



*The Honesdale
National Bank*

Person to Person Payments Service

User Guide

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Person to Person Payments Service – Frequently Asked Questions

What is a Person to Person Payments Service?

Person to Person Payments Service is an option to easily send money electronically from your checking account with The Honesdale National Bank to anyone with an account in the United States.

How does this service work?

Once enrolled you can add payees (people you wish to send money to) using their email address. Payees are added by creating a new payee and then following the enrollment process. You will be required to enter the payee name and email address as well as a short activation code before a new payee can receive payments. For each payee you will be required to complete an activation process. An activation code will be issued by the method you choose phone call, email or text.

New payees will need to follow a secure link from an email that will be sent to their email address you used during the setup process. They will enter a Keyword that you have created and shared with them. Payees will enter their account information for the payment.

For security purposes you should share the keyword with your payee verbally not via email.

Once the new payee is added, for future payments to that same payee, you only need to enter the payee's name, the date you want the money sent, and the amount you wish to send.

What security measures are used with this service?

There are layered security features built into this service to protect you, our customer, and your payee. You have the security of NetTeller®, as well as additional challenge phrases to confirm your identity. There is also a fraud prevention team monitoring transactions on a daily basis.

The payee information is also secured through the same system which is not used by any other means except to complete the payment transaction.

How do I sign up for this service?

If you are an existing customer with NetTeller®, you will need to add the Person to Person Payments option to your online banking screen as follows:

1. Login to your NetTeller® account.
2. Click on the My NetTeller® tab.
3. Click on Configure This Page. Your widget settings will be displayed.
4. Click the plus sign next to the Person to Person Payments widget to make it available. (You can change the order of the widgets by dragging them up or down.)
5. When finished, click Save to return to the My NetTeller® page.
6. The Person to Person Payments widget will now be displayed. Click the Click Here link on the widget and follow the prompts to set up your profile.

During this process, please check your email account to make sure your notifications reach your inbox.

Do I need to use My NetTeller® to sign up for Person to Person Payments?

Yes. My NetTeller® is an additional screen to display your account information, and electronic services at a quick glance.

What information do I need to setup the service?

1. An active NetTeller® user id
2. A checking account
3. A valid email address

What information do I need to send money?

A name and an email address are the only pieces of information needed to send money.

What is a keyword?

A word you create that must be provided to the payee. The payee will be prompted to enter this as a way to verify who they are prior to receiving the money. You will need to share this keyword with your payee verbally. You should never share the keyword via email for security purposes.

When will the money be deducted from my account?

The money will be deducted the night of the request, if the request was made before 3:00 p.m. Eastern Standard Time. If a payment is scheduled for a future date, the money will be deducted the night the payment is scheduled to be sent.

When I assign a keyword to a payee can I change it?

No. The keyword you assign is for the payee not the individual transaction.

Can I add payees using my mobile device?

Yes. You will need to setup your first payee via NetTeller® on the web, before you can access the service on your mobile device. No activation code is required when adding payees.

Can I delete a payee I no longer wish to pay?

No. You can contact the Bank to remove the payee.

When will the money arrive in the payee's account?

This will depend on when the payee verifies their account. This service uses ACH (Automated Clearing House) network to send money. Payments can take 1-3 business days to be processed.

What if the payee cannot remember the keyword?

The payee must contact the originator of the payment to retrieve the keyword.

How many attempts does the payee have to enter the keyword correctly?

The payee has three (3) attempts before the transaction is locked.

If a payee is locked out, who can unlock the transaction?

The originator of the payment can generate an email to the payee to unlock the transaction.

What do the statuses mean on recent transactions?

Scheduled – Payment is scheduled to be processed on the date indicated.

Stopped – Payment was stopped, before it was processed.

Processed – Payment is in process of being paid.

Paid – Money has been successfully transferred.

Not Processed – The payment has failed due to funds not being available.

Refunded – Payment was returned and money will be credited back to your account.

Person to Person Payments Service Instructions

- From The Honesdale National Bank's Website – www.hnbbank.com enter your online banking User ID then select Login

The screenshot shows the homepage of The Honesdale National Bank. At the top left is the HNB logo and the text "The Honesdale National Bank". To the right are search and social media icons. A navigation menu includes Home, About Us, Personal, Business, Financial Services, Resources, and Contact. A large banner features five bank employees and the text "WE HAVE MONEY TO LEND AT HNB!". Below this is a call to action: "At HNB, your business is BIG business to us. Learn more!". The main content area is divided into several sections: "Online Banking" with a "Sign-In User ID:" field (circled in red) and "LOGIN" and "Enroll" buttons; "Community Events" listing "May 16th - Trail to Hope" and "May 17th - Country Jamboree"; "Apply Online!" for the "HNB EZ App"; and promotional tiles for "Discounted New York Yankees tickets", "HNB Club Member benefits", "HNB eBrochures", and "HNB Mortgage Center". The HNB 1 App logo and "The Honesdale National Bank" name are at the bottom right.

- You will then be prompted to enter your NetTeller® internet banking password, then select Submit.

HNB The Honesdale National Bank

The Honesdale National Bank 1-800-462-9515

Know Your PIN!

Many times when paying by debit card at large retailers (such as supermarkets, pharmacies, discount stores, etc.) or in designated regions, you may be required to use your PIN - Personal Identification Number. Using your PIN rather than signing helps to securely process the transaction and may allow you to receive cash back - saving a trip to the ATM. MEMORIZE YOUR PIN, KEEP IT SAFE AND DO NOT SHARE IT. If you'd like, you can change your PIN at most HNB ATM's. Need a higher debit card limit or traveling out of the area? Visit any HNB office or contact HNB Deposit Operations at 570-253-3362 ext. 1400.

Login to NetTeller Internet Banking ?

[NetTeller Electronic Enrollment](#) [Test Browser](#) [Home](#)

NetTeller Internet Banking ID: 625400017771

NetTeller Internet Banking Password: [Reset Password](#)

Submit

Setup My NetTeller®

- Select My NetTeller®

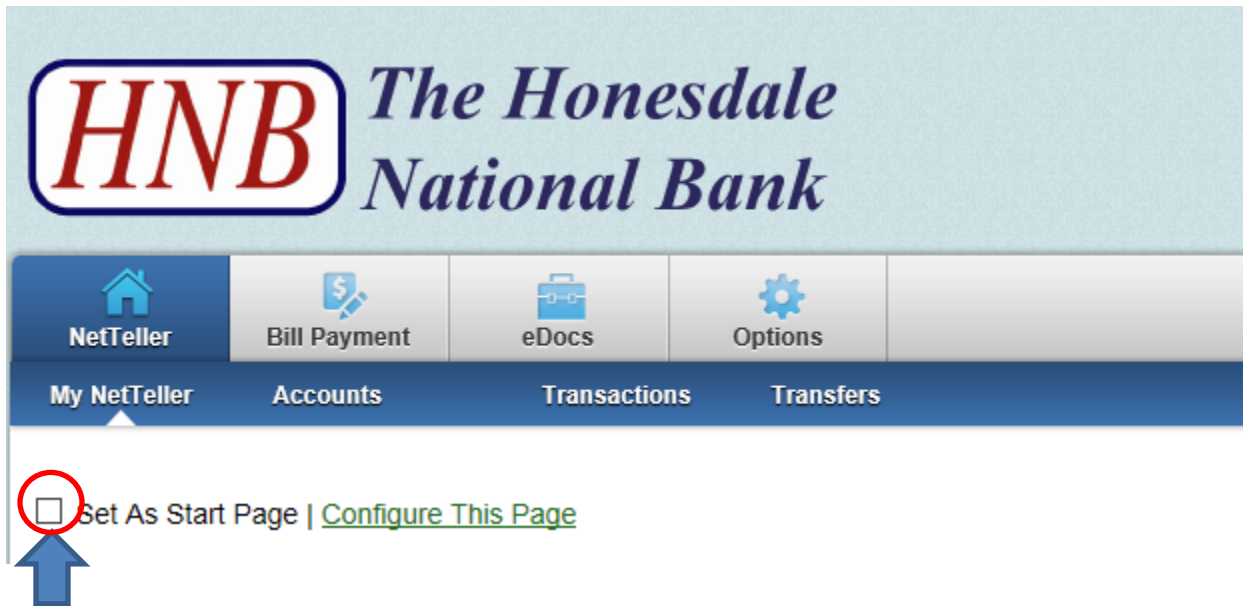
HNB The Honesdale National Bank

NetTeller Bill Payment eDocs Options

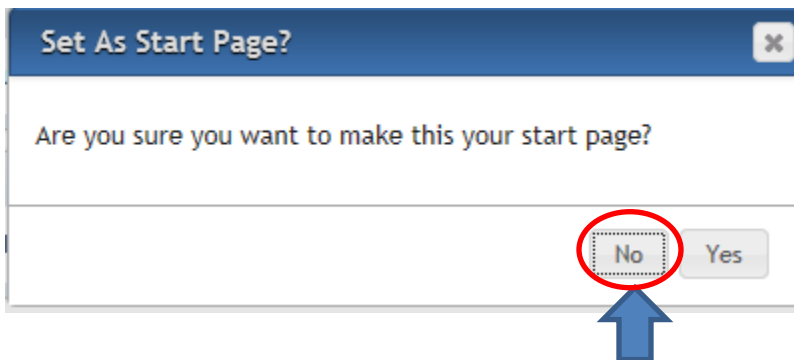
My NetTeller Accounts Transactions Transfers

Welcome to The Honesdale National Bank's internet banking.
We hope you enjoy your time spent with us.
We have updated the look of our online banking service.
Visit our website <http://www.hnbbank.com> for more things happening at The Honesdale National Bank.

- You will have the option to set this page as your start screen.
 - Select the box next to Set As Start Page



- You will be prompted to confirm your choice.



- Select **Configure This Page** to choose what information you would like to see on your start page.



- You can configure how you want your page to look. The screen below shows the default view – you can remove items by clicking on an item and dragging it to the right. When you have the Left Column configured click the Save button on the bottom right of the screen. You can click on the drop down box and select Center Column and configure that and Save then click on the drop down box and select the Right Column and configure that as well then Save.

Configure This Page ✕

Drag and drop or use the (+) to add widgets to your view or (-) to remove them. Also, drag and drop the order they will appear.

Widget Settings

Select Column To Configure: ▼

7 items selected	Remove all	<input type="text"/>	Add all
Account Balances	—		
Alerts	—		
Download	—		
GoTo	—		
Messages	—		
Person to Person Payments	—		
Transfer	—		



- To add Person To Person Payments select Person To Person payments (1), click the plus (+) sign to add the selection (2) to save your selection select Save (3).

Configure This Page

Drag and drop or use the (+) to add widgets to your view or (-) to remove them. Also, drag and drop the order they will appear.

Widget Settings

Select Column To Configure: Left Column

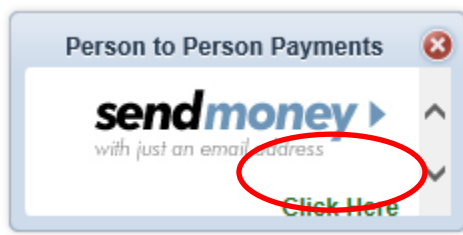
0 items selected Remove all Add all

Make Payments	+
Person to Person Payments	+
GoTo	+
Messages	+
Account Balances	+
Alerts	+
Download	+

Cancel Save

Setup Person to Person Payments Service

- After you save you will be back at your Start Screen. To sign up or complete a Person to Person Payments find the Person to Person Payments box and select Click Here.



➤ Choose the account you want to complete transfers from then select Continue.

Person to Person Payments



Required: Please select the account below that will be used to send payments from. This will also be the account for any future payments:

- DDA 0001
- DDA 0002
- DDA 0004

[Continue](#) 

➤ **You must complete:**

- Confirm email
- Select the drop down box to choose a challenge phrase
- Enter your Answer to the challenge phrase
- Click Continue.

Person to Person Payments

570-253-3355

Need more info about you (all fields required)

Name Jack Doe

Email info@hnbbank.com

Confirm Email

Account Number 0000001267864003 Checking

Challenge Phrase Choose a Challenge Phrase

Answer

Sign me up for Bill Pay
[Learn More](#) | [Accept Terms & Conditions](#)

Continue

TheWayiPay

Pay anyone with just an email address!*

It's really that simple.
Pay your baby sitter, pitch in your share for the office lunch or send your Mom that \$20 you owe her.

Confirm and complete the information to the left and send your first payment today.

* Recipient must have a deposit account at a US banking institution.

- To view the Terms and Conditions click on Terms & Conditions.

Person to Person Payments

570-253-3355

Before you continue...

Agree to Terms & Conditions

I agree to [Terms & Conditions](#)

Continue

[About](#)
[Privacy & Security](#)
[Terms & Conditions](#)

Member
FDIC

- To view in a Printer-friendly version select the hyperlink, then select close.

Terms and Conditions

[Printer-friendly version](#)

THE HONSDALE NATIONAL BANK PERSON TO PERSON PAYMENT SERVICE AGREEMENT

The following Terms and Conditions ("Agreement") apply to our Person to Person payment service with The Honesdale National Bank.

This Agreement describes your rights and obligations as a user of the Person to Person payment service, as well as the rights and obligations of The Honesdale National Bank. We may modify these terms from time to time without notice, except as required by law. Please read this Agreement carefully. By requesting and using this service, you agree to comply with this Agreement.

You may use The Honesdale National Bank's Person to Person payment service, to direct The Honesdale National Bank to make payments from your designated checking account to the "Payees" you choose in

Close

- To proceed with enrollment you will need to check the box stating you agree to the Terms and Conditions, then click Continue.

Person to Person Payments

570-253-3355

Before you continue...

Agree to Terms & Conditions

agree to [Terms & Conditions](#)

Continue

[About Privacy & Security Terms & Conditions](#) **Member FDIC**

Email Payee & Payment Setup

- **Payee and Payments Information is entered:**
 - Payee's Name - Person you are sending the funds to
 - Payee's Email Address - Their e-mail address
 - Amount – Dollar amount you wish to send
 - Pay From Account – Defaults to the account you designated at time of setup
 - Process Date - The date you wish to send the funds
 - Keyword*

* *Keyword*: A word created by the Subscriber that they must provide to the payee. The payee will be prompted to enter this as a way to verify who they are prior to submitting their account information.

Person to Person Payments

Send Money My Account 570-253-3355

To

Email

Your Phone Select Type


Amount

Pay from *****4003

Process Date

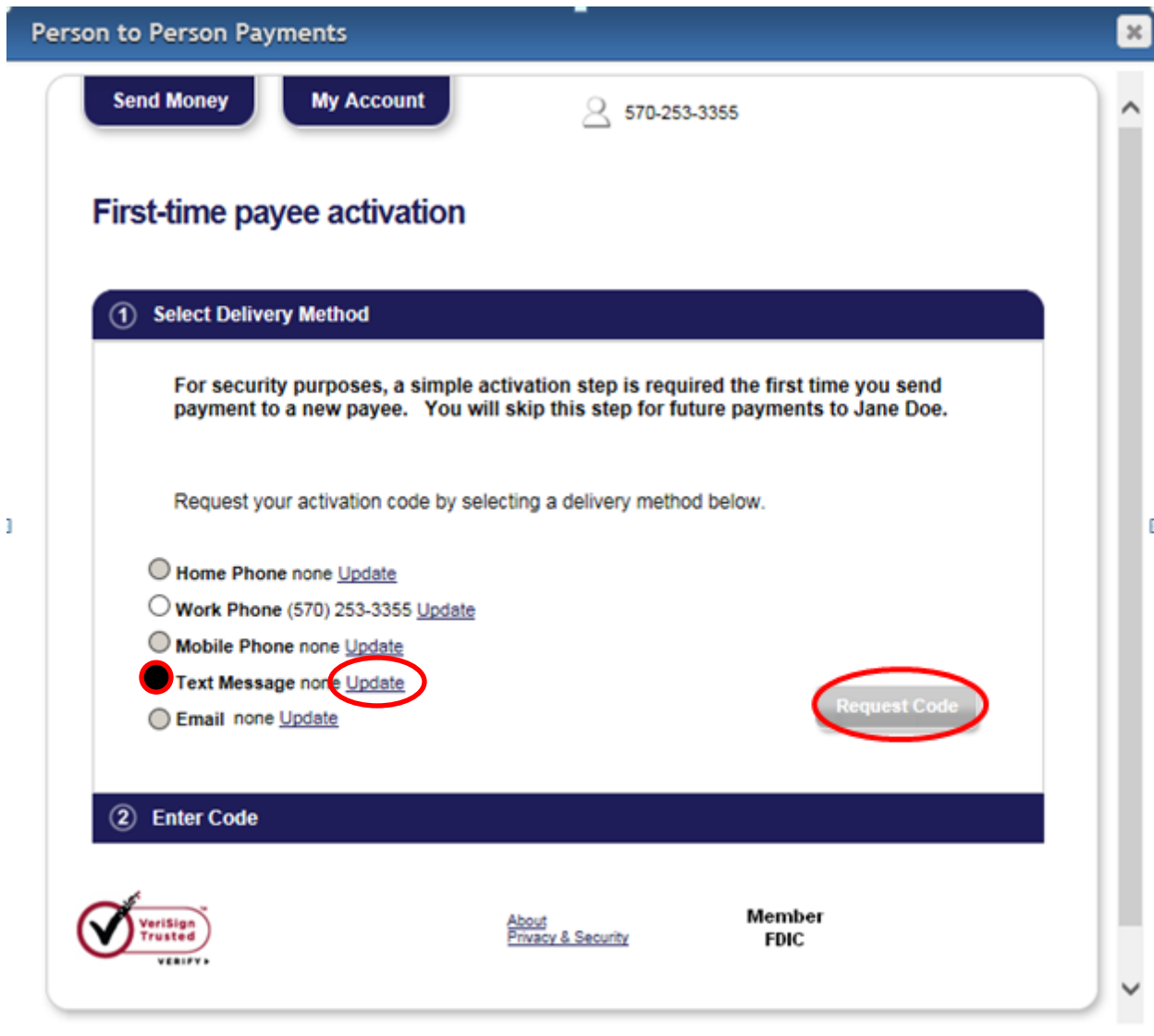
Keyword [What is this?](#)

Payment Amount Definition:
 Cannot be less than \$1.00 or
 greater than \$1,000.00

 [About Privacy & Security](#) Member FDIC

- Click Continue – the following screen appears the first time you perform a transfer.
- Select the method you wish to receive your special code (text or email are recommended).
 - Home Phone – Physical call will be placed to this number
 - Work Phone – Physical call will be placed to this number
 - Mobile Phone – Physical call will be placed to this number
 - Text Message – Electronic message will be sent to this number (*additional charges from your carrier may apply*)
 - Email – Electronic message will be sent to this address
- Select Update to enter your contact information

*Caller phone number will be 855-217-8163



➤ **Update all personal information:**

- Name – Defaults from account
- Email – Electronic message with activation code will be sent to this address
- Confirm Email – Reenter email address
- Home Phone – Physical call will be placed to this number with activation code
- Work Phone – Physical call will be placed to this number with activation code
- Mobile Phone – Physical call will be placed to this number with activation code
- Service Provider – Company providing service to your mobile device.
- Mobile Address – Mobile phone number (*no dashes* 5702533355)

Edit personal information

[Close](#)

Name	Jack Doe
Email	<input type="text" value="info@hnbbank.com"/>
Confirm Email	<input type="text" value="info@hnbbank.com"/> <input type="button" value="X"/>
Home Phone	Add
Work Phone	<input type="text" value="570"/> <input type="text" value="253"/> <input type="text" value="3355"/>
Mobile Phone	<input type="text"/> <input type="text"/> <input type="text"/>
Service provider	<input type="text" value="AT&T (Cingular)"/> <input type="button" value="v"/>
	My provider is not listed
Mobile address	<input type="text"/>
	<input type="checkbox"/> This is a Blackberry device.

** Cell phones and other mobile devices that can accept text messages should be able to receive emails. Though iPay Technologies does not charge for this service, you may incur fees from your mobile provider. Please check with your provider if you have questions related to fees for incoming text messages.*

Cancel

Submit

Person to Person Payments

Send Money My Account 570-253-3355

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 Jane Doe.

Request your activation code by selecting a delivery method below.

- Home Phone none [Update](#)
- Work Phone (570) 253-3355 [Update](#)
- Mobile Phone none [Update](#)
- Text Message none [Update](#)
- Email none [Update](#)

Request Code

2 Enter Code


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Sample e-mail with activation code:

HNB *The Honesdale National Bank*

Exclusively for account ending in 4003

Jack Doe,

Your activation code for Jane Doe is **67632**. To log in to your bill pay account, go to www.hnbbank.com (or type that website address into your browser), and click on the bill pay link.

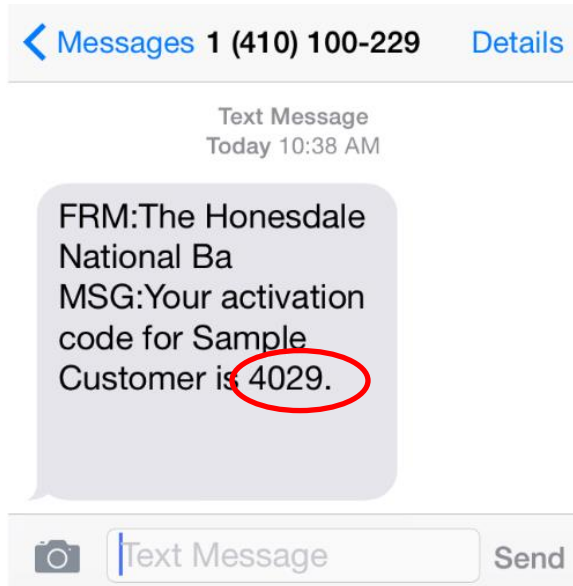
If you have any questions regarding your bill pay account, call 570-253-3355 and a customer service representative will assist you.

Thank you for using online bill pay.

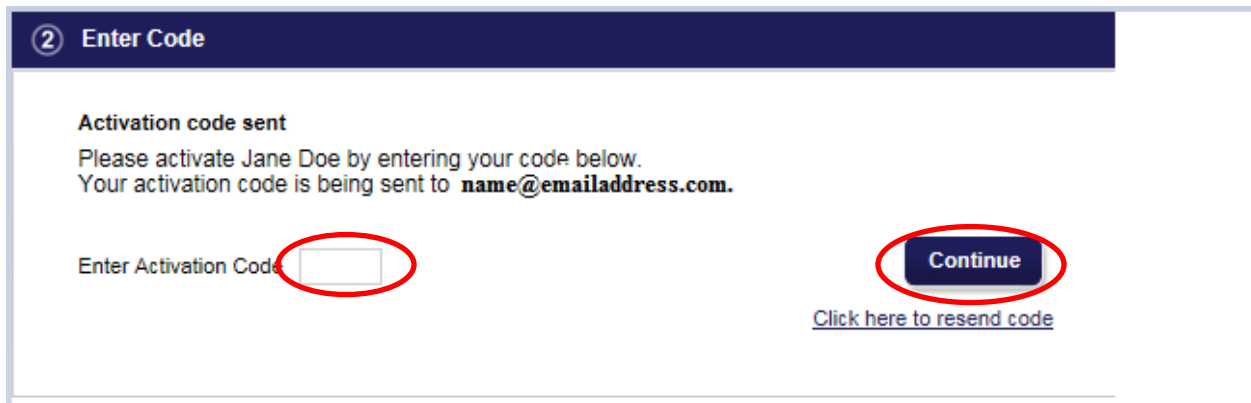
Regards,

TheWayiPay Customer Service
The Honesdale National Bank
570-253-3355

Sample text message with activation code:



➤ **Enter the activation code then select continue**



- You may Add a Personal Note if you want when completed.
 - Click Send Money

Person to Person Payments


Send Money **My Account** 570-253-3355

Review payment

To	Sample Customer
Email	info@hnbbank.com
Amount	\$ 1.00
Pay from	*****4003
Process Date	05/21/2015
Keyword	test

Add a Personal Note
Limit to 300 characters
(optional)

Send Money

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- You may pay another person or you can click the “X” in the upper right hand corner of the screen to exit.

Person to Person Payments

Send Money My Account 570-253-3355

Your payment is now being processed.

What happens next?

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

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

Pay Another Person

VeriSign Trusted
VERIFY

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FDIC

Payee Actions

- **Payee will receive an email notification**
 - Payee will select the link provided

Subject: Receive payment(s) from <Name of Sender>



SAMPLE CUSTOMER,

<Name of Sender> wants to make a payment to you through The Honesdale National Bank. A keyword will be provided to you by <Name of Sender>. 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/RecipientSite/Home/Index/q?AUqgHpTvg>

Once you have entered the keyword, you will need to enter the account number where payments from <Name of Sender> will be deposited. Your account information is never shared with <Name of Sender>.

If you do not have or do not remember the keyword, please contact <Name of Sender>.

You will be notified via email when <Name of Sender> sends a payment to you.

Regards,
TheWayiPay Customer Service
The Honesdale National Bank

- **The payee will be directed to enter the keyword provided by the sender.**
- **Select Submit.**

PERSONALPAYMENTS

The Honesdale National Bank

[Menu](#) [Home](#) [Contact](#)

Receive payments from Jack Doe

Welcome JANE DOE

Jack wants to send you money using the The Honesdale National Bank bill pay system.
Here is how to get started:

1. Enter the keyword below that Jack has provided.
2. Provide your checking or savings account number and routing information.

Keyword

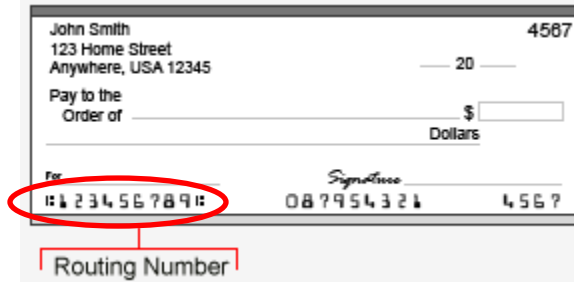
[I do not wish to receive payments from Jack Doe at this time.](#)

[Home](#)
[Contact](#)

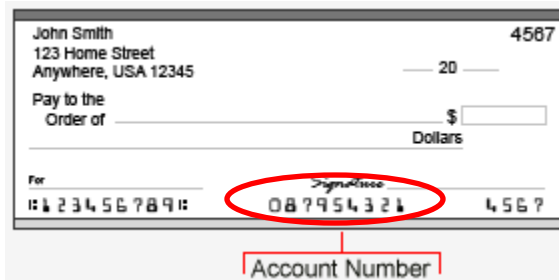


➤ **Update all Deposit information:**

- Account type – choose the type of account
 - Personal Checking
 - Personal Savings
 - Business Checking
- Routing number – Nine digit number on the bottom of your check



- Account number – Account number where the money is to be deposited



- Confirm account number – Verify account where money is to be deposited

➤ **Click on Submit.**

PERSONALPAYMENTS

The Honesdale National Bank



Home / Deposit information

Deposit information needed

Enter account and routing number

This information will only be used to complete the transaction. Your financial account number and routing number will not be shared with Jack Doe.

Account type

Routing number

Account number

Confirm account number



- **Congratulations! You have completed the process and will receive your money within 1-3 business days.**

PERSONALPAYMENTS

The Honesdale National Bank

Menu Home Contact

Home / Deposit information / Setup complete

Payment setup complete

Your deposit account information has been received

You will now be able to receive payments from Jack Doe using the account below. A notification will be sent to you the next time Jack sends you money.

Institution name	HONESDALE NATIONAL BANK
Account type	Personal Checking
Routing number	031308535
Account number	123456789

[Home](#)
[Contact](#)



Sample e-mail upon completion:

Subject: Jane Doe has been activated

HNB *The Honesdale National Bank*

Exclusively for account ending in 4003

Jack Doe,

Jane Doe has been activated. If you have not already scheduled a payment for this payee, you can now begin scheduling payments.

To log in to your bill pay account, go to www.hnbbank.com (or type that website address into your browser), and click on the bill pay link.

If you have any questions regarding your bill pay account, call 570-253-3355 and a customer service representative will assist you.

Thank you for using online bill pay.

Regards,

TheWayiPay Customer Service
The Honesdale National Bank
570.253.3355

Payee Lockout

➤ Payee Locked Out

- The payee can be locked out for entering the keyword incorrectly three (3) times.
- After the initial lockout, the payee is automatically locked for 24 hours.
- The customer who initiated the payment has the ability to unlock them through:
 - The link in the email notification, or
 - Contact The Honesdale National Bank at 570-253-3355

Insufficient Funds Payment Cycle

NSF Processing Cycle			
Value	8:00am Processing	3:00pm Processing	Allowable Days (number of attempts)
1	On the 1 st attempt a payment will be retried at 3:00pm	After 2 nd attempt, payment is "cancelled"	Day One (2 attempts)
2	After 3 rd attempt, payment will be retried at 3:00pm	After 2 nd attempt, payment is retried at 8:00am After 4 th attempt, payment is "cancelled"	Day Two (4 attempts)
3	After 5 th attempt, payment will be retried at 3:00pm	After 4 th attempt, payment is retried at 8:00am After 6 th attempt, payment is "cancelled"	Day Three (6 attempts)
4	After 7 th attempt, payment will be retried at 3:00pm	After 6 th attempt, payment is retried at 8:00am After 8 th attempt, payment is "cancelled"	Day Four (8 attempts)
5	After 9 th attempt, payment will be retried at 3:00pm	After 8 th attempt, payment is retried at 8:00am After 10 th attempt, payment is "cancelled"	Day Five (10 attempts)