



# UNITED BANK & TRUST

## ▶ ALTERNATIVE PERSON TO PERSON PAYMENTS OPTIONS

Person-to-person payments (P2P) is an online technology that allows customers to transfer funds from their bank account or credit/debit card to another individual's account via the internet, mobile phone or tablet.

### FACEBOOK MESSENGER



- ▶ Open your Facebook App.
- ▶ Tap the Menu icon in the bottom of the screen.
- ▶ Tap **Settings**, then tap **Payment Settings**.
- ▶ Tap **New Credit** or **Debit Card**, then enter your card number, expiration date, and 3-digit verification code. Tap **Save**.
- ▶ To add a PIN, follow steps 1-3 again, then tap **PIN**.
- ▶ Enter your 4-digit PIN, then re-type your PIN to verify and enable it.

### VENMO



- ▶ Open your Venmo App.
- ▶ Tap the **Menu** icon in the upper left hand corner of the app.
- ▶ Tap **Settings**, then **Payment Methods**.
- ▶ Tap **Add a bank** or **card**, then **Bank**.
- ▶ Select **Manual Verification**.
- ▶ Enter **073922843 for bank routing number** and your **account number**.
- ▶ In 1 to 3 business days, Venmo will send microtransfers to your bank account to verify ownership (these will be less than \$1 each). When Venmo issues these microtransfers to your account, they will also issue two small withdrawals to offset those. To avoid any overdraft or other bank fees make sure you have at least \$2 in your bank account.
- ▶ After you have seen the microtransfers process through your account, return to the Venmo app to verify the deposits. Tap on **payment methods**. Choose your United Bank & Trust account and verify the two small deposits.

[www.ubtna.com](http://www.ubtna.com)

Member FDIC

**EXCEEDING  
YOUR EXPECTATIONS**

## PAY PAL



- ▶ Open your Pay Pal App.
- ▶ On your mobile device tap **Menu** (icon looks like a gear), then **Wallet**.
- ▶ Click **Banks & Cards**, click the **+** sign in the top right.
- ▶ Click **Bank Account**.
- ▶ Select type of account: Checking or Savings.
- ▶ Enter **073922843 for bank routing number** and your **account number**, then click **Agree** and **Link this Bank**.
- ▶ Verify that your routing and account number are correct and click Continue.
- ▶ In 2 to 3 business days, review your bank statement to find 2 small deposits (each between \$0.01 and \$0.99 USD) that were sent to your bank account. There will be a third entry on your statement combining these two amounts as a withdrawal. For example, you may see two deposits of \$.05 and \$.15 and a withdrawal of \$.20. Enter the 2 small amounts, in this example this would be \$.05 and \$.15, on the confirm bank screen.

## SQUARE CASH



- ▶ Open your Cash App.
- ▶ Tap the **dollar amount** at the top of the screen.
- ▶ Tap **Cash Out**.
- ▶ Tap **Standard** (1-3 Business Days).
- ▶ Scroll to the bottom and tap **Other**.
- ▶ Enter **073922843 for bank routing number** and your **account number**, then tap **Next**.

## ZELLE



- ▶ United Bank & Trust does not currently offer Zelle.
- ▶ Please review the other P2P options listed above, or Mobile Wallet apps such as, Apple Pay, Samsung Pay, and Google Pay.

\*While you can link your United Bank & Trust accounts to any of these convenient payment options, we are not associated with nor do we endorse a specific vendor. If you have any app specific questions, please contact the payment vendor directly.