

## Did you know?

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### 1. Person to Person and Account to Account payments are available as part of bill pay.

Payments Transfers GiftPay Calendar My Account Help

Welcome Web Demo | demoaccount@ipaymybills.com | Last login: 01:06 PM on 02/20/2014 | [Log out](#)  
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### Add a payee

**I need to:**

- Pay a company
- Pay an individual
- Pay a bank or credit union

**Popular payees**

We make bill pay easy by presenting a list of the most popular payees for you.  
[View popular payees](#)

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a) Choose how the payment will be processed.

### Add a payee

**Help me choose**

**Allow them to provide their banking information**  
This payment option requires the recipient's email address and a keyword of your choosing. Your recipient will log in to a secure site using that keyword and provide deposit account information.

**I have their bank account information**  
This option requires you to provide the recipient's bank routing number and deposit account information.

**Mail a check**  
This option requires you to provide the recipient's mailing address.

**How would you like to send the payment?**

- Allow them to provide their banking information (Electronic)
- I have their bank account information (Electronic)
- Mail a check

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- b) For security, you can choose to allow the receiver to provide their banking information and the payment is delivered electronically.
- User only needs the payee's email address
  - The payee will receive an email with a secure link that prompts them to submit their bank account information
  - This is all passed behind the scenes so the user will never see it.

The payee is activated by a onetime code. Once activated, the payee is shown as an option with other payees. Funds can be transferred to the other person at any time.