

Popmoney



Popmoney is a person-to-person payments service developed by CashEdge and launched in December 2010. The service enables individuals to send and receive payments electronically in a manner that is designed to displace traditional check payments.

Popmoney is an easy, fast and secure online personal payment service that lets you send, request and receive money directly from your bank account.

How PopMoney Works: First you must enroll for DCB&T's free BillPay Service through Retail Online and then click on the Popmoney Tab.

*Note: If our customer already has an existing account with Popmoney, it will not merge with the DCB&T one, they are two separate accounts.

Sending Money: Add a Contact and enter either their email address or mobile number and schedule a payment. The Contact will then need to accept the payment by creating a Popmoney Account and entering their account information. If they already use Popmoney, they will just need to accept the payment.

Requesting Money: Add a contact and enter either their email address or mobile number and enter dollar amount requesting, deposit account and short message. The Contact will need to reply to the email or text for funds to be transferred to your account.

Fees: These fees are set by Popmoney and cannot be waived. They are dependent on the delivery speed chosen. The fees will disclose when the customer sets up a payment. They are \$0.75 for Standard or \$3.00 for Next Day.

There are two delivery speeds:

Standard Delivery - 3 business days

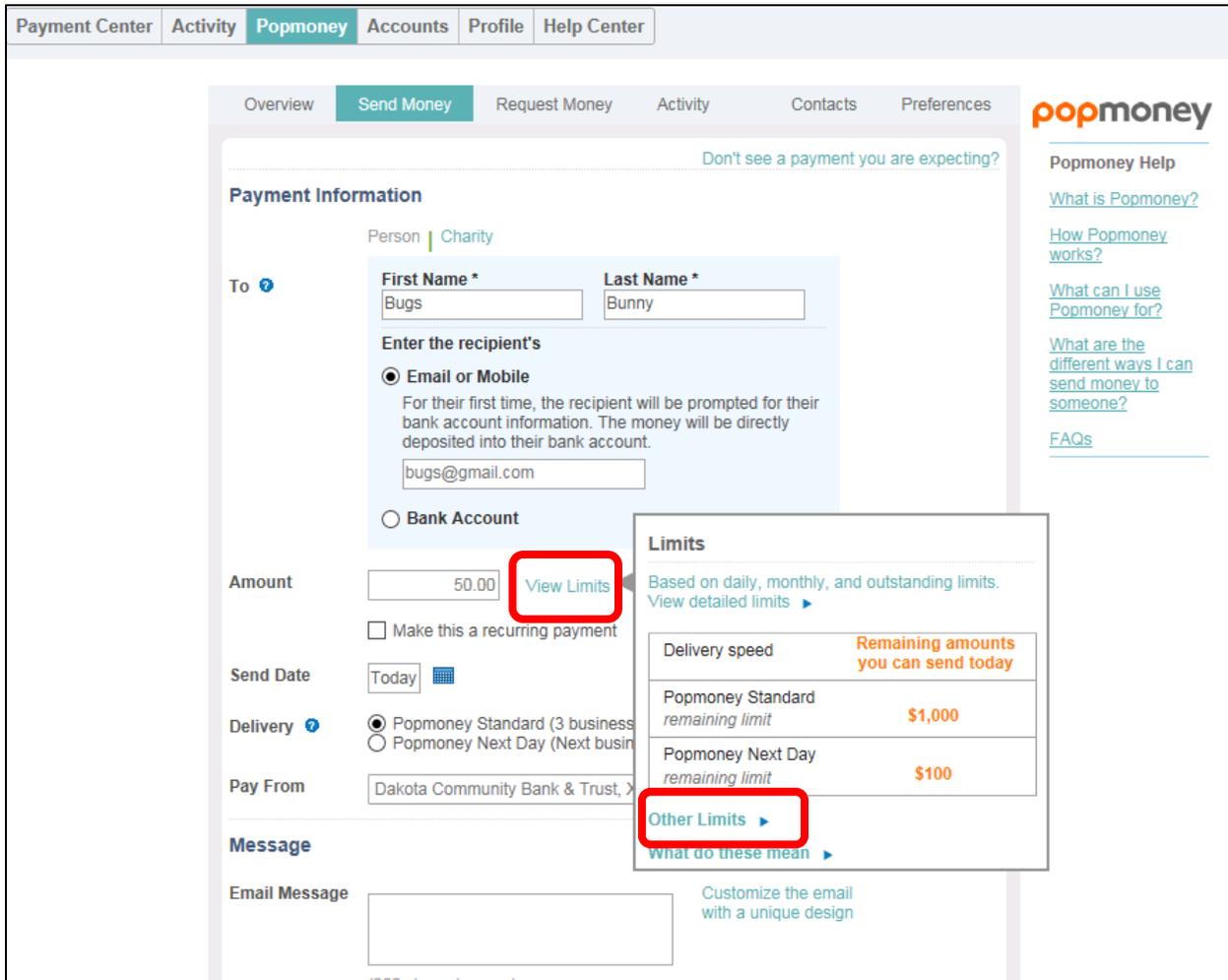
- Your contact should receive the money within 3 business days if you're sending money to someone who has used Popmoney and turned on Automatic Deposit or if you have provided your contact's bank account information.
- If you are sending the payment via email or mobile and your contact is not registered for Popmoney yet, your contact must provide his/her bank account information; he/she should receive the funds within 3 business days.

Express Delivery - Next business day

- Your contact will receive the money the next business day if you're sending money to someone who has used Popmoney before or if you have provided your contact's bank account information.
- If you are sending the payment via email or mobile and your contact is not registered for Popmoney yet, your contact must provide his/ her bank account information; he/she should receive the funds on the following business day.

Limits: The limits are bases on a risk analysis done on the customer by Popmoney. DCB&T does not have any control over these limits, therefore, they cannot be changed.

Since each customer may have different limits, they can view them through Retail Online. They need to access Billpay, click the "Popmoney" tab and "Send Money". They should then set up a payment and enter an amount, click on "View Limits" for Standard and Next Day Limits.



If you click on “Other Limits”, there will be a list of Daily, Monthly & Transactional Limits.

Limits Close X				
Delivery speed	Remaining amounts you can send today	Daily Limits	Outstanding Limits	Monthly Limits
Popmoney Standard remaining limit	\$1,000	\$1,000 \$1,000	\$1,000 \$1,000	\$4,000 \$4,000
Popmoney Next Day remaining limit	\$100	\$100 \$100	\$100 \$100	\$400 \$400

Note: Limits above do not include scheduled payments. Other limits may apply.

[Other Limits](#) ▼

Number of transaction daily limits: 15

Number of transaction monthly limits : 30

Minimum transaction amount : \$5

[What do these mean](#) ▶

Canceling a PopMoney Transfer (using the website):

Under the Bill Payment Heading, select “Popmoney” and then “Activity”.

Bill Payment

Payment Center Activity Popmoney Accounts Profile Help Center

Overview Send Money Request Money Activity Contacts Preferences

Then “Scheduled Payments”

Overview Send Money Request Money Activity Contacts Preferences

History | Scheduled Payments | Sent Requests

Scheduled and Recurring Payments

[Print Scheduled](#) [Download](#)

Popmoney Help
[FAQs](#)

Click on the scheduled payment and you will have the option to cancel or edit the payment.

This payment is part of a recurring payment plan.

Plan Created:	06/01/2017	Payment Amount:	\$134.92	Frequency:	Once every month
Total Number of Payments:	60	Plan Total Amount:	\$8,095.20	Delivery Speed:	3 Day delivery
Completed Payments:	13	Amount Sent So Far:	\$1,753.96		
Payments Remaining:	47	Amount Remaining:	\$6,341.24		

Cancel Payment(s)
Edit Payment(s)

Canceling a PopMoney Transfer (using the Mobile App):

Login to your Mobile App and at the bottom of the screen click “Payments” and then select “Payment Activity”. Click on the Pending Payment to Edit or Cancel.