



# FAQ's

## REGISTRATION

### How does Popmoney® work?

#### ***Sending Money***

To send money, log in to Online Banking and look for "Popmoney" within the "Bills and Payments" menu. You can send money to anyone who has a bank account in the United States by using his/her email address, mobile phone number or their bank account information.

*If you send a payment via:*

- **Email address or mobile phone number:** your contact will receive an email/text message with instructions on how to direct the payment into his or her bank account.  
The recipient has 10 days from the send date to provide instructions on how to deposit the payment, after which the payment expires and the funds will be returned to your account.
- **Bank account information (routing and account number):** the money will be directly deposited into your contact's bank account. You will also have the option to send the contact an email.

#### ***Receiving Money***

If you receive an email telling you someone sent you money, log in to Online Banking and look for "Popmoney" within the "Bills and Payments" menu. Click to launch the Popmoney® service, and simply follow the instructions provided within the "To Do List" on the "Overview" tab.

If you don't provide your account information within 10 days, the payment will be automatically returned to the sender's account.

Money sent to a bank account will be automatically deposited to that account.

**It's just that easy!**

### **What can I use Popmoney® for?**

Popmoney® is easy and convenient for you and the people you send money to... they can simply receive the money into their bank account online, saving them a trip to the bank.

#### ***Use Popmoney® to:***

- Send money to your child at college
- Send a gift to family and friends
- Pay back friends for that fun outing
- Pay your babysitter or your lawn care service
- Pay rent to your landlord or roommates

### **Will my bank account information be shared with the recipient?**

No, your bank account information will not be shared with the recipient. Your recipient will see your first name, last name, and the message you wrote for the payment; if you sent the payment to your contact's email address, your recipient will also see your email address. Similarly, you won't be able to see your recipient's bank account information.

**Why do I need to verify my email address and phone number?**

Popmoney® enables others to send money to you using your email address. Verification of your email address and phone number is required for security reasons. Entering the correct verification codes ensures that you have access to your email and phone. Verifying your email address also ensures that you receive these payments timely. You may also be asked to verify your mobile phone in the future to send and receive payments.

**What if I try to validate my mobile phone number via text message, but I don't receive the text?**

Some mobile carriers block the short code that carries the verification code. If you did not receive our text, please contact your mobile carrier to request that the restriction on the short code be lifted, and then request the verification code again in Popmoney®.

**What if I don't hear a verification code when I've requested a voice call to validate my mobile phone number?**

In some cases, you may receive our phone call, but you may not hear the verification code after answering. This is because some mobile carriers block the short code that carries the verification code. Please contact your mobile carrier to have the restriction on the short code lifted, and then request the verification code again in Popmoney®.



## SENDING MONEY

### What are the different ways I can send money to someone?

#### *You can send money to someone using his/her:*

- **Email address/mobile phone number:** your contact will receive an email/text message with instructions on how to direct the payment into his or her bank account.
- **Bank account information (routing and account number):** the money will be directly deposited into your contact's bank account. You will also have the option to send the contact an email.

### What is the difference between sending money via email/mobile phone number versus using bank account information?

#### *When sending via email/mobile phone number:*

- The recipient must provide their bank account information to receive the payment.
- The recipient must choose where they wish for the funds to be deposited unless they have enabled automatic deposit in Popmoney®.

#### *When sending directly to a bank account:*

- The funds will be directly deposited into the bank account without the recipient needing to take additional steps.
- There is no additional action required by the recipient; however, they must share their bank account information with you.

### What accounts can I use to send money via Popmoney®?

Traditional Bank personal checking accounts can be used to send Popmoney® payments.

### Should I let recipients know that I have sent them money using Popmoney®?

Yes, it is always a good idea to let the recipient know you've sent them a payment so they know what to expect.

### When will the recipient receive the funds?

#### *It depends on the delivery speed you selected to send the payment:*

- **Standard Delivery – 3 Business Days:** Your contact will receive the money in 3 Business Days if you're sending money to someone who has used Popmoney® and turned on Automatic Deposit or if you have provided your contact's bank account information.

If you are sending the payment via email/mobile phone number to someone that has not used Popmoney®, your contact must provide his/her bank account information; once provided s/he will receive the funds within 3 Business Days.

- **Next Day Delivery – Next Business Day:** Your contact will receive the money the next Business Day if you're sending money to someone who has used Popmoney® and turned on Automatic Deposit or if you have provided your contact's bank account information. If you are sending the payment via email/mobile phone number, your contact must provide his/her bank account information by 10:00 PM Eastern Time in order to receive the funds the next Business Day.

## What is Standard Delivery?

<b>Payment Sent To:</b>	<b>Standard Delivery Description:</b>
Bank Account	The payment will be sent to your contact's bank account within 3 Business Days.
Email Address/ Mobile Phone Number	The recipient will be notified of the payment on the send date. a. Contacts with Automatic Deposit enabled will see the payment in their bank account within 3 business days. b. Contacts without Automatic Deposit enabled cannot receive the payment until they provide their bank account information; once provided, the payment will be sent to the contact's bank account within 3 Business Days.

## What is Next Day Delivery?

<b>Payment Sent To:</b>	<b>Next Day Delivery Description:</b>
Bank Account	The payment will be sent to your contact's bank account the next business day.
Email Address/ Mobile Phone Number	The recipient will be notified of the payment on the send date.

## Can I send money internationally?

No, currently you can only use Popmoney® to send money within the United States. If you send a payment to your contact's email/mobile phone number, your contact will be required to provide a US bank account to receive the funds. Otherwise, the payment cannot be processed and the funds will be returned to your bank account.

## Why do I have limits on my payments?

For your protection, limits have been placed on how much money and how many payments can be sent during various time periods. Once logged in to Online Banking, please click the Icon next to the Amounts field in Popmoney® to view your available limits.

## What are the fees associated with the service?

Once logged in to Online Banking, please click on the Fees link from Send Money within Popmoney® to view the Popmoney® fee schedule.

**Does my recipient have to be registered to use Popmoney®?**

Yes. The recipient will receive a payment notification via email/text. The email/text will include a link that will take them to a registration page in case they are not already registered with their bank or at Popmoney.com.

**What if the recipient does not accept deposit of the funds?**

If a payment is sent to an email address or via text message and Automatic Deposit is not enabled, the recipient has 10 days to accept the deposit. If this is not completed, the funds will be returned to the sender.

**When will the funds be deducted from my account?*****Unless making a future dated payment:***

- For Standard Delivery payments scheduled before 10:00 PM ET on Business Days, the funds will be deducted the same day. Funds for Standard Payments scheduled after 10:00 PM ET or on non-Business Days will be deducted the following Business Day.
- For Next Day Delivery payments scheduled before 10:00 PM ET on Business Days, the funds will be deducted the same day. Funds for Next Day Payments scheduled after 10:00 PM ET or on non-Business Days will be deducted the following Business Day.



## INCOMING PAYMENTS

### **Why don't I see a payment that I'm expecting?**

If you are expecting a payment and you do not see it in your Incoming Payments, this is most likely because you have not added the email address or mobile number to which the payment was sent. Have you added this email address or mobile number? If not, go to Preferences to add and verify it. Once you are done, you will be able to see the payment immediately.

### **When will the funds be available in my account after I deposit the payment?**

Click "Activity" within Popmoney® to view the estimated date when the funds will be available.

### **Why am I asked to verify my mobile number to deposit a payment sent to my email address?**

As a security precaution, the sender provided your mobile number when s/he scheduled the payment; you need to verify access to this mobile number in order to confirm your identity and receive the funds.

### **What is Automatic Deposit?**

Automatic Deposit is the easiest and fastest way to receive money. It allows you to designate one account into which Popmoney® payments from all participating financial institutions will be automatically deposited. Once turned on, there's nothing more for you to do – you will be notified of incoming payments via email/text, the payment will be sent into your selected account. You can edit Automatic Deposit settings in Preferences.

### **Why didn't Automatic Deposit work for an incoming payment?**

*There are two reasons why automatic deposit may not work for incoming payments:*

- The payment was sent to an email address not currently in your profile. Please click Preferences to add and verify additional email addresses.
- As an extra security precaution, the sender is sometimes required to provide your mobile number when s/he scheduled the payment; you need to verify access to this mobile number in order to receive the payment.

### **What happens when a payment someone sent me expires?**

You have 10 days from the send date to deposit the payment. When a payment expires, the funds are returned to the sender. Please contact your sender to request another payment if you still wish to receive the funds.



## RECEIVED REQUESTS AND INVOICES

### Where can I find received requests and invoices?

All unpaid money requests and invoices are listed in your To Do List in the Overview tab within Popmoney®.

### Is there a fee for paying a request or invoice?

There is no fee for paying a request or invoice.



## CONTACTS

### What is the difference between adding a contact's email address/mobile phone number or bank account information?

The information you provide on a contact determines how the payment you send to them will be processed and how s/he will be notified.

- **Email address/mobile phone number:** your contact will receive an email/text message with instructions on how to direct the payment into his or her bank account
- **Bank account information (routing and account number):** the money will be directly deposited into your contact's bank account. You will also have the option to send the contact an email. Please note that the bank account information is not mandatory to send money to your contact.

### Why are my contacts, email addresses, or bank accounts suspended or on hold?

For your protection, your contacts' bank accounts, email addresses or mobile numbers may be placed on hold or suspended for various reasons. For example, if you fail verification when attempting to send money to them. Please contact us to remove a hold or suspension.



## PREFERENCES

### What is a primary email address?

Your primary email address will be used for all communications between Popmoney® and you. It is also the email address that your contact will see when you send an email payment.

### Why would I want to add multiple email addresses that I own to the Popmoney® service?

By adding multiple email addresses you can receive payments to multiple email addresses. This is helpful for individuals who, for example, have separate email addresses for personal friends and work colleagues.