

ZashPay^{SM*} FAQs

What is ZashPay?

ZashPay is the easy way to send/receive money to anyone with a bank account. With this personal payment service all you need is the mobile phone number or email address of the person you wish to send money. Payments are made electronically, without the exchange of personal account information.

What does ZashPay cost?

There is no cost to enroll in ZashPay and a discounted fee of \$0.50 per outgoing transaction is applied for FCFCU members.

How do I access ZashPay?

Since ZashPay is part of First Citizens' BillPay service, you must be enrolled in BillPay to access ZashPay. BillPay is available for free to all members with Online Banking. Simply log into your Online Banking account to access BillPay and select the "Pay People" tab to begin.

Who can I pay with ZashPay?

You can pay anyone with a bank account that is located in the United States. The recipient will receive a text message or email with instructions on how to claim their money. They will need to register with ZashPay the first time they use the service. No account information will be visible to either payer or payee. ZashPay recognizes users by either a telephone number or e-mail address.

How much can I send through ZashPay?

The maximum amount you're allowed to send is listed next to the amount field within ZashPay. This amount is reduced each time you send a payment and then reset on a rolling seven day period. When your maximum amount reaches \$0, you cannot send money until it resets.

How do I send a payment?

First, log into Online Banking to access BillPay. Click on the "Pay People" button at the top. Then just enter the recipient's name, mobile phone number or email address, the amount of the payment, your personal message and click Send.

How do I claim a payment?

First, the recipient will be notified of a pending payment via text message or email with instructions on how to claim their money.

For Members: BillPay users can simply log into BillPay, click the "Pay People" button and then click the Claim Money link.

Payments between FCFCU members: If you are registered with the email address or mobile phone that was used to send the transaction, no action is required and payments will automatically be deposited to your account.

If you are NOT registered with the email address or mobile phone that was used to send the transaction, you will be provided a transaction code to claim your funds.

How long does the payment take to be delivered or to be received?

Payments take as little as one business day once the recipient is registered with the ZashPay network. The initial payment can take up to four business days after enrollment.

What type of description is shown on my statement for ZashPay payments?

ZashPay transactions will be posted as “PERSNL PMT” with the last name and first name of the sending or receiving user, depending on the direction of the transaction.

Why does it say my email address or phone number is already in use?

You may have registered for this service with another institution. This means that your email address and/or phone number may already be associated with your profile at that institution. You can only use one email address and phone number per ZashPay profile. This is how ZashPay identifies what account to deposit/debit your payments from/to. To enroll in FCFCU's ZashPay, you will need to unsubscribe with your other financial institution or use an alternate email address and phone number.

Is ZashPay available outside the U.S.?

No, the ZashPay personal payments service is only available for use between banking accounts that are located in the United States.

How are payments sent?

ZashPay payments are processed as ACH/electronic transactions. ZashPay users are identified by a previously established e-mail address or phone number. There is no exchange of any personal account information between payer and payee.

How quickly are payments processed?

ZashPay payments can be processed as next-day transactions until 5:00 p.m. EST. After 5:00 p.m. EST, transactions can process as quickly as two days.

What happens when I reach my daily limit and need to send a payment?

Members will not be able to schedule a payment over their limit. The system will not allow it.

If I want a payment sent tomorrow, what is the latest time I can send it?

5:00 p.m. EST.

When does the daily limit reset?

The daily limit resets at midnight.

How are returns handled?

ZashPay returns will be handled in the same manner that they are handled for bill payment returns.

*ZashPay is a service mark of Fiserv, Inc.