First Pay Person-to-Person (P2P) Payments
User Guide

First Pay Person-to-Person, often referred to as P2P, is a convenient and secure way to send electronic payments via your First Bank & Trust Co. debit card. Payments can be made to any debit card or bank account in the United States. All that is needed from the recipient is their mobile number or email address.

This service is provided free of charge with any First Bank & Trust Co. deposit account. It is recommended to review the Terms and Conditions prior to sending any funds.

Adding Cards

Step 1:   Click on the Menu bars in the top left corner.
Step 2:   Click on First Pay P2P.
Step 3:   Click Manage Cards and add your First Bank & Trust Co. debit card.
   - You can delete a card(s) from here.

Sending Payments via a Recipient's Mobile Number or Email Address

Step 1:   Select Payment from the First Pay P2P menu.
Step 2:   Select the card from which you want to make the payment.
Step 3:   Enter the amount to send.
Step 4:   Select whether to send via email or text message.
Step 5:   Select the recipient's information via your device contacts.
   - It is highly recommended to add your payee to your phone contacts to avoid submitting payments to an incorrect phone number or email address.
Step 6:   Enter a memo for payment (optional).
Step 7:   Review the information for accuracy.
Step 8:   Click "Submit".
   - Be sure to review the information for accuracy.
Step 9:   Click "I Agree".
Step 10:   Click "OK".
Step 11:   Enter your PIN number and click "Submit PIN".
   - After submission, you will receive a "Payment Sent" confirmation via email.

Receiving Funds

When receiving funds through P2P, the payee will receive a notification, either via text or email, depending on which option the payer selected.

Step 1:   Click on the link included in the notification.

Step 2:   Enter your banking information to receive the funds.
- Funds received via Debit Cards are generally, deposited the same day.
- Funds received via a Checking Account are generally, received through ACH and credited within 2-4 business days.

Step 3:   After reviewing the Terms of Service, check mark the box to accept.

Step 4:   Click Deposit Payment.
- You will see a successful payment confirmation notice on screen.

Additional Information

Within the First Pay P2P menu you can manage your cards and profile and view your P2P transaction history, Terms and Conditions and P2P FAQs.

How to Contact Us

If you have any questions after you review the P2P Terms and Conditions and P2P FAQs, please contact us at 1-877-976-2265.

IMPORTANT NOTICE:

First Bank & Trust Co. is not liable for funds sent to the incorrect destination (e.g., person or account number) by the user.