

Pay a Contact User Guide.

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What is Pay a Contact?

Pay a Contact is a 'Faster Payments' service that lets you send payments from, and receive payments into, your personal TSB current accounts using just a mobile phone number.

It forms part of a wider service supported by other banks and building societies called 'Paym'.

How do I use Pay a Contact?

You can use Pay a Contact through Internet and Mobile Banking or our Mobile App.

Who can register for Pay a Contact?

To register you must have an eligible TSB Bank personal current account, be registered for Internet Banking and have a UK mobile phone number. You'll also need to be over 16.

To register for Internet Banking, go to tsb.co.uk/register or click [here](#) for more help and information.

Can I register for Pay a Contact on my joint account?

Yes. But you shouldn't register a mobile phone number for a joint account without first agreeing this with the other account holder(s).

How do I receive a payment?

To receive payments into your TSB current accounts, you'll first need to register your mobile phone number with us for Pay a Contact. To do this you'll need to log on to Internet Banking, click on 'Change details' on the top right and switch on Pay a Contact from the bottom of the page.

Once you've registered your mobile phone number for Pay a Contact, it can be used by your friends and family, or other people, to send money to your account. If you receive a payment, we'll let you know (for example, by SMS or push notification). This will let you know the sender's name, the amount being paid and the reference added by your contact.

How do I send a payment?

You don't need to have registered your mobile phone number with us for Pay a Contact to send payments. To send a payment:

- log on to Internet Banking or the Mobile App
- key in the mobile phone number of the person you want to send the payment to (you won't need their sort code and account number)
- key in the amount you want to pay, a reference and a password.

We'll then check to see if the person you want to pay has registered for Pay a Contact. If they have, you'll get confirmation of your contact's name, as registered on their account. This lets you check you're sending a payment to the right person.

Make sure you key in the correct mobile phone number to send the payment.

What if I pay the wrong person?

It's important that you key in the correct mobile phone number of the person you want to pay. You're responsible for making sure that the mobile phone number you type in is correct and matches the correct recipient. We won't be responsible if your payment is delayed or sent to the wrong person because you keyed in the wrong mobile phone number. If a payment does go to the wrong person because you input the wrong mobile number, we'll use reasonable efforts to recover the payment. If we manage to recover the payment, we may charge you to cover our reasonable costs.

You must only use Pay a Contact to send and receive payments. You must not use it, or any information obtained through it, for any other purpose.

What if I receive a payment by mistake?

If you don't recognise a payment into your TSB account, or you think you've received a payment by mistake, tell us as soon as possible by calling **0345 835 3844** (7am–10pm Mon– Fri, 8am–6pm Sat and Sun). We'll then work with you to refund the person who sent it to you.

Are there limits on the amount I can pay through Pay a Contact?

For security reasons, we have internal controls in relation to certain transactions or on the maximum amount that you can send.

This may mean that we refuse to send a payment or we ask you to produce additional identification. For example, to check that it's you who's sending the payment. We'll let you know if we're stopping a payment for this reason.

Can I register the same mobile phone number for more than one account?

No. Your mobile phone number is used to direct a payment to your chosen account. It can only be registered against one account. If you've registered your mobile number for the Paym service with another provider or account, you'll need to deregister it before registering for Pay a Contact with TSB. You can register up to three different mobile phone numbers against one account.

Can I register more than one TSB account for Pay a Contact?

Yes, if you also have more than one mobile number. You can only register a mobile number against one account for Pay a Contact.

Can I use Pay a Contact abroad?

Pay a Contact is designed for use in the UK. You might still be able to use it elsewhere, but you're responsible for checking if this is allowed in that country. We advise checking local laws when travelling abroad – for example you could ask the Consulate.

You'll be responsible if you break foreign law, and for any loss you cause as a result. If you need to contact us when you're abroad you can call us on **+44 (0)203 284 1577**.

Are there times when I won't be able to use Pay a Contact?

Yes. You may not be able to use Pay a Contact when we, our suppliers or others involved in supporting the service are repairing, updating or carrying out routine maintenance to the systems used to provide it.

We may also suspend, restrict or stop your use of Pay a Contact or the use of the security details you use to access Internet and Mobile Banking, or the Mobile App, if we reasonably think this is necessary.

We may do this, for example, because we reasonably think the security of your account or Pay a Contact is at risk or if we suspect unauthorised or fraudulent use of your security details or the Pay a Contact service. We may suspect this if, for example, you fail to enter your security details correctly or if we detect viruses or malicious software on the device you are using. If this happens, you may not be able to use Pay a Contact again from that device until you have removed the virus or malicious software.

Will you tell me if you suspend, restrict or block my use of Pay a Contact?

Yes, where possible we'll tell you and why. We may do this by displaying a message the next time you try to log on to Internet or Mobile Banking or the Mobile App or try to use Pay a Contact on your account. We may also tell you by other channels (such as email, SMS or push alerts) if we have the relevant details.

Please note: we might not always be able to let you know in advance if there is a security or legal reason for stopping your use of Pay a Contact.

Does it cost me anything to use Pay a Contact?

TSB won't charge you to make or receive payments using Pay a Contact. However third parties may impose other costs or taxes in connection with Pay a Contact.

Can I deregister from Pay a Contact?

Yes. You can deregister through the settings section of the Mobile App or through Internet Banking. Once you've successfully deregistered, you'll receive confirmation that your number has been successfully deregistered.

Using the information you give us

For a full explanation of how we use information you provide when you use Pay a Contact, please see your Personal Banking terms and conditions, the Internet Banking, Mobile Banking and Mobile App terms and conditions and our Data Privacy Notice available at tsb.co.uk/privacy

In particular, when you register for Pay a Contact, your mobile phone number will be stored on the secure Paym database – this is a central database managed by Mobile Payment Services Company Ltd on behalf of all banks and building societies who participate in Paym.

When registering for Pay a Contact we will share your personal data (including your registered mobile phone number and name) with:-

- the third party managing the central Paym service and its suppliers, employees and contractors;
- other banks and building societies who are Paym participants (including their employees and contractors);
- any other person who is registered to use Pay a Contact through TSB or registered to use Paym (through another bank or building society). This is to allow those customers to match your mobile phone number with your name.

What if I want more information about Pay a Contact?

You can contact us about Pay a Contact by calling **0345 835 3844** (7am–10pm Mon–Fri, 8am–6pm Sat and Sun).

If you'd like this in another format such as large print, Braille or audio please ask in branch.

If you have a hearing or speech impairment you can contact us using Text Relay or Textphone on **0345 835 3852** (lines are open between 7am and 8pm Monday to Friday and between 9am and 2pm Saturdays).

Calls may be monitored or recorded. If you need to call us from abroad, or prefer not to use our **0345** number, you can call us on **0203 284 1576**. Not all Telephone Banking services are available 24 hours a day, seven days a week. Please speak to a Partner for more information.

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