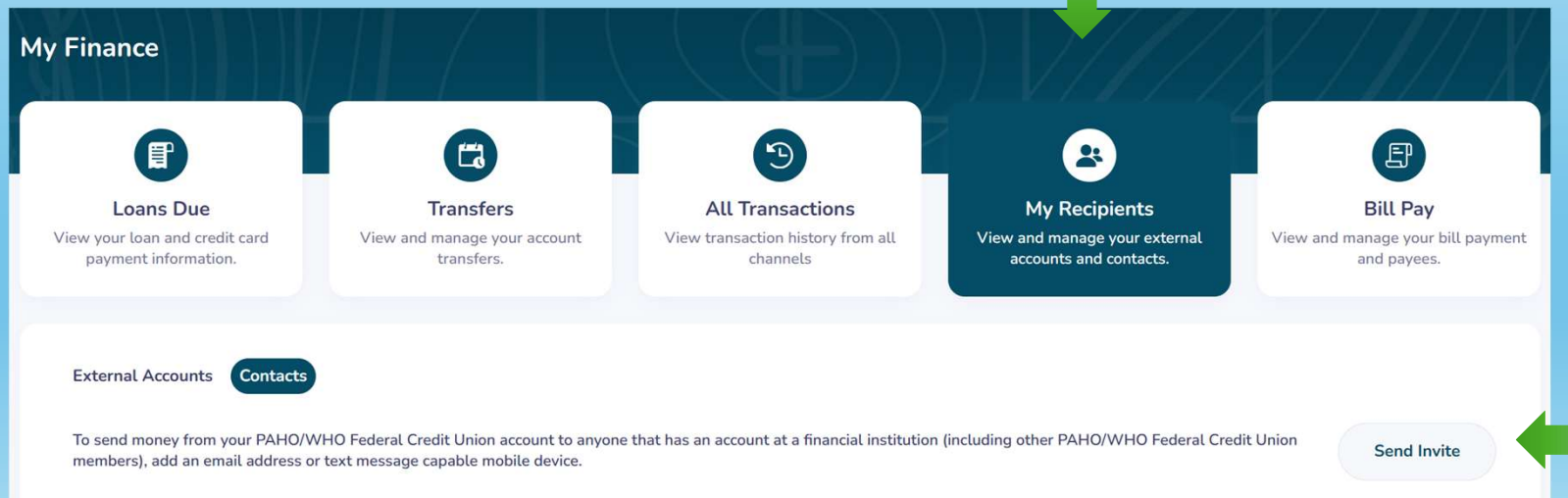


How to Transfer Money Using “Send to Contacts” (Family, Friends, Members or Service Provider/Business) – via Desktop

1. Log in to your online banking and, from the main menu, select “My Finances.”

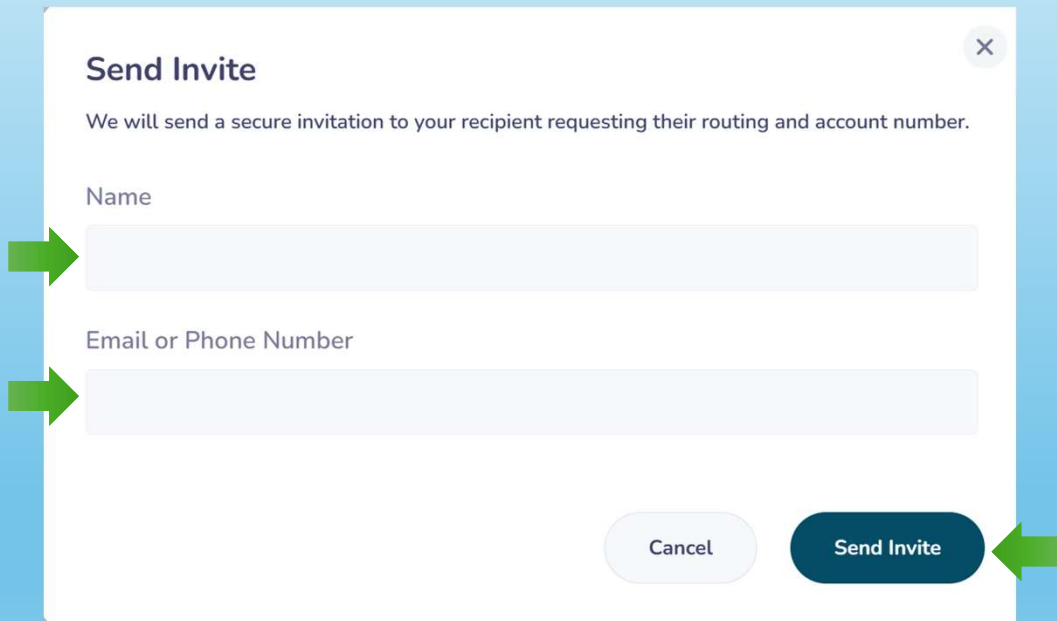


2. Within that section, click on “My Recipients.”
 - ✓ Then select the “Contacts” tab.
 - ✓ Click on the “Send Invitation” button.



3. Tap “Send Invite” to submit the invitation and complete the recipient’s requested information:

- ✓ Name
- ✓ Email address or phone number
- ✓ Click on the “Send Invitation” button




The image shows a mobile application dialog box titled "Send Invite" with a close button (X) in the top right corner. Below the title is a message: "We will send a secure invitation to your recipient requesting their routing and account number." There are two input fields: "Name" and "Email or Phone Number". At the bottom, there are two buttons: "Cancel" and "Send Invite". Three green arrows point to the "Name" field, the "Email or Phone Number" field, and the "Send Invite" button.

4. After sending the invitation, the recipient will appear in your Contacts list with a “Pending” status next to their name, indicating that the invitation has been sent but has not yet been accepted

External Accounts **Contacts**

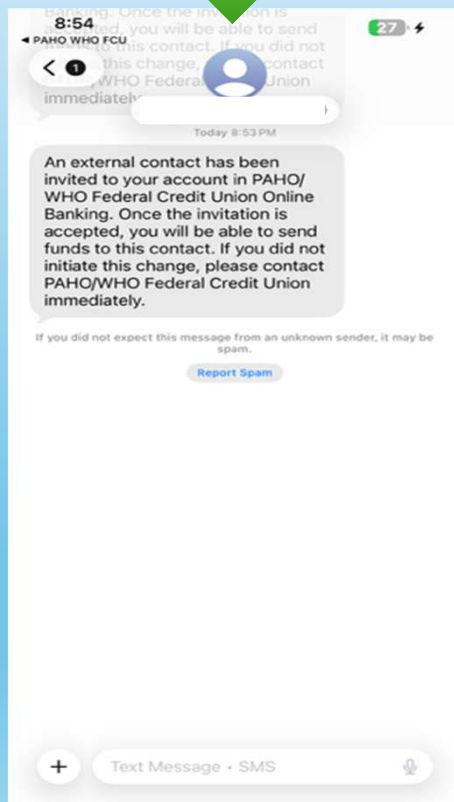
To send money from your PAHO/WHO Federal Credit Union account to anyone that has an account at a financial institution (including other PAHO/WHO Federal Credit Union members), add an email address or text message capable mobile device. Send Invite

Search

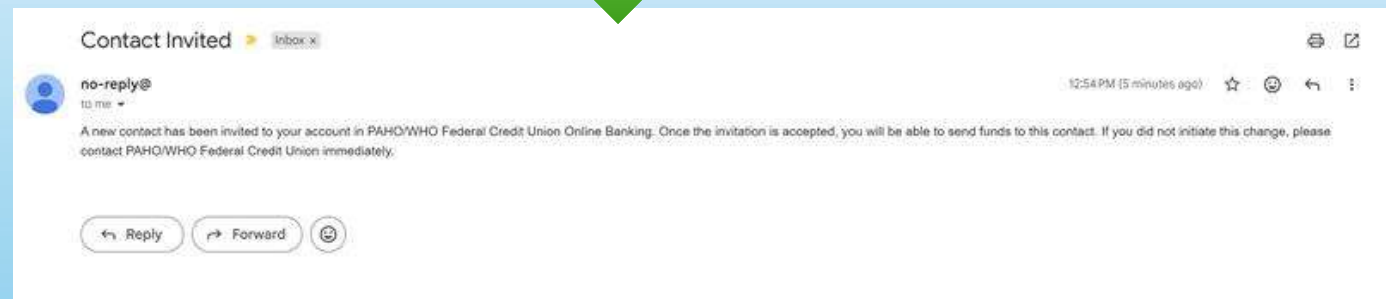
Recipient Name	Contact Details
 Friend A Pending	frienda@gmail.com ⋮

5. You will receive a confirmation notification (via text and email) that the invitation was sent.

Text message



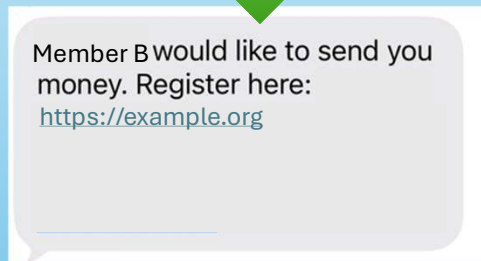
Email on desktop



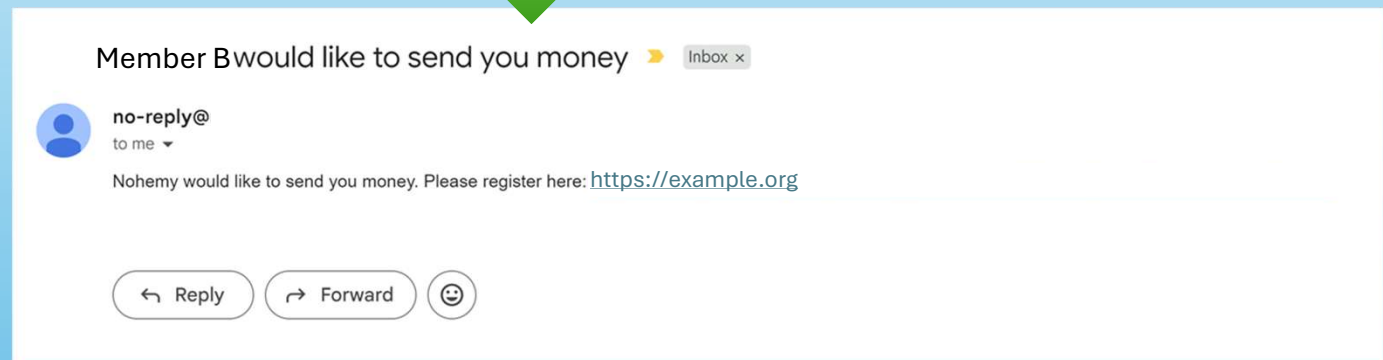
Recipient Action Required

1. When the recipient receives the invitation link (via text or email), they need to click the link. The financial institution name will be included in the link and the email address.

Text message



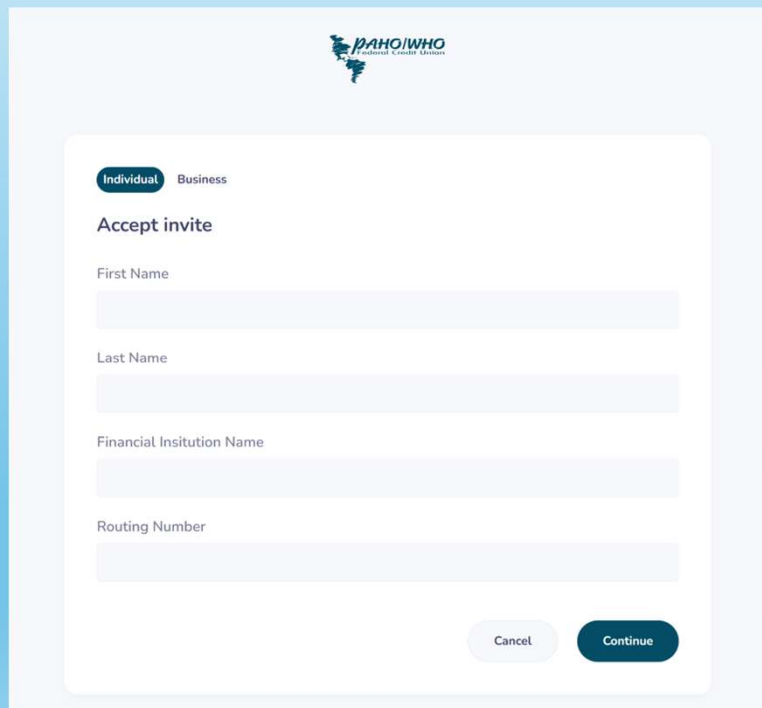
Email on desktop



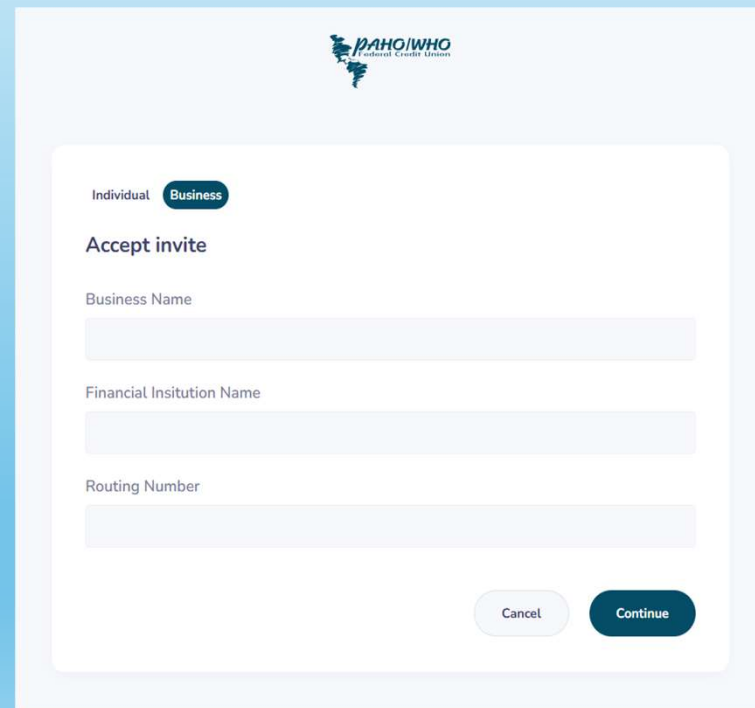
2. They will be asked to fill out details:

- ✓ If an individual: First Name, Last Name, Financial Institution Name, and Routing Number.
- ✓ If a service provider/business: Business Name, Financial Institution Name, and Routing Number.

Note: If the financial institution is PAHO/WHO Federal Credit Union, please use routing number **254075072**.

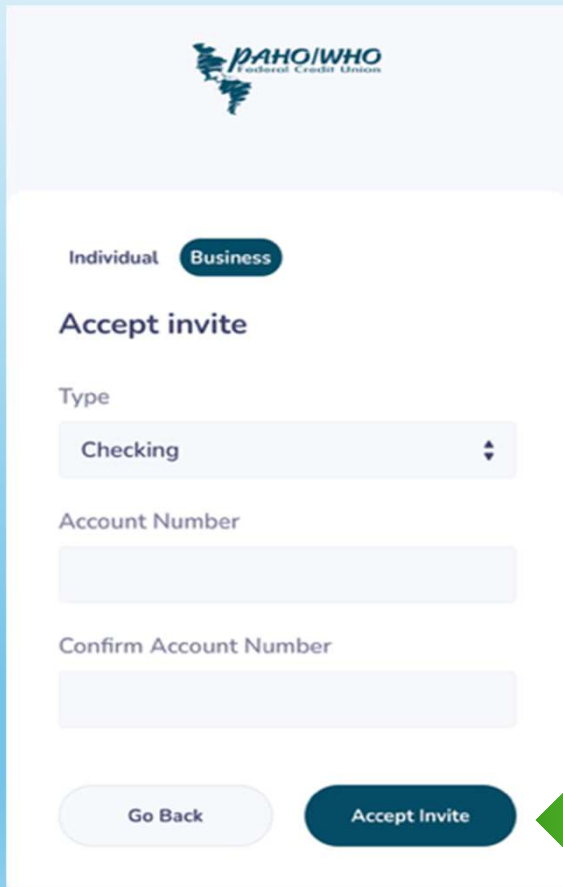


The screenshot shows the PAHO/WHO logo at the top. Below it, there are two tabs: 'Individual' (selected) and 'Business'. The title is 'Accept invite'. The form contains four input fields: 'First Name', 'Last Name', 'Financial Institution Name', and 'Routing Number'. At the bottom right, there are 'Cancel' and 'Continue' buttons.



The screenshot shows the PAHO/WHO logo at the top. Below it, there are two tabs: 'Individual' and 'Business' (selected). The title is 'Accept invite'. The form contains three input fields: 'Business Name', 'Financial Institution Name', and 'Routing Number'. At the bottom right, there are 'Cancel' and 'Continue' buttons.

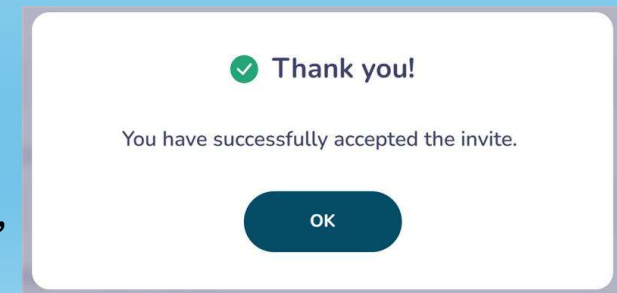
3. After clicking “Continue,” recipient will select Account Type (Checking or Savings) and then enter their account number twice (to confirm).



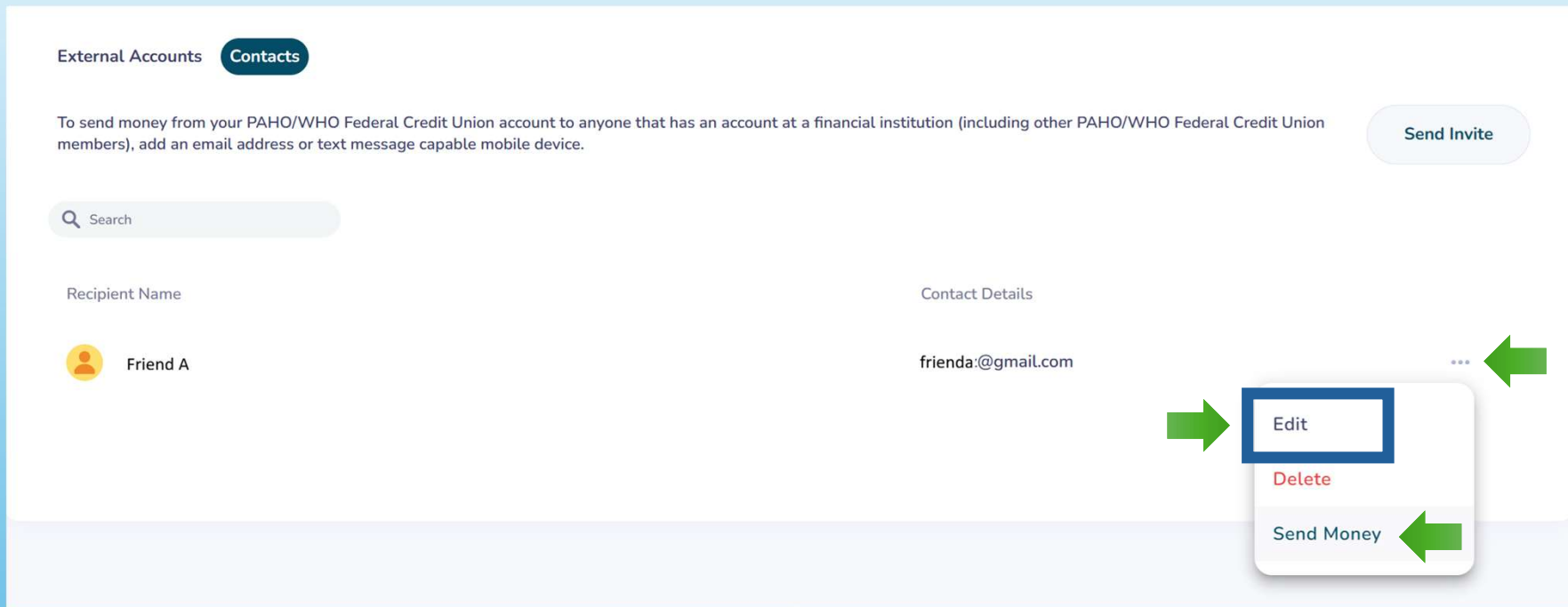
The screenshot shows the PAHOIWHO Federal Credit Union interface. At the top is the logo. Below it are two buttons: 'Individual' and 'Business', with 'Business' selected. The main heading is 'Accept invite'. Underneath is a 'Type' dropdown menu currently set to 'Checking'. Below that are two text input fields labeled 'Account Number' and 'Confirm Account Number'. At the bottom are two buttons: 'Go Back' and 'Accept Invite'. A green arrow points to the 'Accept Invite' button.

4. Then recipient will click “Accept Invite,” and a confirmation pop-up will appear indicating the invitation was successful.

Then they can click “OK”



5. Once the recipient accepts the invitation, they will appear in your Contacts list within your online banking. Click on the three dots next to their name and select 'Send Money'



Note: If a contact has accounts with multiple financial institutions, “Edit” the contact’s name to include the financial institution (for example: *Friend A – Bank Name*). This will help you easily identify the correct account when sending money.