money | My Account | 866-277-4904

First-time payee activation

✓ Select Delivery Method

② Enter Code

Activation code sent
Please activate [REDACTED] by entering your code below.
Your activation code is being sent to (575) [REDACTED].

Enter Activation Code

Continue

[Click here to resend code](#)

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9. Review the payment for correctness. You may add a Personal Note of up to 300 characters in the space provided.

To complete the payment, click **Send Money**.

P2P Widget [Close]

[Send Money](#) [My Account](#) 866-277-4904

Review payment

To [Redacted]

Email [Redacted]

Amount [Redacted]

Pay from ****6106

Process Date 03/14/2012

Keyword [Redacted]

Add a Personal Note
Limit to 300 characters
(optional)

[Text input field for personal note]

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10. What happens next?

P2P Widget ✕

[Send Money](#) [My Account](#) 866-277-4904

Your payment is now being processed.

What happens next?

██████████ will receive an email to inform them of a pending payment from you. The transaction will complete when the process date is met and ██████████ submits their deposit account information. ██████████ 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 ██████████ has completed this action, we will send you a notice and any pending payments will be free to process.

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

[Pay Another Person](#)

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