

What is Popmoney?

Popmoney® allows you to send money to anyone, using only his or her name, and email address or cellphone number. (Note: You may send money directly to a bank account but RT number and an account number will be needed. This may not be best option if paying someone other than yourself or a close relative.) It is a great way to pay friends back for lunch, pitch in for your office holiday party or send money to your kids at college.

How does Popmoney work?

Use Popmoney to send money to anyone, the email or phone number uniquely identifies the person in our records. We also use this method to notify the recipient of your payment.

- ◇ If the person you send money to has already registered for Popmoney, we deposit the payment directly into their account and send them a notification of the payment.
- ◇ If the person you send money to has not enrolled in Popmoney, we send an invitation that explains how to register for the service and how to get the money they were sent. They do not have to be a member of ITCU in order to claim the money.

If you are sent a Popmoney payment after you enroll, it will be deposited into your preferred Popmoney account without action on your part. You will receive a notification of the deposit.

Someone has sent me money with Popmoney but I'm not enrolled yet. How do I claim it?

If someone sends you money before you have signed up for Popmoney, you will receive an invitation. This invitation may be an email or a text message, and it contains a secure transaction code which you'll need to claim the money. Sign up for Popmoney and click **Get Money**. Enter your email or mobile number and the secure transaction code provided in the invitation. This will start the process and the money will be deposited into your preferred Popmoney account within 1 to 3 business days.

How do I set up the service?

Signing up for the service is easy. Sign in to Home Banking and click on the Popmoney tab. Select your preferred Popmoney account and agree to the Terms and Conditions. You are now enrolled!

You can receive Popmoney notifications as emails or text messages. By default during enrollment, your service will be set up with the email address that is associated with Home Banking. This can be changed after you sign up for the service by going to **Service Setup** and clicking **Change email and mobile number**. Then select whether you prefer to receive notifications to your email or mobile number. You can also enter the email or mobile number you want people to use when sending money. Use **Service Setup** to manage other options, such as your contact information, send list or account information.

Note: Some Popmoney notifications can only be sent as email, so your email address is always required even if your preferred notification method is mobile number. Not all mobile carriers support receiving text messages from Popmoney, so make sure your carrier is in the list of supported carriers on the **Service Setup** page. If your carrier is not supported, you will not receive text messages from Popmoney notifying you when you receive money and other service-related messages.

Who can use Popmoney?

Any checking accountholder, personal or business, over the age of 18 is eligible to use Popmoney. Any checking account valid for Home Banking will work for Popmoney. The account you pick at enrollment will be your defaulted selection for sending and receiving money. If you have more than one account available for Popmoney, you can change your default account from within **Service Setup**.

When will the money I send be deposited to the recipient's account?

In most cases the payment will be sent in as little as one business day if the receiver is already a Popmoney subscriber and if you have not exceeded your next day limits. If they are not already a Popmoney subscriber, the money will be sent once the receiver has enrolled and claimed the money, the initial first send can take a bit longer than subsequent payments (up to 3 business days).

There are limits on the amount of payments that can be sent next day. Any payments sent after you have exceeded your next day limit for a day or week will be sent within three business days. After clicking send on **Send Money**, the **Preview Payment** will indicate the expected received date. There is also a limit on the amount that can be sent in a given rolling seven day period and month. Limits will be displayed next to **Payment Amount** on **Send Money** after you've sent your first Popmoney.

Is there a fee to use Popmoney?

There is no charge to enroll or receive Popmoney. A small send fee **is only charged for each payment you send**; see the ITCU fee schedule for details. This fee will be shown separate on your statement.

What happens to the Popmoney if my receiver never registers to collect it?

It takes 10 business days for a Popmoney send to expire. Once a send has expired, it will take up to two business days for the funds to be returned to your account, including the Popmoney Send Fee.

How secure is my financial and personal information?

Popmoney uses several methods to ensure that your information is secure.

- **User Name and Password**— As long as you don't share your unique Home Banking information with anyone, no one can sign in to Popmoney as you.
- **SSL**—Popmoney uses SSL (Secure Sockets Layer) which ensures that your connection and information are secure from outside inspection.
- **Encryption**—Popmoney uses a 128-bit encryption to make your information unreadable as it passes over the Internet.

Whom should I contact regarding service issues?

Contact Popmoney directly regarding any service issues including errors, disputes, fraud, stop payments, research, service cancellation and more by calling 877-831-5077.

What are Terms & Conditions?

The Terms & Conditions are a complete and exclusive statement of the agreement between you and CheckFree regarding Popmoney. The Terms & Conditions document contains information about authorization, liability and limitation issues when using Popmoney. In the event of a dispute regarding Popmoney, you agree to resolve the dispute by looking to the Terms & Conditions document.

The Terms & Conditions document provides details about the following items:

- Transactions that are prohibited
- Your liability if unauthorized payments occur
- Errors or questions about your transactions
- Situations in which your account information can be disclosed to third parties
- Charges assessed based on services provided
- Service transactions that are returned
- Notification requirements for termination or discontinuation of the service