

P2P – Person to Person

What can I do within P2P (Person to Person)?

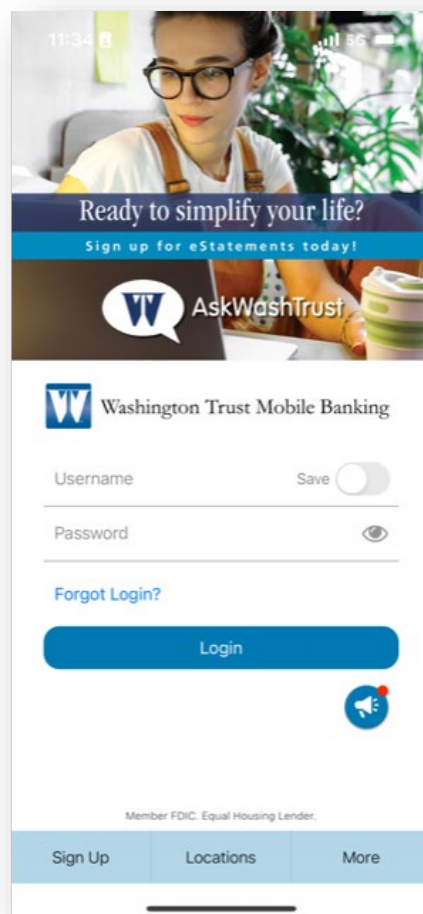
Sending money is fast and easy. This free service allows Washington Trust customers, 18 years of age or older, to send money from one of their WTC checking, savings, or money market account to someone they know.

The recipient of the money needs to have a U.S. based bank account and a valid email address or a valid U.S. based mobile phone number to accept the money. They will need to know their bank's routing number, their account number that they want to deposit your funds into and also the answer to the security question you have established for them.

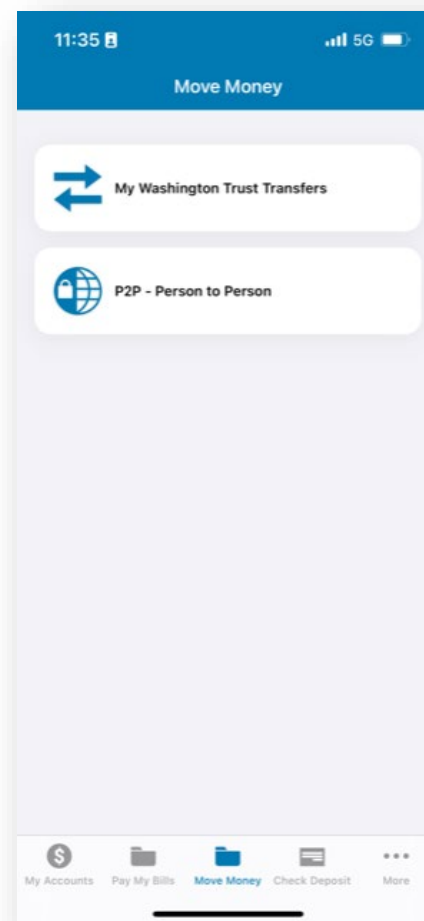
Click Here to Learn More!

- [Add People to Pay](#)
- [Schedule a Payment](#)
- [Payment Processing](#)
- [Review Pending Payments](#)
- [Delete Payments](#)

Login through our Mobile App.

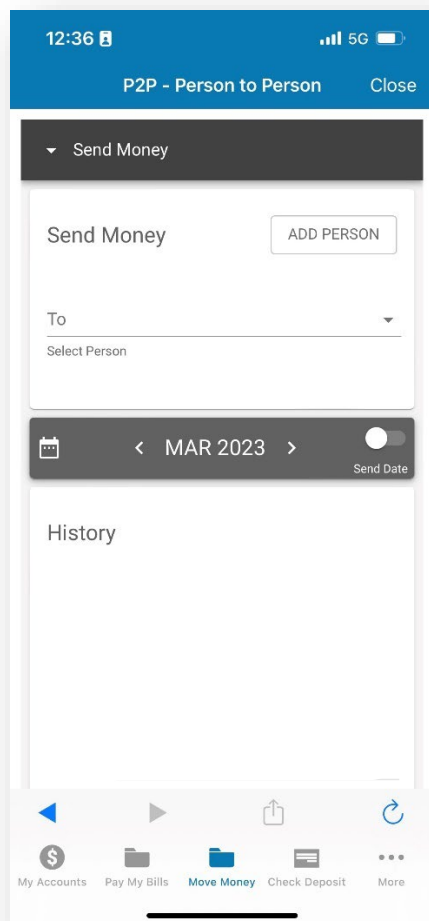


Tap Move Money. Select P2P (Person to Person) from the menu options.

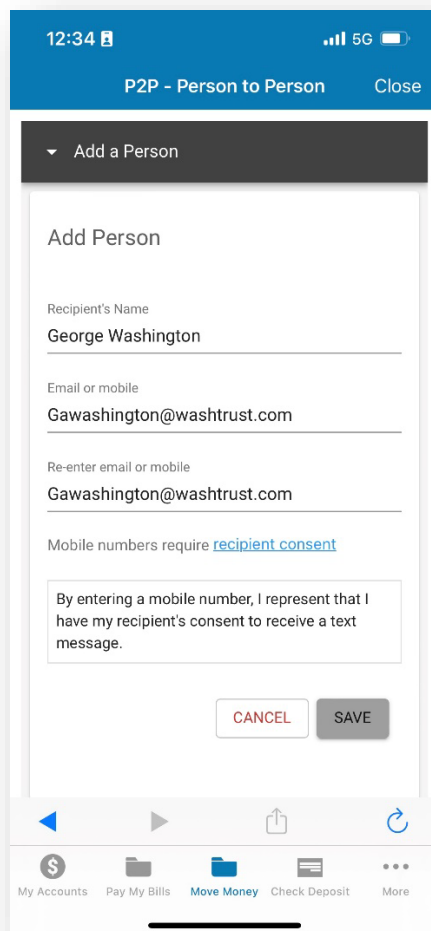


Adding a Person (Recipient) to Pay

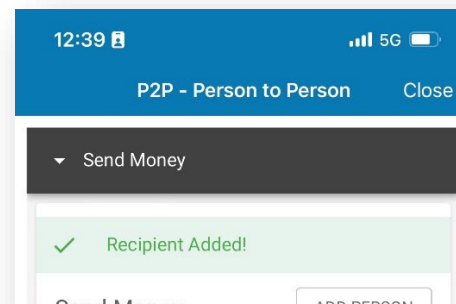
Tap 'Add Person'.



Enter your recipient's information.



A confirmation message will be displayed when added successfully.



Tips for successfully adding Recipient Information:

Enter Name as the person's Full Name such as George Washington. Don't use nicknames like 'Mom' or 'Dad'.

Be sure to enter email address and/or phone number correctly. This will be used as the contact method to let your person know that money is on the way!

When sending someone a notification via their US based mobile phone number, you are agreeing that you have the recipient's consent to receive a text message

Scheduling a Payment

To: Select the person you want to send money to by using the drop-down list of the people you have added.

From: Select your Washington Trust account you want the funds to come from.

Email/Mobile #: Select how the recipient will be notified that you are sending them money.

Amount: Enter the amount of your payment. *Note: It is important that you have funds in your account to cover the payment.*

Security Question: Enter a security question that your recipient will need to answer correctly to accept the money you are sending. ***You should only send money to family & friends that you know, and you need to communicate with them what the question and answer is.***

Answer: Enter the answer to the security question. Your recipient will have three attempts to answer the question correctly. If after three attempts they are not successful, the payment will automatically be canceled.

Review and Accept Terms & Conditions: Click on the Terms & Conditions link and review them. Then check the box indicating that you have reviewed and accept them.

Send Date: Enter the date in which you want the funds to be sent to your recipient. The date defaults to the current date, you can use the calendar to select a future date.

Frequency: Select the Frequency for the payment. Click on the down arrow for options.

Alert (Optional): Select if you want to be alerted when the payment is delivered and if it's a future dated transfer, you can select how many days prior to the payment being sent that you want to be notified. *Note: you will be notified via email only*

Message (Optional): If you would like to include a message with the transfer, enter it in the Message box.

Click Send

A Confirmation message will be displayed to indicate the payment has been scheduled successfully.

Send Money

ADD PERSON

To
George Washington

From
Freedom Ultra Employee Cking x3840, \$226.52

Email/Mobile #
Gawashington@washttrust.com

Mobile numbers require [recipient consent](#)

Amount
\$ 1.00

Security Question
First President

Question for Recipient to answer
Answer
You

Answer that Recipient will know

Send Date
03/08/2023

Frequency
One Time

☐ Alert me when the payment is delivered

☐ Alert me 1 day prior to the send date

Message
Thank you!

Your personal message to Recipient

CANCEL SEND

Payment Processing

One Time Payments for Current Day:

The recipient will receive an email or text on the date the payment is scheduled to be sent with instructions on how to accept the funds.

1. The recipient will need to confirm the email address or phone number to which the payment was sent.
2. Then the answer to the security question will be answered. Keep in mind it's case sensitive and must be entered correctly within three attempts otherwise you'll receive a cancellation email. Once cancelled, you'll need to schedule a new payment to the recipient.

Scheduled or Future Dated Payments:

You'll receive an email to remind you that a payment is going out. The email will be sent to your Online Banking email address.

The recipient will receive an email or text on the date the payment is scheduled to be sent with instructions on how to accept the funds.

1. The recipient will need to confirm the email address or phone number to which the payment was sent.

Then the answer to the security question will be answered. Keep in mind it's case sensitive and must be entered correctly within three attempts otherwise you'll receive a cancellation email. Once cancelled, you'll need to schedule a new payment to the recipient.

Payment Processing:

The recipient has 10 days to accept the payment, or it will automatically be canceled.

Both the sender and the recipient will be notified that the payment is still pending on the 5th day and a cancellation notification will be sent on the 10th day.

Please note that payments will not process on weekends or federal holidays.

Funds will be removed from your WTC account the next business day after the recipient completes the acceptance process. Once the recipient receives notification and accepts the transfer, the funds will be deposited into their account within one to two business days.

It is always important to keep track of all your scheduled/pending payments that might affect the available balance on your account, including any outstanding check that you may have written. If on the day the recipient accepts the funds you do not have sufficient funds in your account, the payment will NOT process.

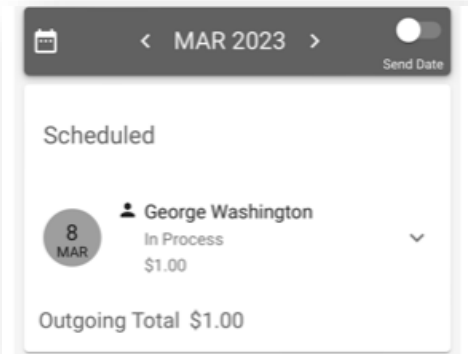
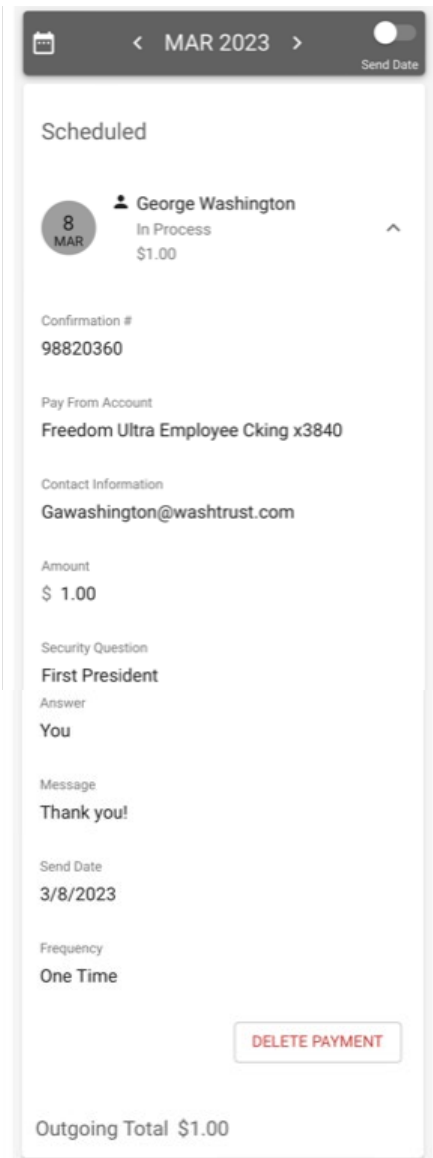
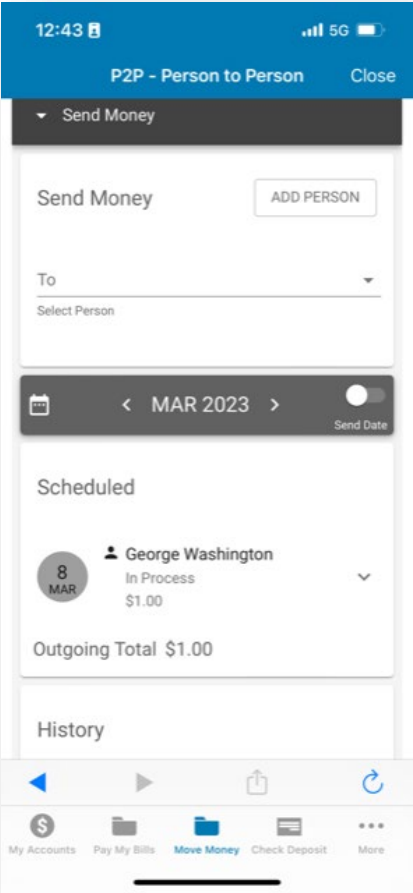
Review Pending Payments

Pending payments may be viewed under the ‘Scheduled’ payment section. Tap the down arrow to view additional information.

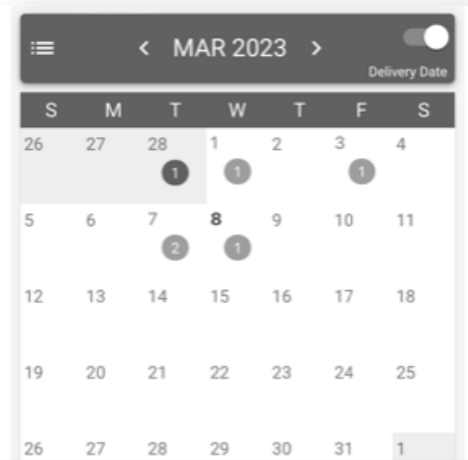
Tap the up arrow to return to the scheduled payment screen.

Menu views allow list view or calendar view. Additionally, view by Send Date or Delivery Date.

List View



Calendar View (Delivery Date – toggle to Send Date).

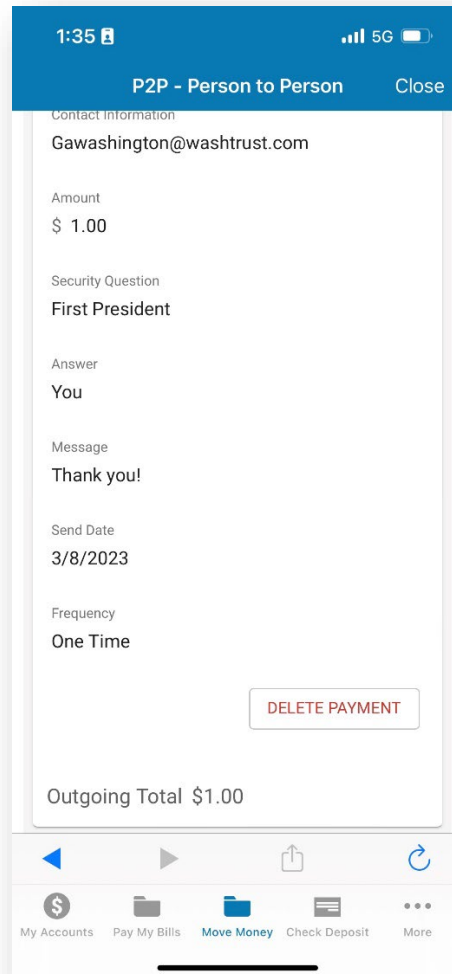


Deleting Payments

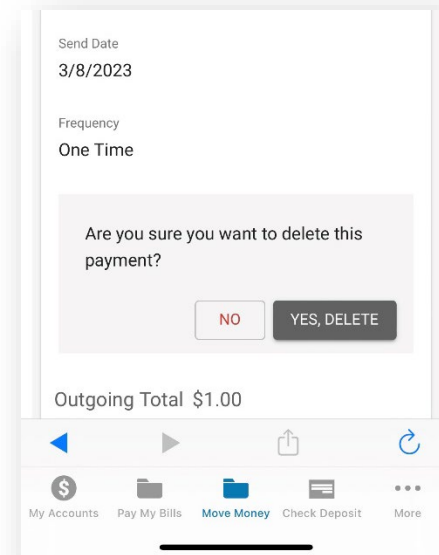
Payments may be deleted within the service provided the recipient has not accepted the payment and it is not past the payment processing deadline (4 PM ET) on the current business day.

If you would like to delete a payment and you are unable to; contact Washington Trust at 800-475-2265 or visit a local branch location for assistance.

Within Scheduled Payments, tap the down arrow to expand payment details and tap 'Delete Payment'.



When prompted to confirm deletion, tap 'Yes, Delete'.



A payment cancellation confirmation will be displayed.

