

How to Make a Social Payment (P2P) to Another Person



1 Login to Online Banking or Mobile App [Vermont Federal Credit Union](#)

- **Navigate to Transfers**

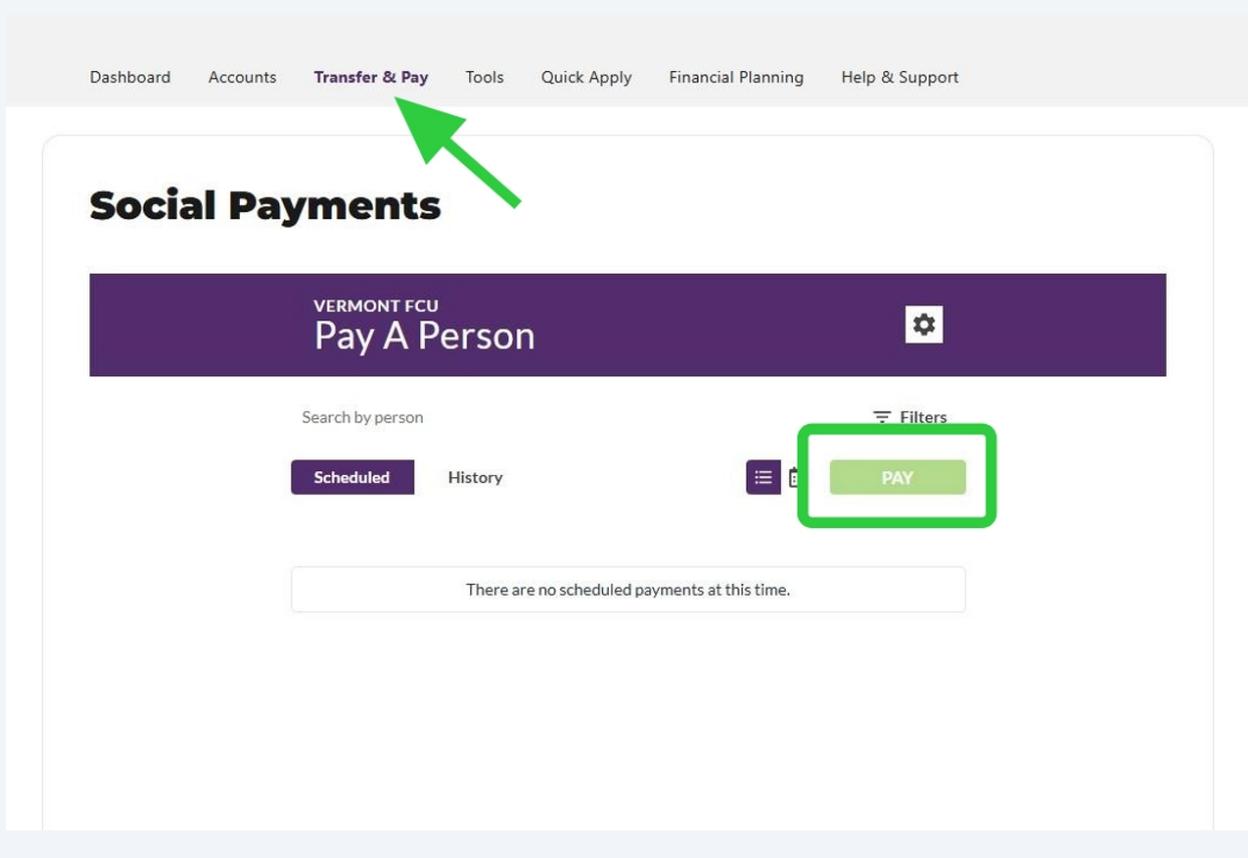
- On the dashboard, select **"Transfer & Pay"**.
- On the mobile app, tap **"More"** if needed, then choose **"Transfer & Pay."**

- **Select Social Payments**

- Tap **"Social Payments (P2P)"** from the available options.

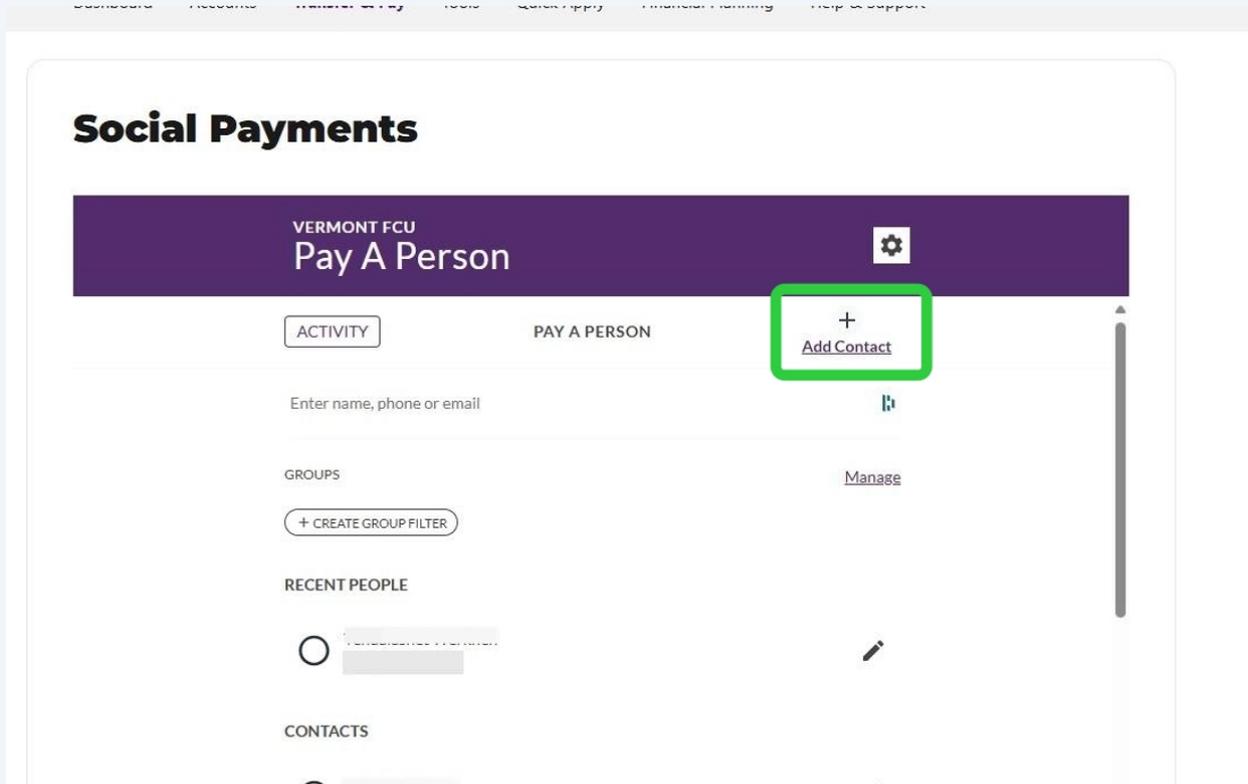
- **Start a Payment**

- Click **"Pay."**



2 Add a Contact

- Tap **“Add Contact.”**
- Complete identity verification:
 - Click **“Send Code.”** Enter the code and click **“Verify Code.”**



3

Verify your identity using 2-Step Verification method.

Dashboard Accounts **Transfer & Pay** Tools Quick Apply Financial Planning Help & Support

Social Payments

The screenshot shows a web interface for Vermont FCU with a '2-Step Verification' modal open. The modal has a title '2-Step Verification' and a close button (X) in the top right. Below the title, it says 'This action requires an additional verification step. Please select the delivery method to receive your verification code.' A green box highlights a text input field with a speech bubble icon and the text 'Text code to (***)-***-1 8'. Below this field is a 'Send Code' button, which is pointed to by a green arrow. At the bottom of the modal, there are two links: '[I have a code](#)' and '[Help, can't get code](#)'.

4 Enter Payee Information

- Fill in the recipient's:
 - **First Name, Last Name , Mobile Number and Email Address.**

Social Payments

VERMONT FCU
Pay A Person

← ADD CONTACT

First Name

Last Name

Mobile Number

Email

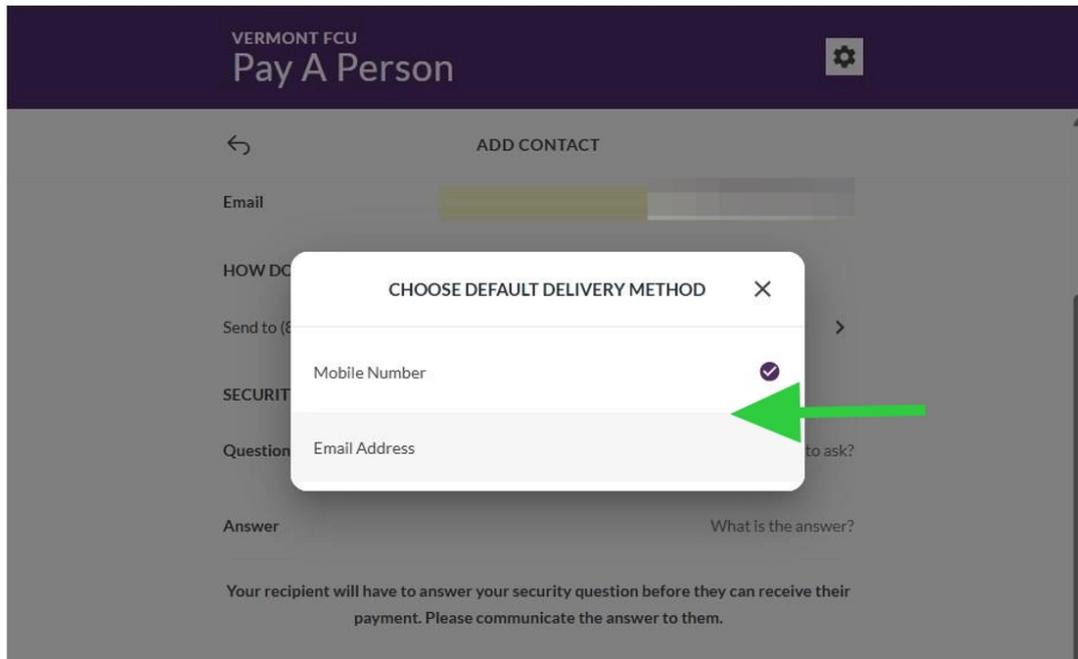
HOW DO YOU WANT PAYMENT DELIVERED?

Mobile Number or Email required

5 Choose Delivery Method

- Select the **default delivery method**: either **phone number** or **email address**.

Social Payments



6 Set Security Question

- Create a **security question and answer**.
- Share this answer and question with the recipient.
- Click **“Save and Pay.”**

Social Payments

VERMONT FCU
Pay A Person

← ADD CONTACT

Email [REDACTED]

HOW DO YOU WANT PAYMENT DELIVERED?

Send to [REDACTED] >

SECURITY QUESTION

Question What question do you want to ask?

Answer What is the answer?

Your recipient will have to answer your security question before they can receive their payment. Please communicate the answer to them.

SAVE SAVE AND PAY

7 Enter Payment Details

- On the next screen:
 - Enter the **amount** to send.
 - Optionally, add a **memo**.

Social Payments

VERMONT FCU
Pay A Person

← PAY A PERSON

John Smith \$1.10

Add a memo

FROM

ReWARD Checking \$1,455.80
Ending in *9898 >

FREQUENCY

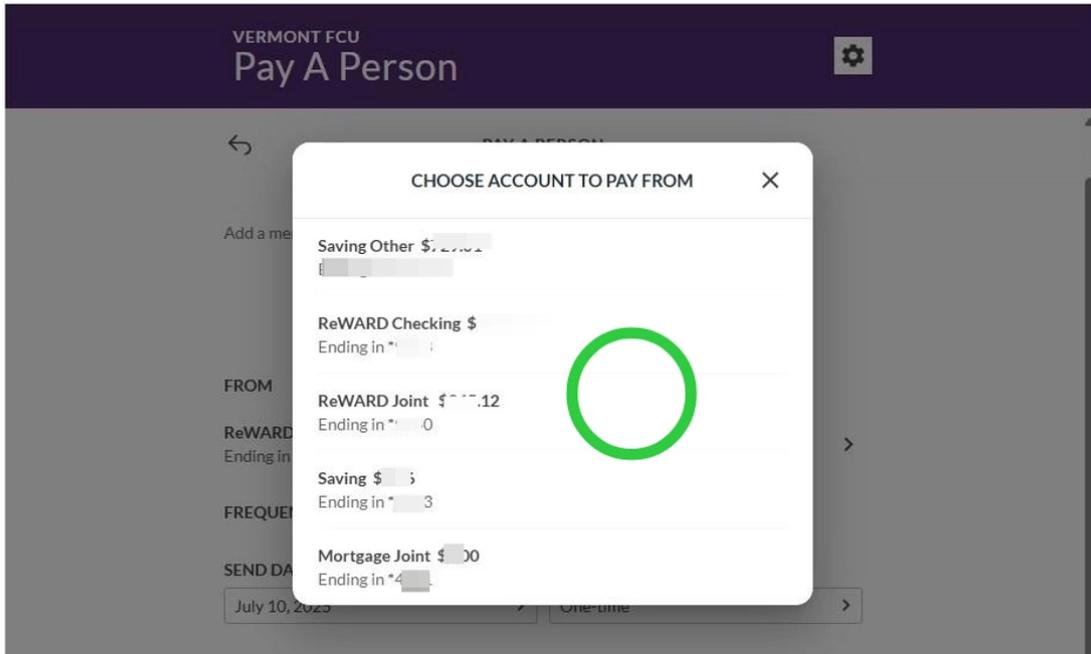
SEND DATE REPEATS

July 10, 2025 > One-time >

8 Choose Payment Source

- Select the **account** you want to pay from.

Social Payments



9 Schedule the Payment

- Choose the **send date** and **frequency** (e.g., one-time or recurring).
- Click **“Pay.”**

Social Payments

VERMONT FCU
Pay A Person

← PAY A PERSON

Add a memo

FROM

ReWARD Joint \$ [redacted]
Ending in [redacted]

FREQUENCY

SEND DATE: July 10, 2025

REPEATS: One-time

PAY \$1.00

10 If you need further assistance, please contact one of our **Contact Center Representatives at (802)658 0225.**