

## Clearwater Credit Union Person to Person Transfers How-To

1. To begin in online banking or the mobile app, go to Transfers then select the External Transfers tab.
2. Next, select the account the money will be sent from and if you'd like it sent via email or by text message.

clearwater CREDIT UNION Good Morning Morgan McNeill

Menu Accounts Transfers Pay Bills Pay Loans Live Chat

**Funds Transfer**

Internal External Scheduled/Completed Add/Manage Accounts Favorites

Type

☒ Send Money ☐ Receive Money

From Account

Select

To Account Add New

To a Person

☐ by Email ☒ by Text

Amount

\$ Advanced Options

Private Notes Optional

Schedule a One-Time Transfer on: 03/27/2020

Schedule a Recurring Transfer

Submit >> Cancel

3. Fill out the contact information for the person you are sending funds to. NOTE: The shared secret portion of this page is case sensitive.

To a Person

☒ by Email

Add New Person

by Email

Name

First Name Last Name

Shared Secret

This is a word or phrase that only you and the recipient know. Share this with them to complete the transfer process.

Message

Save as Favorite

by Text

Amount

\$ Advanced Options

Private Notes Optional

Schedule a One-Time Transfer on: 03/27/2020

Schedule a Recurring Transfer

Submit >> Cancel

To a Person

☐ by Email ☒ by Text

Add New Person

by Text

Name

First Name Last Name

Shared Secret

This is a word or phrase that only you and the recipient know. Share this with them to complete the transfer process.

Message

Save as Favorite

Amount

\$ Advanced Options

Private Notes Optional

Schedule a One-Time Transfer on: 03/27/2020

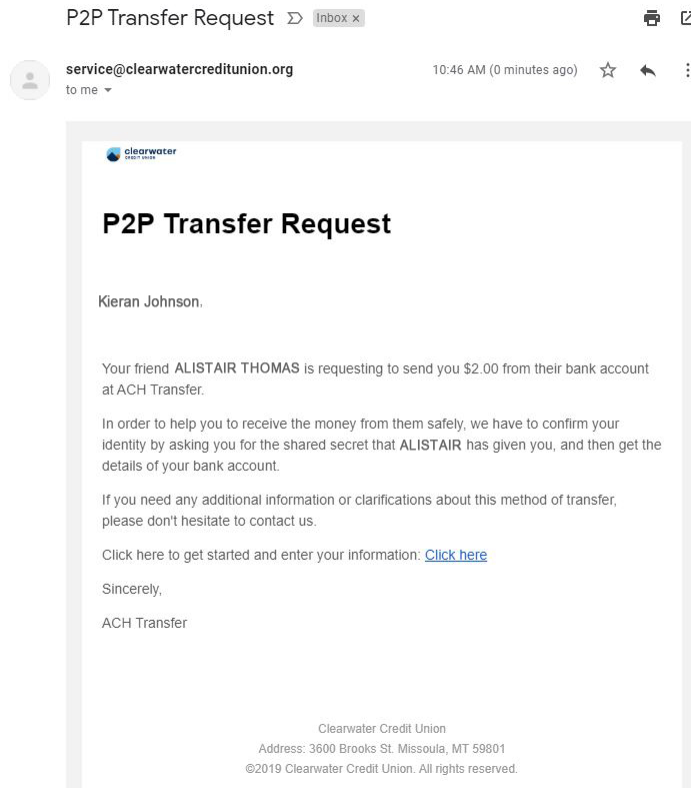
Schedule a Recurring Transfer

Submit >> Cancel

4. Enter the amount of funds you would like to send, any notes, and when you would like to send the funds, and then select 'Submit'.

**If you are sending funds via email:**


5. The person you are sending funds to will receive an email with instructions on how to complete the transfer and the transfer link:



6. When they click the link in the email, they will be asked to confirm the shared secret.

The screenshot shows a web form titled 'Person to Person Transfer'. It greets the user as 'Hi Kieran Johnson,' and states that their friend Alistair Thomas wants to send them money. It provides an example of the message: 'Example Transfer'. It then instructs the user to enter the shared secret provided by Alistair Thomas, noting that the secret is case-sensitive. There is a text input field for the 'Shared Secret'. Below the field, it says 'This is a word or phrase that only you and Alistair Thomas will know. The shared secret is case sensitive.' There is a checkbox for 'I agree to the terms and conditions of ACH Transfer's person to person transfer service. Click here to read the terms.' At the bottom, there are two buttons: 'Next' and 'Cancel'.

7. After confirming the transfer information is correct, they will be asked to enter in their account information:



### Person to Person Transfer

To receive money from Alistair Thomas for the purpose of : Example Transfer, please review the details of the transfer request, enter the details of your bank account and select 'Continue'

Bank Name

Routing Number

Account Number

Confirm Account Number  Re-enter your account number


Account Type


Important Note :

- The information you provide ACH Transfer is held in the strictest confidence. Neither ALISTAIR THOMAS nor employees of ACH Transfer are able to see any of your bank information.

8. Once they have confirmed the account details and selected 'Finish', you and the person you are sending funds to will receive an email confirming that the transfer is complete. Funds typically arrive within 2-4 business days.

#### P2P Transfer Account Verified

 Clearwater CU eBranch <service@clearwatercreditunion.org>  
To: Alistair Thomas  
Fri 3/27/2020 10:54 AM  
Phish Alert  
+ Get more add-its




## P2P Transfer Account Verified


ALISTAIR THOMAS,

Kieran Johnson has verified P2P Transfer Account (kieranjgamer@gmail.com ).  
Your transfer request from Basic Checking(X551S0002) to kieranjgamer@gmail.com will now proceed with processing.  
Sincerely,  
ACH Transfer

Clearwater Credit Union  
Address: 3600 Brooks St. Missoula, MT 59801  
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#### P2P Transfer Accepted

 Clearwater CU eBranch <service@clearwatercreditunion.org>  
to me  
10:54 AM (6 minutes ago)



## P2P Transfer Accepted

Kieran Johnson,

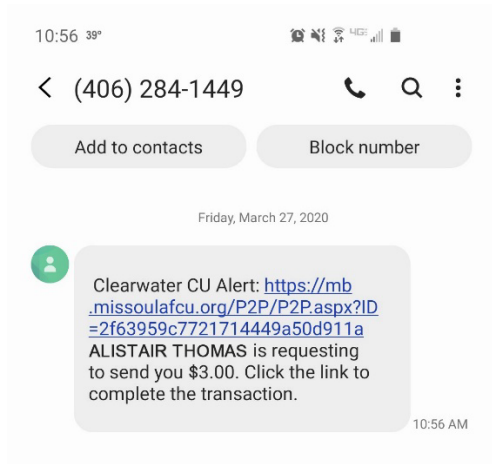
You have accepted the transfer request for ALISTAIR THOMAS to send you \$2.00.  
The transfer is scheduled to start on 03/27/2020 and you should receive the money by 03/31/2020.

Sincerely,  
ACH Transfer

Clearwater Credit Union  
Address: 3600 Brooks St. Missoula, MT 59801  
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## If you are sending funds via text message:

- The person you are sending funds to will receive a text message with instructions on how to complete the transfer and the transfer link:



- When they click the link in the text message, they will be asked to confirm the shared secret.

A screenshot of a mobile web browser showing the Clearwater Credit Union P2P transfer confirmation page. The address bar shows 'mb.missoulafcu.org/P2P/M'. The page has a dark header with the Clearwater Credit Union logo. Below the header, the title is 'Person to Person Transfer'. The main content area is light gray and contains the following text: 'Hi Morgan McNeill, Your friend Alistair Thomas wants to send you money. Here's their message to you : **Example text transfer.** To start the process of collecting the money owed to you, please enter the shared secret provided to you by Alistair Thomas. The shared secret is case sensitive.' Below this is a 'Shared Secret' label and a text input field. Further down, it says: 'This is a word or phrase that only you and Alistair Thomas will know. The shared secret is case sensitive.' There is a checkbox with the text: 'I agree to the terms and conditions of ACH Transfer's person to person transfer service. Click [here](#) to read the terms.' At the bottom are two buttons: a green 'Next' button and a white 'Cancel' button. A footer at the very bottom states: 'Use of this site is subject to express terms of use, which prohibit commercial use of this site. By continuing past this page, you agree to abide by these terms.'

11. They will then be asked to enter their account information and confirm the transfer.

12. Once they have completed the transfer confirmation, you will both receive a confirmation notification. Funds typically arrive within 2-4 business days.

