

## Popmoney FAQ

### How does Popmoney work?

Popmoney is an innovative personal payment service that eliminates the hassles of checks and cash. Popmoney allows you to send money to friends, family or anyone at all.

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

You can send money using a recipient's:

- **Email address:** your contact will receive an email with instructions on how to direct the payment into his or her **Eligible Transaction Account**.
- **Mobile number:** a text message will be sent to the recipient with instructions on how to direct the payment into his or her Eligible Transaction Account. If the recipient does not respond to the payment notification after 3 days, a reminder text message will be sent reminding him/her to act on the payment notification
- **Eligible Transaction Account** information (routing and account number): money will be directly deposited into your contact's Eligible Transaction Account. You will also have the option to send the contact an email.

### When will the recipient receive the funds?

The timing to receive the funds depends on the type of account used to make the payment. The delivery speed will be displayed when you schedule the payment. It could take additional time if your contact has not used Popmoney or will have to log in and accept the payment.

If you are sending the payment notification through email and your contact wants to collect the funds into an Eligible Transaction Account; s/he must provide his/her Eligible Transaction Account information by 10 PM Pacific Time in order to receive the funds the next business day.

### How much does it cost to send money?

Payment sent to	Fees
Email Address and Mobile Phone Number (3 Day delivery)	\$0.75
Email Address and Mobile Phone Number (Next Day delivery)	\$1.50
Bank Account (3 Day delivery)	\$0.75
Bank Account (Next Day delivery)	\$1.50

*Other fees may apply. Available limits apply.*

### How much does it cost when requesting money?

A fee will be charged for every payment that is received against the request. Fees are as follows:

Payment Request Dollar Amount Range	Fees
\$0 - \$249.99	\$0.75
\$250.00 - \$999.99	\$0.75
\$1,000.00 and above	\$0.75

*NOTE: Open requests will display the maximum fee until the request is paid*

### When will funds be available in my account?

Your funds will be available as early as one business day from the date that you provide your Eligible Transaction Account information. You will receive a confirmation email when the credit is sent to your bank account with the date the funds will be in your account. Please check our funds availability policy

### What are the different ways I can request money from someone?

You can request money from someone using their:

- **name and email address:** your contact will receive an email with instructions on how to pay the request
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- **name and mobile number:** a text message will be sent to the recipient on your behalf with instructions on how to pay the request.

### When will I receive the funds I request?

The person you requested money from has to sign up with Popmoney, if not registered already.

Once he/she has signed up successfully and pays against the request, you should receive the payment into your Share Draft/Checking account within three business days.

### Do I pay a fee if my request is not paid?

No. A fee will be deducted only if you receive a payment. No fee will be charged if the request is not paid.