

Popmoney™

Popmoney™ is an innovative personal payment service that allows you to send and receive electronic payments, eliminating the hassles of checks and cash. Now, sending and receiving money is as easy as emailing and texting. You can send or receive money from anyone in the United States with the person's name, and either their email address or mobile phone number and you don't need a new account — just use your current First National Bank checking or money market account.

Need to pay the babysitter? Popmoney! Pay your friend for concert tickets? Popmoney! Pay your rent? Popmoney!

Popmoney is secure and safe. From the moment information is sent to the Popmoney personal payment service, throughout the entire transaction process, it is kept highly secure using industry-leading technology. The Popmoney website is regularly scanned for security vulnerabilities by Verisign and the Popmoney privacy and security practices are certified by TRUSTe. Popmoney uses one-time verification codes that are sent to the mobile number or email address where the payment notification was sent to prevent an unauthorized person from fraudulently depositing someone else's payment.

See the below FAQ for more information, or call the First National Bank Deposit Operations department at (262) 670-3878. You can reach Popmoney at www.popmoney.com or the Popmoney Customer Service department at (877) 675-6378.

Frequently Asked Questions

1. Who can use Popmoney?

Any FNB customer with a checking account or money market account can use Popmoney. Customers must enroll in online banking and Bill Pay in order to access the Popmoney feature.

2. What can you use it for?

Popmoney is easy and convenient. The recipient simply accepts the money in their eligible account online at their bank (if it's a member of the Popmoney network) or at popmoney.com, saving them a trip to the bank.

- 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

3. 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.

4. 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.

5. How much does Popmoney cost?

The sender is charged a \$0.50 fee per transaction. The recipient is not charged a fee.

6. When will the recipient receive the funds?

For Next Day Service payments, the recipient will receive the funds one business day after accepting payment. However, if a sender has exceeded their payment limits, the funds will be available in three business days.

7. How much can you send?

You can send as little as \$5.00 and as much as \$1,000 per day or \$4,000 per month. Please recall that any amount sent between \$5 and \$500 should arrive one business day after accepting payment, and any payments in excess of \$500 will be available in three business days.

8. Is Popmoney available outside the United States?

No, Popmoney is currently available only for recipients with bank accounts in the United States.

9. Can I use Popmoney within FNB Mobile Banking?

Yes, Popmoney is available to customers using the Mobile App service. Customers must download the FNB mobile app and also enroll in Online Bill Pay. Once these steps are completed, the user will see a Payments tab in the mobile app which will allow them to use Popmoney and Bill Pay features.

10. How do I send money with Popmoney?

Customers must enroll in FNB online banking and Online Bill Pay in order to utilize Popmoney.

To send money, you'll need to provide:

- Recipient name, and either email address or mobile phone number
- Your bank account number from which to withdraw the payment
- The amount you wish to send

11. When will the recipient receive the funds?

For Next Day Service payments, the recipient will receive the funds one business day after accepting payment. However, if a sender has exceeded their payment limits, the funds will be available in three business days. *(Please refer to Transaction Limits chart above)*

12. Will I be notified when my receiver gets my payment?

Yes, you will receive an email or text message with payment details showing that the transaction has been deposited and fully processed.

13. What happens to payments if the recipient doesn't accept the deposit of the funds?

If your recipient doesn't claim the payment within 10 days, the transaction will be cancelled, the recipient will be notified, and the funds will be returned to your account.

We strongly recommend that you notify your recipient to expect a payment notification from First National Bank of Hartford via email or text.

14. When will the funds be deducted from my account?

If you make a payment before 9:00pm CST on a business day, the funds will be debited from your account on the same day. You should see the transaction on your bank statement the following day.

If you make a payment after 9:00pm CST or on a non-business day, the funds will be debited from your account on the next business day.

15. 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.

16. Can I create a payment with a future date?

Yes, Popmoney allows you to schedule one-time or recurring future payments.

17. How will my recipient be notified?

Your recipient will receive a text message or an email saying money was sent from you. After the recipient follows the instructions to claim the money, the money will be deposited into the recipient's account and the payment details will be added to the recipient's account history.

18. What does my recipient need to do to get the money?

First-time recipients who are FNB customers will be automatically registered with Popmoney when they log in to FNB Online Bill Pay. Recipients will receive an email or text message directing them to login in to the FNB online banking website. Once they are logged in, the user should click on Pay My Bills, and then click "Popmoney". The incoming payment will be listed under the Overview section in the To Do list.

First-time recipients who are not FNB customers will receive an email or text message with a link to claim the money.

If the recipient is a customer of another financial institution that uses Popmoney, they will receive a link to log in to their bank's online banking site and access the Bill Pay section to view/accept the funds.

If the recipient is not a customer of a financial institution that uses Popmoney, they will receive a link directing them to popmoney.com, where they will need to create a user account including their bank's routing number and account number that they want the funds deposited into. Popmoney will have the recipient verify their account information before depositing the money.

Once this is done, the money will be deposited into their account and the payment details will be added to their account history.

Repeat recipients will receive an email or text message letting them know that you have sent a Popmoney payment to them and it will be deposited into their account. There is no need to accept the payment or verify bank information. The deposit will occur automatically if the recipient has selected an account for Automatic Deposit.

19. Why don't I see a payment that I'm expecting?

If you are expecting a payment and you do not see it in your Incoming Payments, this is most likely because you have not added the email address or mobile number in your profile to which the payment was sent. To add an email address or mobile number, go to Preferences to add and verify it. Once you are done, you will be able to see the payment immediately.

20. When will the funds be available in my account after I deposit the payment?

Click Activity to view the estimated date when the funds will be available. All payments are available within 3 business days, though some may be available sooner depending on delivery speed and the date the payment was sent.

21. What is Automatic Deposit?

Automatic Deposit is a Popmoney option for recipients that make it easier and faster to receive money. It allows you to designate one account into which payments from all participating financial institutions will be automatically deposited. After selecting this option, there is nothing more for you to do. You will be notified of incoming payments by email or text message, and all payments will be sent into your selected account. You can edit automatic deposit settings in Preferences.

22. Why didn't Automatic Deposit work for an incoming payment?

There are two reasons why automatic deposit may not work for incoming payments: 1) The payment might not have been sent to an email address or mobile number in your profile. You can click Preferences to add and verify additional email addresses or mobile numbers. 2) As an extra security precaution, the sender is sometimes required to provide your mobile number when they schedule a payment. You need to verify access to this mobile number in order to receive the payment.

23. How do I sign up for Automatic Deposit?

Click on Preferences and scroll to the Automatic Deposit Settings section. You will need to enter the bank account information for where you would like the deposits to go, and select Yes to enable Automatic Deposit. Then click Save.

24. What happens when a payment someone sent me expires?

You have ten days from the send date to deposit a payment. When a payment expires, the funds are returned to the sender. After a payment expires, you will have to contact your sender to request another payment if you still wish to receive the funds.