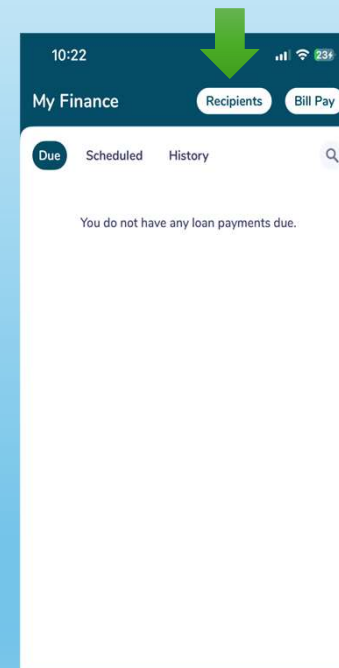
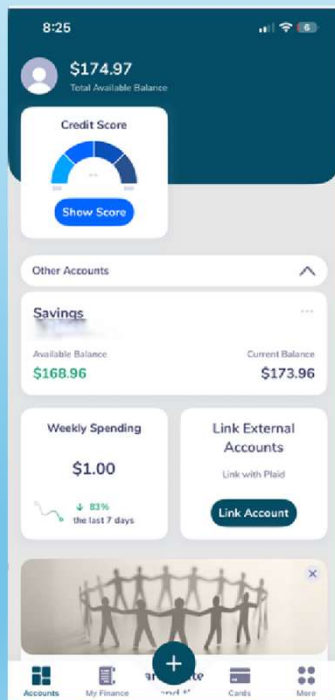


How to Transfer Money Using “Send to Contacts” (Family, Friends, Members or Service Provider/Business) – via Mobile App

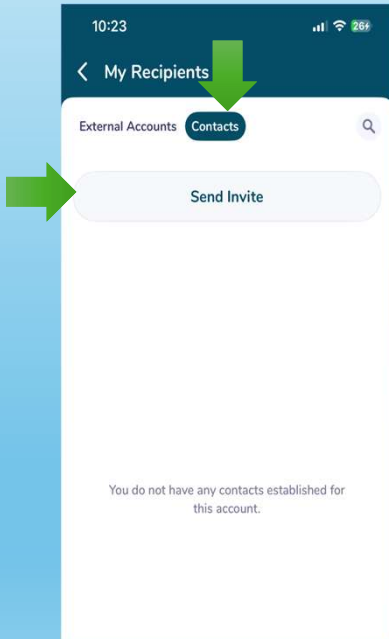
1. Click on “My Finance” at the bottom menu.

2. Select “Recipients” at the top of the screen.



3. Select “Contacts”

4. Click on “Send Invite”

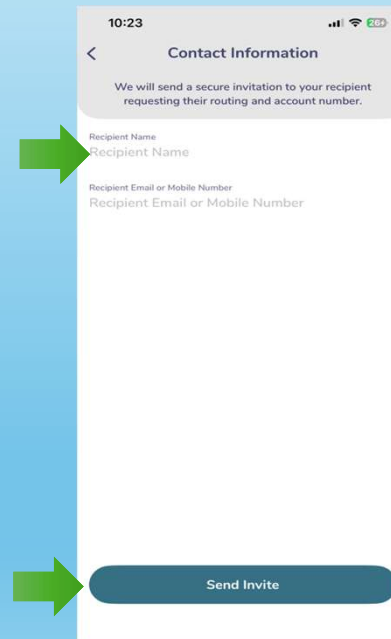


5. Enter Recipient Information:

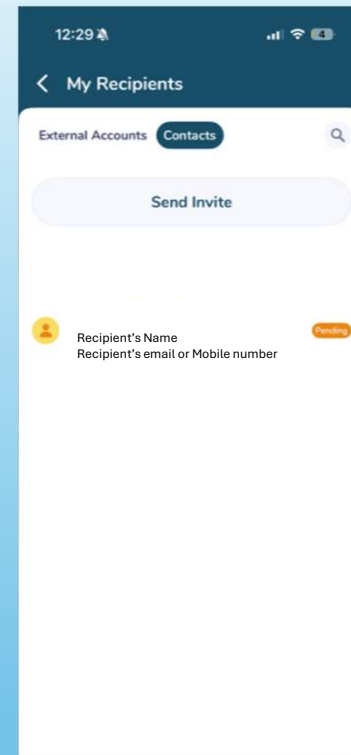
✓ Name

✓ Email or Mobile Number

6. Click on “Send Invite” to submit the invitation

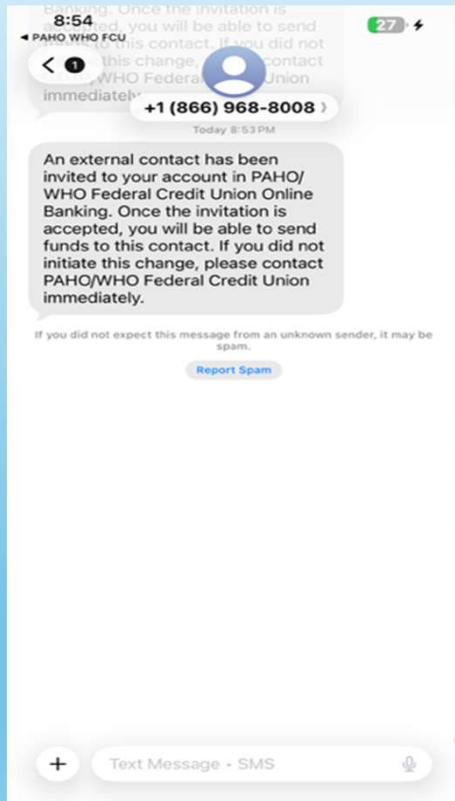


7. After sending the invitation, the recipient will appear in your Contacts list with a “Pending” status next to their name, indicating that the invitation has been sent but has not yet been accepted.

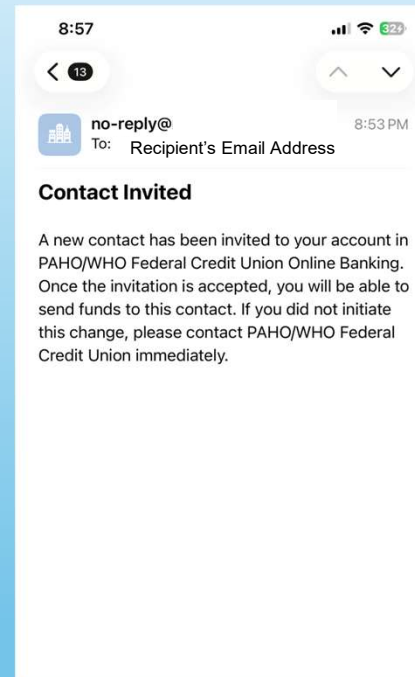


8. You will receive a confirmation notification (via text and email) that the invitation was sent.

Via Text



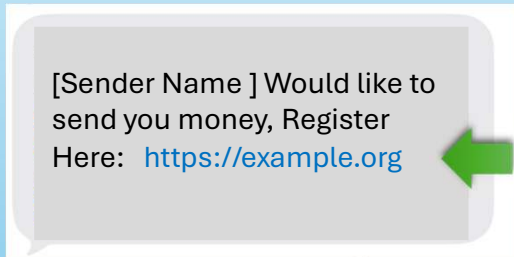
Via Email



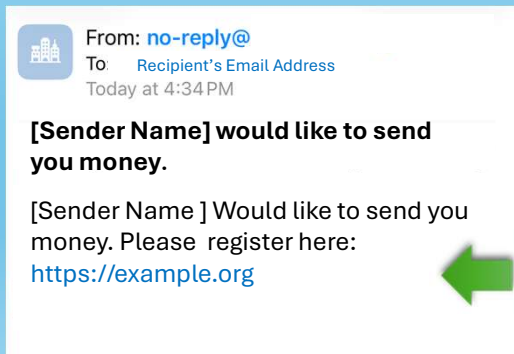
Recipient Action Required

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 email address.

Via Text



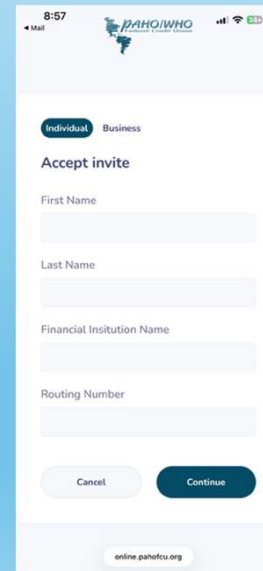
Via Email



2. They will be asked to fill out details:

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

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



8:57 PAHO/WHO

Individual Business

Accept invite

First Name

Last Name

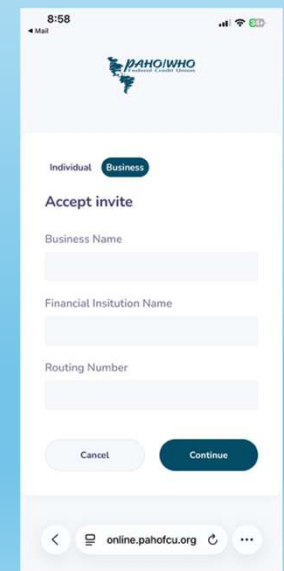
Financial Institution Name

Routing Number

Cancel Continue

online.pahofcu.org

A mobile app screenshot showing the registration process for an individual. The screen has a white background with a blue header containing the PAHO/WHO logo. Below the header, there are two tabs: "Individual" (selected) and "Business". The main content area is titled "Accept invite" and contains four input fields: "First Name", "Last Name", "Financial Institution Name", and "Routing Number". At the bottom, there are two buttons: "Cancel" and "Continue". The status bar at the top shows the time as 8:57 and the URL "online.pahofcu.org" at the bottom.



8:58 PAHO/WHO

Individual Business

Accept invite

Business Name

Financial Institution Name

Routing Number

Cancel Continue

online.pahofcu.org

A mobile app screenshot showing the registration process for a business. The screen has a white background with a blue header containing the PAHO/WHO logo. Below the header, there are two tabs: "Individual" and "Business" (selected). The main content area is titled "Accept invite" and contains three input fields: "Business Name", "Financial Institution Name", and "Routing Number". At the bottom, there are two buttons: "Cancel" and "Continue". The status bar at the top shows the time as 8:58 and the URL "online.pahofcu.org" at the bottom.

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

9:02

PAHO/WHO
PacifiCare Credit Union

Individual Business

Accept invite

Type

Checking

Account Number

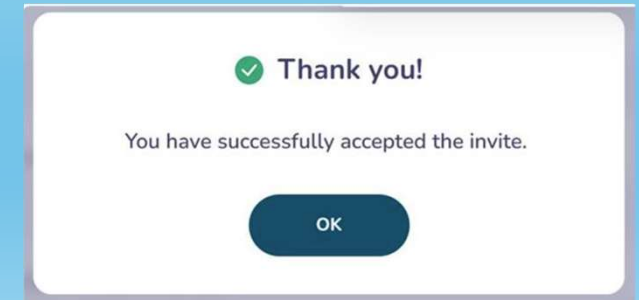
Confirm Account Number

Go Back Accept Invite

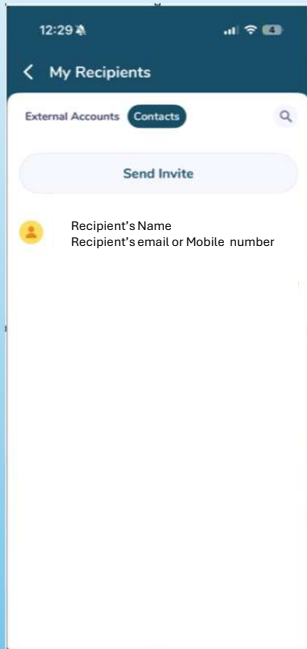
online.pahofcu.org

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. After acceptance, the recipient appears in your Contacts list, allowing future money transfers.



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

