

Popmoney

- “**P**aying **O**ther **P**eople”
- Eliminate the hassle of cash and checks
- Easy as emailing and texting





How to Use Popmoney

- Log in to your online bank account
- Under “Move Money” select “External Transfer”
- Then select “Popmoney” option
- Complete registration process

Move Money Options



My Accounts

Bill Pay

Move Money

Manage Money

Online Statements

Additional Services

Secure Forms

My TurboTax

Transfers

Make a Transfer

Schedule a Transfer

External Transfer



External Transfer Options

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What type of external transfer would you like to make?

Transfer Between My Accounts



Transfer money between accounts you have with us and accounts you have at other financial institutions.

Select

Pay Other People



Send money to virtually anyone using their email address, mobile number or bank account info.

popmoney

Select



Sending Money



- Send money to anyone using his/her email address, mobile number or bank account information
 - Email address – recipient will receive an email with instructions on how to direct the payment into his or her bank account
 - Mobile number – recipient will receive a text message with instructions
 - Bank account (routing number and account number) – money directly deposited

Receipt of Funds

- 3 business days – Standard Delivery
 - If recipient has used Popmoney before and has turned on automatic deposit
 - If recipient's bank account information is used
 - If sending via email or mobile, recipient must provide his/her bank account information and then will receive 3 business days later
 - Recipient has 10 days from send date to provide instructions or payment expires





Receipt of Funds

- Next Business Day – Express Delivery
 - If contact has used Popmoney before and turned on automatic deposit
 - If contact's bank account information is used
 - If sending via email or mobile, contact must provide his/her bank account information by 10PM Pacific Time and then will receive next business day
- \$3.00 fee per transaction for Express Delivery

Payment Failed Reasons

- Recipient unable to validate access to the mobile phone as provided
- Funds could not be deposited into the bank account provided
- Insufficient funds in the account to cover the payment



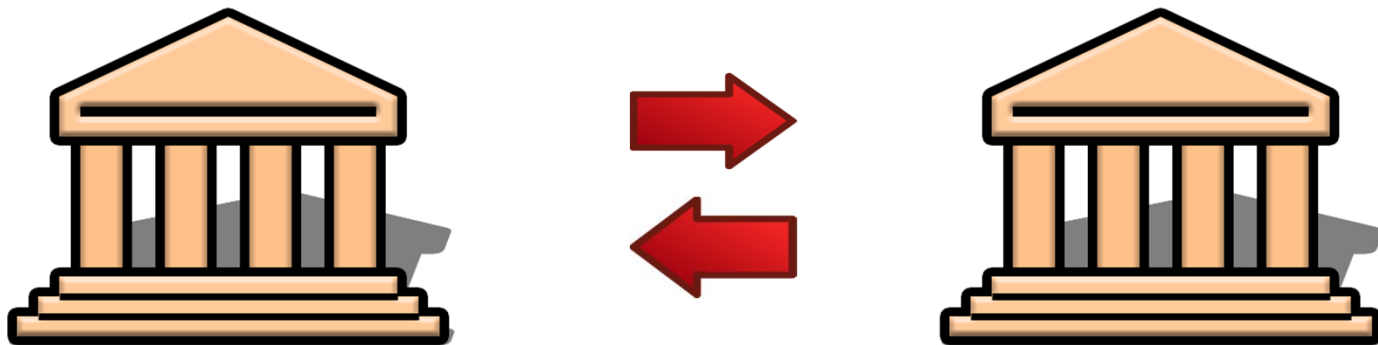
Transfer Limits

- Standard Delivery
 - \$5,000 daily
- Express Delivery
 - \$2,000 daily



Funds Transfer

- Transfer funds online between financial institutions without visiting a branch or writing a check
- Set up recurring transfers





How to Use Funds Transfer

- Log in to your online bank account
- Under “Move Money” select “External Transfer”
- Then select “Transfer Between My Accounts” option
- Complete registration process

Move Money Options



- My Accounts
- Bill Pay
- Move Money
- Manage Money
- Online Statements
- Additional Services
- Secure Forms
- My TurboTax

Transfers

- Make a Transfer
- Schedule a Transfer
- External Transfer



External Transfer Options

My Accounts Bill Pay Move Money Manage Money Online Statements Additional Services Secure Forms My TurboTax

What type of external transfer would you like to make?

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Set Up Accounts

- Add an account from another financial institution
 - Account number
 - Routing number
- Online account verification
 - Can often occur immediately
 - Will need login credentials for account to be added

Set Up Accounts (cont.)

- If online account verification is not available or it fails
 - Trial Deposit process will be initiated
 - STB makes two deposits into account
 - Two to three days later, confirm amount of the deposits at other FI



Verify Account

- Access Funds Transfer
- Prompted to enter amounts of the two deposits
- If amounts are correct, new external account will be added





Funds Transfer Timing & Limits

- 3 Business Days – Standard Delivery
 - No fee assessed
- Next Business Day – Express Delivery
 - \$3.00 fee per transaction for Express Delivery
- Transfer Limits same as Popmoney