

# PopMoney® Frequently Asked Questions

## 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.

## 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.

## 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

## 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.

## 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.

## What does it cost to use PopMoney®?

Fees are based on the amount of money being sent or requested and delivery date\*:

	\$1.00 to \$249.99	\$250.00 to \$999.99	\$1000.00 and above
3 Days	\$0.50	\$0.75	\$1.50
Next Day	\$0.85	\$1.00	\$2.00

\*Fees are subject to change by PopMoney®.