

## Send Money to Friends and Family

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**Popmoney**® is an innovative personal payment service that eliminates the hassles of checks and cash. **Popmoney** allows you to send and receive money as easily as you send and receive email and text messages. Best of all, you don't need a separate account. Just use your current U.S. checking or savings account.

With **Popmoney**, you can send and receive money using your financial institution's online banking site. It's just that easy!

## How it Works

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### Sending Money

- To send money, log in to your account by accessing your financial institution's online banking site and look for **Popmoney**.
- Send money using the recipient's name and email address, mobile number or checking/savings account information. You can even make it special by using one of our eGreetings.
- You will be notified when the transaction is completed.
- If your recipient's financial institution is part of the **Popmoney** network, they can complete the transaction from their own financial institution's online banking site. If not, they can go to **Popmoney.com** to pick up the funds and direct the funds to their bank account.

### Receiving Money

- You will receive an email or text message telling you someone sent you money.
- Log in to your financial institution's online banking site and direct the funds to your bank account.
- Money sent to a specified bank account will be automatically deposited there.

## How will the recipient know I sent money using Popmoney?

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The recipient will receive a payment notification either by email or a text message depending on how you chose to send the money.

**Email address:** The recipient will receive an email with instructions on how to direct the payment into their checking or savings account.

**Mobile number:** The recipient will receive a text message with instructions on how to direct the payment into their

checking or savings account. If the recipient doesn't act in 3 days, they will receive a text message reminder to act on the payment notification. **Message and Data charges from your telecommunications provider may apply.**

**Bank account information (routing and account number):** The money will be deposited into the recipient's bank account. You may choose to notify the recipient by sending an email message.

## When will the funds be available in the recipient's account?

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Funds may be available in the recipient's checking or savings account as early as one business day from the date they accept the funds. The recipient will receive a confirmation email with the date the funds will be in their account.

## What type of accounts can I use to send the payment to?

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Payment can be directed to a checking, savings, or money market account held at a U.S. financial institution.

## Do payments expire?

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Yes. The recipient has 10 days from the date of the payment notification to provide checking or savings account information. After 10 days, if the funds have not been accepted, the payment expires and the funds are returned to the sender.

## Is the Popmoney service secure?

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Yes. **Popmoney** was created with your financial security in mind. **Popmoney** is built on the industry's leading online money movement platform and utilizes superior risk management and fraud protection services. This is the same online money movement platform used by thousands of financial institutions, including many of the nation's top banks.

**Terms and Conditions apply.**