Consumer Bill Pay

Zelle & A2A Transfers
After you login to your online banking and click on BillPay, you need to accept “Terms of Service” and click continue.
You can pick one of the categories below, search or click on “What else can I do?”. 
Now you can start adding your Payees and send BillPay.

1. Select the Payee or search the name.
2. Enter the info.
3. Choose how much and when to pay and click “Make Payment” or “Finish Later”.
Sending Money with Zelle
# Zelle Limits

<table>
<thead>
<tr>
<th>Services</th>
<th>Transaction Limit</th>
<th>Daily Limit</th>
<th>Outstanding Limit</th>
<th>Period (rolling 30 day)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Request Money</td>
<td>$2,000</td>
<td>$2,000</td>
<td>n/a</td>
<td>$5,000</td>
</tr>
<tr>
<td>Send Money - Within Minutes</td>
<td>$2,000</td>
<td>$2,000</td>
<td>n/a</td>
<td>$5,000</td>
</tr>
<tr>
<td>Send Money - Next Day or Three Day</td>
<td>$2,000</td>
<td>$2,000</td>
<td>$5,000</td>
<td>$5,000</td>
</tr>
<tr>
<td>Segment (overall limit for Send Services combined)</td>
<td>n/a</td>
<td>n/a</td>
<td>$5,000</td>
<td>$10,000</td>
</tr>
</tbody>
</table>
Zelle Registration

If you want to register to “Zelle”, you need to:

Click on “What else can I do?” ➔ “Send Money with Zelle” ➔ “Get Started”
You will need to at least one choose an e-mail or mobile number to register to RBB Zelle and click continue so system can send 6 digit verification code:

*You can choose from e-mail or mobile on you profile or add new.
Enter the 6 digit Verification code and click “Verify”
If you are trying to enroll with an e-mail or mobile number that you use in another FI to send money with Zelle, the system will ask you if you want to transfer it to RBB and you have the option to accept or reject.
Now you can use Zelle to send or receive Money.

**Web view:**

![Web view screenshot]

**Mobile View:**

![Mobile view screenshot]
Account to Account Transfer (A2A)
Account to Account transfer is to transfer money with your account in another FI.

This option has a per day limit and it differs from one customer to the other, it is controlled by Checkfree not RBB.
To start adding your external account:

Click on “Transfer Money” ➔ click “Add an Account” ➔ Add the external account information

**External account info required:**

1. Account type.
2. Routing Number.
3. Account Number.
Now you will need to verify the external account by the following steps:

BillPay will send 2 test deposits and one test withdrawal into the account you’re adding.
You will need to look for the account you’re adding to identify the test deposits.
You will be asked to enter the 2 deposits amounts in order to verify when you login next time.
Now you can send and receive Money from the other FI using your external account.
You will need to enter below information:

1. Select From & to Account.
2. Add the amount and select “One-time transfer” or “Repeating”.
3. Select Transfer Date.
4. Click Preview Transfer.

*A fee applies for each transfer and it’s calculated by transfer amount.*
Next a Preview Transfer screen will show transfer info for your review, you can approve the transfer by clicking on “Make Transfer”, or “Make Changes” or “Cancel” the transfer.