

# **Frequently Asked Questions about Paying Other People (Popmoney)**

## What are the advantages of Popmoney?

With the Popmoney feature of BillPay, you can send personal payments using only the other person's email address or mobile phone number for a small fee of \$0.55 per transaction.

### How do I enroll?

If you're currently enrolled in BillPay, you're automatically enrolled in the Popmoney option.

### How do I submit a personal payment?

You simply click on the "Popmoney" tab in BillPay, then enter the person's name, email address or mobile phone number, the amount you want to pay and then initiate the payment. Transactions over \$100 will require both an email address and phone number for verification purposes.

### How does my recipient access personal payments?

If your recipient has already signed up for Popmoney, the money is automatically deposited into a designated account. If the recipient has not signed up for the service, he or she will receive an invitation that explains how to sign up and claim the money from the Popmoney direct site.

#### How long do personal payment recipients have to claim the money?

Your recipient has 10 days to accept the invitation and claim the money. If the money has not been claimed within 7 days, your recipient receives a reminder email or text message. After the 10<sup>th</sup> day, the invitation expires, and the recipient can no longer accept the payment. The money will remain in your account.

#### Is there a fee for using Popmoney?

Each payment includes a \$0.55 processing fee and will be included in the payment.