



What is Pay Anyone?

Pay Anyone is a convenient way to send money digitally to anyone you know, KCCU member or nonmembers, via a text or email using funds from your checking account.

How It Works

Pay Anyone is a service you can register for through the KCCU app or through desktop online banking.

To send a payment, you simply need to know the recipient's phone number or email address. You will set up a security question in the process that your recipient will be able to answer in order for the transaction to be confirmed.

Your recipient will receive a text or email with a link, where they will validate their phone number or email and answer the security question you set up. At that point, they will then need to enter in their full account and routing number at the receiving institution.

Once they have accepted the payment, the recipient will see the deposit in their account within 1 to 2 business days.

Frequently Asked Questions

Q: What are the transaction limits for Pay Anyone?

A:	In the first 60 days of being enrolled	After the 60-day waiting period
Daily Transfer Limit	\$500/day	\$1000/day

Q: What happens to your funds if the payment is not accepted or is cancelled?

A: If the recipient does not accept the payment within 10 calendar days or the recipient fails to correctly answer the security question and the payment cancels, the funds will automatically be deposited back to your account on the following business day.

If you cancel the payment prior to the recipient accepting the payment and prior to the 5pm daily cutoff, the funds will not come out of your account.

Q: Can you cancel the already scheduled payment?

A: If the recipient has not accepted the payment, you can cancel the payment through the app or online banking.

If the recipient has accepted the payment, the payment cannot be cancelled.

Q: What if I have further Pay Anyone Questions?

A: Contact the KCCU Virtual Branch at 269.968.9251 ext. 7476.