TREASURY MANAGEMENT SERVICES

ONLINE BANKING:

PEOPLE PAY
What is People Pay?

• People Pay is a fast, easy and convenient way to send person-to-person payments.
• Recipients can receive the funds directly into their bank account or can be notified via email or text on how to claim the funds.
• Funds are debited from a specified account in real-time if sending directly to the recipient’s account or once the recipient claims the funds.
• The Transaction and Daily limit for People Pay is $2000.
What Payment Options are available?

• **Account-to-Account Payments** – funds are automatically deposited into the recipient’s bank account within 1-2 banking days. Required information:
  • Name
  • Mobile number or email address
  • Account Number
  • Routing Number
• **Recipient chooses** – a notification is sent to the recipient via email or text with instructions on how to claim the funds.
  • The recipient will be given a claim number and the link to a claim site.
  • If the recipient doesn’t claim the funds within 10 business days it will expire and the recipient will receive an alert when the payment has expired.
How does People Pay Work?
You can access the People Pay product from the “Payments” Tab of your online banking access.

First you will need to add a contact. A contact is a person that can be paid in People Pay. You can add a contact two ways:

1. **By clicking the Add contact link at the top of the Contact section.**

2. **In the Send Money to a Person section, information is added for a contact that does not exist on your Contacts list.**
To send money to a person, enter the person’s name in the “Send Money To” section. The name will auto-populate if the person is an existing contact or you can create a new contact name. You will also enter the person’s Email/Mobile info, Amount to send, your pay from account, and how you want to send the money.

Remember: you can send money either via Email/Mobile, direct to the person’s bank account, or by using a Paypal account.
Once you enter the payment information and click **Pay**, a Preview window will display. On this **Preview: Make Payment** window, you can review the payment information for accuracy prior to sending it.

Once you click **Pay**, the payment is sent to the contact and the **Confirmation: Make Payment** window will display.

If you have chosen to send money directly to the person’s account your account will be immediately charged for this payment. If you have chosen to send via email/mobile your account will not be charged until the receiving person claims these funds.
How is the money claimed by the receiver?

If the receiver is already a Pacific Premier Bank customer or People Pay customer, they can login to their People Pay account and claim the funds under the incoming funds tab.

If the receiver is an unregistered People Pay customer, they will need to click on the link within the email/text message they received, which will then take them to the People Pay site to claim the funds. The receiver will need to enter the email or mobile number from which they received the notification.
To claim the funds, the receiver will enter the Claim Code from their notification.

*Note: eGift card is currently not available

The receiver will then select the method they would like to receive the money.
If the receiver selects to receive money into their bank account, they will be asked to enter their banking information.

If the receiver selects to receive money into their PayPal account, they will be asked to provide their PayPal email address.
Reminder For Your Receivers
The time frames for receiving funds are:

Bank Account: 1-3 Business Days
PayPal Account: Instantly

If you have questions or need assistance please call the Treasury Management Customer support group at 855-343-4070.