Retail User Guide
Pay A Friend

To utilize Pay A Friend, you must be enrolled in Internet Banking. You can access and utilize Pay A Friend via Internet Banking or the Mobile App and a CoreFirst Debit Card.

Sending Funds

- Visit CoreFirstBank.com or the Mobile App

- Log into Internet Banking

- Navigate to *Transactions > Pay A Friend*

    ✓ On your initial visit, you will be asked to accept the terms and conditions for the Pay A Friend service. Once confirmation is received you may continue.

- The **Send Money** screen will appear. You will be prompted to enter in your CoreFirst debit card information, which can be saved for later use.

    ✓ Pay A Friend works via your CoreFirst debit card ONLY. Credit Cards cannot be used.

- Once your Debit Card info is entered you will complete information regarding the recipient including their mobile phone number or email address.

    ✓ The recipient of the funds will need a valid debit card or account + routing number at CoreFirst or any other financial institution.

    ✓ On a mobile device, you can select a recipient from the list of contacts stored on your device.

- Once the information is entered, click **Continue**. A message will prompt you to edit the transaction details or proceed.

    ✓ By clicking **Edit**, the **Send Money** page appears so you can edit the transaction details.

    ✓ By clicking **Continue**, a scrambling PIN pad appears where the sender can enter the PIN associated with their Debit Card. This step verifies and initiates the transaction.

        What's a scrambling PIN Pad?

        When entering your PIN to verify the transaction, the number pad moves numbers to new places before entry of the next digit. (The transaction is cancelled if two consecutive, unsuccessful PIN entries occur.)

- Funds are debited from your account **immediately.**

Send Money Screen (desktop)

Send Money Screen (mobile)

For a recipient to receive funds, they must have an email address or mobile phone number and a valid debit card or checking account + routing number with CoreFirst or another financial institution.

Receiving Funds

- Recipient will receive a text or email message

- Recipient clicks the link within the message

- The *Receive Money* screen will appear

- Recipient enters applicable information (see below)

- Recipient clicks **Deposit Payment**

✓ Receiving the Pay A Friend funds depends on the recipient. If the recipient uses a debit card, the funds will be deposited immediately to their account. If the recipient enters the routing + checking account number, then the transaction will be processed through ACH channels what can take 1-3 days.

Receive Money Screen (desktop)

Receive Money Screen (mobile)