



Civista Bank's Pay a Person Payments

Pay a Person Payments FAQs

1. What Civista Bank accounts can be used for Pay a Person (P2P)?

Any Civista Bank personal checking account can be designated for P2P payments, excluding Health Savings Accounts (HSAs).

2. How do I access Pay a Person?

From your online banking main menu. Simply:

- Click on the **Bill Pay Plus** tab to get started.
- Accept the terms and conditions (with first time use)
- Click on the **Pay a Person** tab to get started.
- If you are already a P2P user, you can access your payee list right from the payments dashboard.

3. Can I designate more than one of my accounts for making P2P payments?

Only one account may be designated for P2P payments. If you need to change your designated account, please contact our electronic banking customer service at 1-844-842-0268 for assistance.

4. What is the minimum dollar amount I can send using Pay a Person?

The minimum payment is \$1.00.

5. What is the maximum dollar amount I can send using (Pay a Person)?

The maximum single transaction amount is \$1,000.00 and there is a daily limit of \$2,500.00.

6. How long does it take for my recipient to receive payment?

After the recipient submits their deposit account information, it can take up to three (3) business days for the payment to be received. Pay a Person payments are made via ACH and typically completed within two business days. The initial payment to a recipient may take longer, depending on how long it takes for your recipient to respond to the initial set-up.

7. Is there a charge for P2P payments?

No, there are no charges for using this service and there is no charge to the recipient.

8. When is my account debited for a P2P payment?

The sender's account is debited when the ACH payment is generated to the payee. Once your recipient has initially submitted their deposit account information, this typically takes 2-3 business days.

9. Is a "pending" or "scheduled" payment taken out of my account balances?

No. Both "pending" and "scheduled" payments are not debited until the ACH payment is sent to the payee.

10. How do I view the status or history of payments?

You can view your recent transactions in your online banking account under the Bill Pay Plus tab in your dashboard. You will also be able to edit both "Scheduled" and "Pending" transactions from this screen.

11. What happens if a person I sent money to changes his email address or account information?



First, you will need to contact the bank's electronic banking customer service at 1-844-842-0268 to delete the payee. Then, you can re-enter the payee in your Bill Pay Plus dashboard under "add payee" with the updated address and/or account information.

12. Can I set-up recurring P2P payments?

Yes, you can set up recurring payment.

13. Can I make international payments with Pay a Person?

At this time, P2P payments are limited to U.S. financial institution accounts only.

14. What happens if a payment is not able to be deposited into the payees account (account is closed, etc.)?

In the event a payment is not able to be deposited into the payee's account, the payment will be automatically refunded to the originator, and an email alert is sent to the originator and payee.

15. What happens if I schedule a duplicate payment within P2P?

An error message will appear if the sender has scheduled a duplicate payment to the same payee with the same processing date and amount.

16. Is there a cut off time for initiating Pay a Person payments?

Yes, the cut off time is 3:00 p.m. EST. Transactions submitted after 3:00 p.m. move to the next business day.

17. Is P2P safe and secure?

Pay a Person operates with a secure payment portal, meaning that the payment originator and recipient never see each other's bank account information. Pay a Person access through Civista Bill Pay Plus provides the same security and encryption service as your online banking transactions.