

## Frequently Asked Questions for Popmoney

### 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.

6.

## 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 associated with the service?](#)

Please click on the Fees link from Send Money to view the Popmoney fee schedule.

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.