

Popmoney FAQ

1. What is Popmoney?

Popmoney is a person-to-person payment tool. You can use Popmoney to pay anyone you know, or owe. It's a quick and easy way to send and receive money directly from your account.

2. How secure is Popmoney?

Information sent to Popmoney is thoroughly encrypted. Security is also utilized at specific points in the transaction process. For each payment directed to a new email address or mobile phone number, a one-time passcode is sent to the user. The user must provide that passcode back to Popmoney to verify his/her "ownership" of that mobile number or email address before the payment is deposited.

3. How fast can I send and receive money with Popmoney?

With Popmoney, a recipient can receive money in as little as one business day. In some cases transactions may take longer. For example, if you send an email or mobile payment and the recipient is not yet registered for Popmoney, he/she must sign up for the service so that we have their account information to deposit their payment. Also, if you exceed your next-day payment limits, then we will deliver payments within three business days.

4. What are my payment limits?

Limits apply to the amount you can send per transaction, per day and per month, as well as to total outstanding payments. You can always check your limits by visiting the 'Send Money' section within the Popmoney service and clicking on the 'Help' icon next to the 'Amount' field. (For the 'Help' icon to appear, you must enter information in to the 'From' and 'To' fields under the 'Payment Information' section.)

5. How does Popmoney work?

Popmoney works in four easy steps:

-Log in to online bill pay. Select the 'Popmoney' option.

-Send Money: Provide the email address, mobile phone number, or bank account information of the recipient, then choose your account, how much to send, and when to send the payment.

-Notify Recipient: If you sent the money using an email address or mobile phone number, we will notify the recipient via email or text message with instructions on how to deposit the payment. If you sent the payment to a bank account, the money will be directly deposited into the recipient's account.

-Deposit Payment: There are two ways to deposit a payment. If the recipient's bank offers Popmoney, the recipient can deposit the payment directly through their online banking service. If the recipient's bank does not offer Popmoney, the recipient can deposit the payment directly into his/her bank account by following the simple steps at www.Popmoney.com.

6. Will my bank account information be shared?

No, your bank account information, and the bank account information of your recipient, will always remain confidential. Your recipient will see your first name, last name, the message you wrote for the payment, and your email address or mobile phone number, depending on how you sent the payment.

7. Why am I asked to verify my email address/mobile phone number?

Popmoney enables anyone to send you money using your email address. To ensure you receive these payments, you need to register and verify your email address. In addition, we'll inform you when your payment is processed, when your recipient has deposited the payment, and if any changes are made to your Popmoney profile. We will also inform you in the event that your payment fails. For your protection we may send you a text message with a verification code to your mobile

phone when you send money.

8. Should I contact the recipient to inform a payment is coming?

It is not necessary, but is probably a good idea to alert your recipient they will be receiving a payment from you through Popmoney, especially if it is the first time you have sent them a payment.

9. Why can't I send money during the weekend or on a holiday?

Popmoney payments are sent through the Automated Clearing House ("ACH") network. ACH transactions are not processed on weekends or federal holidays. Please click the calendar icon within Popmoney to view available send dates.

10. What is the cut-off time to submit a transaction?

The cut-off time for submitting a Standard Three-Business day transaction is 10:00 p.m. PT (Pacific Time/ 12 a.m. Central Standard Time) each Business Day. Standard Three-Business day transactions submitted after 10:00 p.m. PT or on weekends or holidays will be processed on our next Business Day. A Business Day is every calendar day except for Saturdays, Sundays, and bank holidays.

The cut-off time for submitting a Next-Day transaction is 5:00 p.m. PT (7:00 CST) each Business Day. Next-Day transactions submitted after 5:00 p.m. PT (7:00 PM CST) or on weekends or holidays will be processed on our next Business Day. A Business Day is every calendar day except for Saturdays, Sundays, and bank holidays.

11. Can I cancel a payment?

Yes, you may cancel a payment any time before or on the send date. We will notify your contact if you cancel the payment on the send date.

1 Popmoney Send and Receive Money		
Send Money Fee	3 Day Fee	Next Day Fee
\$1.00 - \$249.99	\$ 0.50	\$ 1.00
\$250.00 - \$999.99	\$ 0.75	\$ 1.00
\$1,000.00 and above	\$ 1.50	\$ 2.00
Request Money	3 Day Fee	
\$1.00 - \$249.99	\$ 0.50	
\$250.00 - \$999.99	\$ 0.75	
\$1,000.00 and above	\$ 1.50	
	Fee	
Stop Payments	\$ 20.00	
E-Greetings	\$ 0.25	