

Me/CU is excited to offer the new product Popmoney. You will have access to this product through online banking and mobile banking. For your convenience, Me/CU has provided the below list of frequently asked questions regarding Popmoney. Please take the time to review the questions and answers. Remember to also view the educational video that will show you how to use the new Online Bill Pay, Popmoney and A2A.

### Frequently Asked Questions during Registration

#### 1. [What is Popmoney?](#)

Popmoney is an innovative personal payment service offered by leading financial institutions that eliminates the hassles of checks and cash. Now, sending and receiving money is as easy as emailing and texting. And you don't need a new account to send or receive money. Just use your current bank/financial institution account.

#### 2. [How does Popmoney work?](#)

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

To send money, log in to your online banking account and look for Popmoney.

Send money to anyone using their email address or account information.

You will be notified when the transaction is completed.

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

When someone sends money to you, you will receive an email or text message.

If your financial institution offers Popmoney, you can log in to your account and direct the funds there. If your financial institution does not offer Popmoney, you can provide your account information at Popmoney.com, and your money will be sent to that account.

If you do not provide your account information, the payment will be automatically returned to the sender's account.

Money sent directly to an account will be automatically deposited. No action is required by the recipient.

#### 3. [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.

The following are just a few of the convenient ways that you can use Popmoney:

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

#### 4. [Will my account information be shared with the recipient?](#)

No, your account information will not be shared with the recipient. The recipient will only see your first name,

last name, and the message you wrote for the payment. When you send a payment to an email address, the recipient will also see your email address. Similarly, you will not be able to see the recipient's account information.

#### 5. Do I need to verify my email address and phone number?

Verification of your email address and phone number may be required for security reasons. Entering the correct verification codes ensures that you have access to your email and phone. You may also be asked to verify your mobile phone in the future to send and receive payments.

## Frequently Asked Questions when Sending Money

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

You can send money to someone using their email address, mobile number or account information:

**Email address:** your contact will receive an email with instructions on how to direct the payment into his or her account.

**Mobile number:** a text message will be sent to the recipient on your behalf with instructions on how to direct the payment into his or her account. You may want to tell your contact that standard message and data rates may apply.

**Account information (routing and account number):** the money will be deposited directly into your contact's account. You will also have the option to send an email to your contact.

### 2. When will the recipient receive the funds?

This depends on the delivery option selected by the sender. If the sender has selected 3-Day or Standard delivery then the recipient will receive the funds 3 business days after accepting the payment. If the sender has selected Next Day or Express delivery then the recipient will receive the funds 1 business days after accepting the payment.

If the sender does not have an option to select a delivery speed, funds will normally be available to the recipient on the next business day if you are sending money to someone who has used Popmoney and has selected the Automatic Deposit option. Funds will also be available on the next business day if you have provided your contact's account information.

In some cases, like when you have exceeded payment limits, the funds will be available in three business days

### 3. When will funds be deducted from my account?

If you make a payment before 7:00 p.m. Pacific time on a business day, the funds will be debited from your account on the same day. You should see the transaction on your financial institution statement the following day.

If you make a payment after 7:00 p.m. Pacific time or on a non-business day, the funds will be debited from your account on the next business day.

### 4. Why do I have limits on my payments?

For your protection, limits have been created on how much money and how many payments can be sent during various time periods. You can click the help icon next to the Amounts field to view your available limits.

### 5. 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 or mobile, 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.

### 6. Why am I asked to enter a message to the contact?

A personal message helps to give your contact confidence that they are receiving a payment from someone they know. It is also your opportunity to communicate the purpose of the payment.

### 7. What are the fees for sending money?

The fees, if any, are shown when you select a delivery option.

### 8. Can I cancel a payment?

Yes, you may cancel a payment anytime before or on the send date. Your contact will be notified if you cancel a payment after a payment notification has been sent.

### 9. How do I add a contact?

There are two ways to add a contact:

Click on the Contacts tab and click on the Add Contact button. Enter the required fields and click Save.

Click on the Add New Contact link in the drop-down list that appears when you click on the To field. Enter the required fields on the popup window and click Save.

### 10. Can I create a payment with a future date?

Yes, Popmoney allows you to schedule one time or recurring future payments. See sections "Scheduled Payments" below.

## Frequently Asked Questions when Requesting Money

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

You can request money to someone using his/her:

**Email address:** your contact will receive an email with instructions on how to pay the request.

**Mobile number:** a text message will be sent to the recipient on your behalf with instructions on how to pay the request.

### 2. When will I receive the funds?

3 business days after the recipient of the request makes a payment. The money will be deposited to the account you selected when sending the request.

### 3. Why do I have limits on my requests?

For your protection, limits have been created on how many requests and value of requests can be sent during various time periods. Please click the Icon next to the Amounts field to view your available limits.

### 4. Can I request money from multiple contacts at a time?

Yes. You can request money from multiple contacts by entering their phone numbers or email address in the "From" field. You can also request or specify different amounts from different people in the same request.

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

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

### 6. Why am I asked to enter a message to the contact?

A personal message gives the contact the confidence that he/she is receiving the request from someone they know. It is also an opportunity for you to communicate the purpose of the request to the contact.

### 7. Can I cancel a request?

Yes, you may cancel a request as long as your contact has not initiated the payment. You will not see the button to "cancel" after your contact has paid the request.

## Frequently Asked Questions for Incoming Payments & Alerts

### 1. 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.

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

Click Activity to view the estimated date when the funds will be available. All payments are available within 3

business days, though some may be available sooner depending on delivery speed and the date that the payment was sent.

### [3. 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 they scheduled the payment. You need to verify access to this mobile number in order to confirm your identity and receive the funds.

### [4. If the sender has provided the wrong mobile number, or I cannot receive text message at this phone, what should I do?](#)

Please call the sender to edit the mobile number. The sender can edit the mobile number by clicking Activity and editing the transaction.

Do not attempt to deposit this payment! The funds will be returned to the sender if you are unable to verify access to the mobile number.

### [5. What is Automatic Deposit?](#)

Automatic Deposit is the easiest and fastest way to receive money. It allows you to designate one account into which payments from all participating financial institutions will be automatically deposited. After selecting this option, there is nothing more for you to do. You will be notified of incoming payments by email or text message, and all payments will be sent into your selected account. You can edit automatic deposit settings in Preferences.

### [6. Why didn't Automatic Deposit work for an incoming payment?](#)

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

First, the payment might not have been sent to an email address or mobile number in your profile. You can click Preferences to add and verify additional email addresses or mobile numbers.

Second, as an extra security precaution, the sender is sometimes required to provide your mobile number when they schedule a payment. You need to verify access to this mobile number in order to receive the payment.

### [7. What happens when a payment someone sent me expires?](#)

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

## **Frequently Asked Questions for Received Requests & Invoices**

### [1. 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.

### [2. Is there a fee for paying a request or invoice?](#)

There is no fee for paying a request or invoice.

### [3. Can I pay an amount different from what is requested?](#)

This depends on the type of request that you have received. If the requestor is seeking a fixed amount, you will not be able to change it. If the requestor agreed to accept a partial payment, you will be able to change the payment amount on the payment screen. Please note that you can only pay an amount equal or less than the amount requested. You cannot pay more than the requested amount. Once you make a payment on the request, the request will be closed. You can view this payment in your Activity.

### [4. I do not see any amount for the request. What do I do?](#)

The requestor has decided to let you choose the amount you would like to pay. However, the maximum amount you can pay may be subject to maximum transaction limits.

### [5. I have paid the request, but the requestor is saying he has not received the money. Should I pay again?](#)

It takes 3 business days for the requestor's account to be credited, after you have made the payment. The requestor can check the status of the payment by going to the Activity section of Popmoney..

### [6. What do I do if I do not want to pay the request?](#)

You have the option to reject the request. Click on the details of the received request and select the reject option. You have the option to send a message to the requestor when you reject the request. Note that if you do

not take any action, the request will eventually expire (typically in 30 days).

### 7. I am no longer able to see a request I received. Where can I find it?

All requests expire within a specified time (typically 30 days) and will disappear from your list. If you did not pay earlier and would like to pay, the requestor will have to send a new request.

### 8. I have already paid the invoice via check. What do I do?

If an invoice is paid outside of the payment service (e.g., via paper check or bill pay), you can manually mark the invoice as paid. This will move the invoice from 'unpaid' to 'paid' which will be reflected in the Activity section within Popmoney.

### 9. I received a Popmoney notification requesting money to my email or mobile. However, I do not see the request in my To Do List. What do I do?

If you do not see a Request or Invoice that you are expecting, this is most likely because you have not added the email address or mobile number to which the request 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 request immediately.

## Frequently Asked Questions for Activity

### 1. What are the different payment statuses?

Below is a list of all the possible payment statuses and their definitions:

**On Hold:** The payment was placed on hold because the sender failed verification when attempting to schedule the payment. Please call 844-735-3542 to remove the hold.

**Pending:**

**If this is a payment you sent,** the recipient was notified of this payment. The funds will be withdrawn from your account the next day.

**If this is a payment you received,** the payment is being processed and the funds will be deposited into your account within three business days.

**In Progress:**

**If this is a payment you sent,** the recipient was notified of this payment and the payment is being processed.

**If this is a payment you received,** the funds are being processed and will be deposited into your account within three business days.

**Failed:** A payment may fail due to one of the following reasons:

- The recipient is unable to validate access to the mobile phone as provided by the sender.
- The funds could not be deposited into the account provided by the recipient.
- There are insufficient funds in the account to cover the amount of the payment.

**Stopped:** The sender stopped the payment after the send date. The funds are returned to the sender's account.

**Expired:** The recipient has ten days from the send date to provide instructions on how to deposit the payment. After the payment expires, the funds are returned to the senders account.

**Completed:** The payment has successfully been deposited into the recipient's account.

### 2. Why did my transaction fail?

A payment may fail due to one of the following reasons:

- The recipient is unable to validate access to the mobile phone as provided by the sender.
- The funds could not be deposited into the account provided by the recipient.
- There are insufficient funds in the account to cover the amount of the payment.

### 3. Can I stop a payment after the send date?

You can stop a payment anytime after the send date if the payment has not been deposited into the recipient's account. To stop a payment, go to Activity and click the Stop Payment button. You will not see the Stop Payment button if the option is no longer available.

### 4. Where do I view and edit future-dated payments and recurring payment plans?

To view or edit future-dated payments and recurring payment plans, click on the Scheduled Payments tab.

## Frequently Asked Questions for Scheduled Payments

### 1. [What are the different scheduled payment statuses?](#)

Below is a list of all the possible scheduled payment or payment plan statuses and their definitions:

**Active:** The payment plan has been scheduled. It will be processed per your instructions when the send date arrives.

**Cancelled:** The payment or payment plan was cancelled by the sender.

**On Hold:** The payment or payment plan was placed on hold because the sender failed verification when attempting to schedule it. Please call 844-735-3542 to remove the hold.

**Pending:** The payment has been scheduled. It will be processed according to your instructions when the send date arrives.

### 2. [Can I edit or cancel a future-dated payment?](#)

Yes, you can edit or cancel a future-dated payment anytime before the send date. You can only edit certain fields, which include Send Date, Amount, Subject Line, Personal Message, and My Notes.

You can also stop a payment anytime after the send date if the payment has not been deposited into the recipient's account. To stop a payment, go to Activity and click the Stop Payment button. You will not see the Stop Payment button if the option is no longer available.

### 3. [Can I edit or cancel a recurring payment plan?](#)

Yes, you can edit or cancel the next payment anytime before the send date or the entire recurring payment plan at anytime. For the next payment, you can edit the Send Date, Amount, Subject Line, and Personal Message, without affecting the rest of the plan. For the entire recurring payment plan, you can edit the same fields as well as the Frequency and Duration.

## Frequently Asked Questions for Contacts

### 1. [What is the difference between adding a contact's email address or account?](#)

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

**Email address:** your contact will receive an email with instructions on how to direct the payment into his or her account.

**Account information (routing and account number):** the money will be directly deposited into your contact's account. You will also have the option to send an email to the contact.

### 2. [Why are my contacts' email addresses, accounts suspended or on hold?](#)

For your protection, your contacts' email addresses, accounts in Popmoney may be placed on hold or suspended for various reasons. For example, if you fail verification when attempting to send money to them, this would result in a hold. Please call 844-735-3542 to remove a hold or suspension.

## Frequently Asked Questions for Preferences

### 1. [What is a primary email address?](#)

Your primary email address will be used for all communications between Popmoney and you.

### 2. [Why would I want to add multiple email addresses or mobile numbers that I own?](#)

By adding multiple email addresses or mobile numbers, you can choose to receive payments made to any of them. For example, this is helpful for individuals who have separate email addresses or mobile numbers for personal friends and work colleagues.

### 3. [What is Automatic Deposit?](#)

Automatic Deposit is the easiest and fastest way to receive money. It allows you to designate one account into which payments from all participating financial institutions will be automatically deposited. After selecting this option, there is nothing more for you to do. You will be notified of incoming payments by email or text message, and all payments will be sent into your selected account. You can edit automatic deposit settings in Preferences.

#### **4. Why is there an exception to my Automatic Deposit Setting?**

You can access Popmoney at multiple locations. If you have enabled automatic deposit for the same email address or mobile number at more than one location, then the most recent automatic deposit setting will be in effect, overriding any previous automatic deposit settings associated with that particular email address or mobile number.