

FIRST CITIZENS' FEDERAL CREDIT UNION POPMONEY™ GUIDE

Bid farewell to the days of endless IOUs, and start sending money instantaneously through First Citizens' Popmoney™ service. Whether you're splitting a restaurant check or sending money to your kids away at college, Popmoney™ is the easiest way to send and receive money between family and friends.



PAY PEOPLE
ANYTIME,
ANYWHERE

FIRST CITIZENS'
200 Mill Rd. Fairhaven, MA
02719
www.firstcitizens.org

PAY PEOPLE ANYTIME, ANYWHERE

Send Money

“Pay Other People” anywhere, at any time, using only the recipient’s email address, mobile number or bank account*.

Select a delivery speed:

- Standard (3 business days if scheduled by 1:00AM)
- Next day (1 business day if scheduled by 10:00PM)

An email or text notification is sent to the receiver with instructions on how to claim money. Receiver has 10 calendar days to collect funds.

Popmoney™ transactions to a charity are free of charge.

**Small fee per transaction*

The screenshot shows the 'Send Money' interface within the Popmoney section of a web application. The 'Send Money' tab is highlighted with a red box. The interface includes a navigation bar with 'Payment Center', 'Activity', 'Popmoney', 'Accounts', 'Profile', and 'Help Center'. Below the navigation bar, there are tabs for 'Overview', 'Send Money', 'Request Money', 'Activity', 'Contacts', and 'Preferences'. The 'Send Money' tab is active. The main content area is titled 'Payment Information' and includes a sub-section for 'Person | Charity'. The 'To' field has 'First Name *' and 'Last Name *' input boxes. Below this, there is a section for 'Enter the recipient's' information, with radio buttons for 'Email or Mobile' (selected) and 'Bank Account'. The 'Email or Mobile' option includes a text input field. The 'Amount' field is set to '0.00'. There is a checkbox for 'Make this a recurring payment'. The 'Send Date' is set to 'Today'. The 'Delivery' section has a link to 'Select or add a contact to see delivery speeds'. The 'Pay From' field shows 'National Grand Bank Marblehead, Rory's Checking...'. At the bottom, there is a link to 'Add a note to this transaction' and 'Cancel' and 'Continue' buttons.

Contacts

Contacts can be added and paid using an email address, phone or account number.

Use the import contacts feature to download your email contacts directly into Popmoney™ for payment.

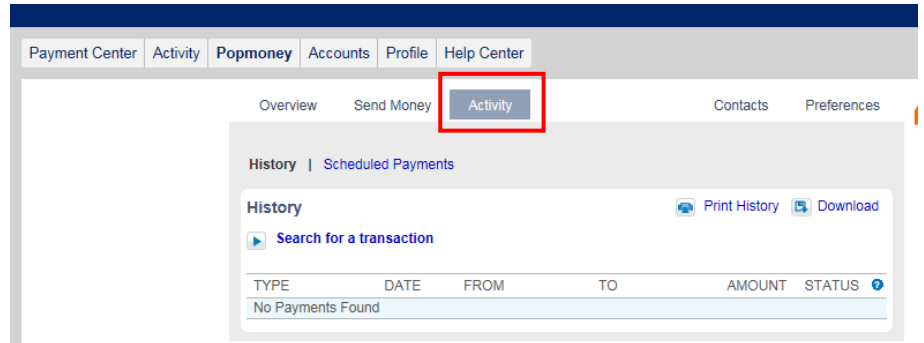
The screenshot shows the 'Contacts' interface within the Popmoney section of a web application. The 'Contacts' tab is highlighted with a red box. The interface includes a navigation bar with 'Payment Center', 'Activity', 'Popmoney', 'Accounts', 'Profile', and 'Help Center'. Below the navigation bar, there are tabs for 'Overview', 'Send Money', 'Activity', 'Contacts', and 'Preferences'. The 'Contacts' tab is active. The main content area is titled 'Contacts' and includes buttons for 'Import Contacts' and 'Add a Contact'. Below these buttons, there is a 'Search Contacts' link. The interface shows '0 Contact' and a message: 'You have not added any contacts.'

Activity

View pending, processing or delivered payments. History is never purged.

Stop payments can be placed by selecting a processing payment before the credit is completed*.

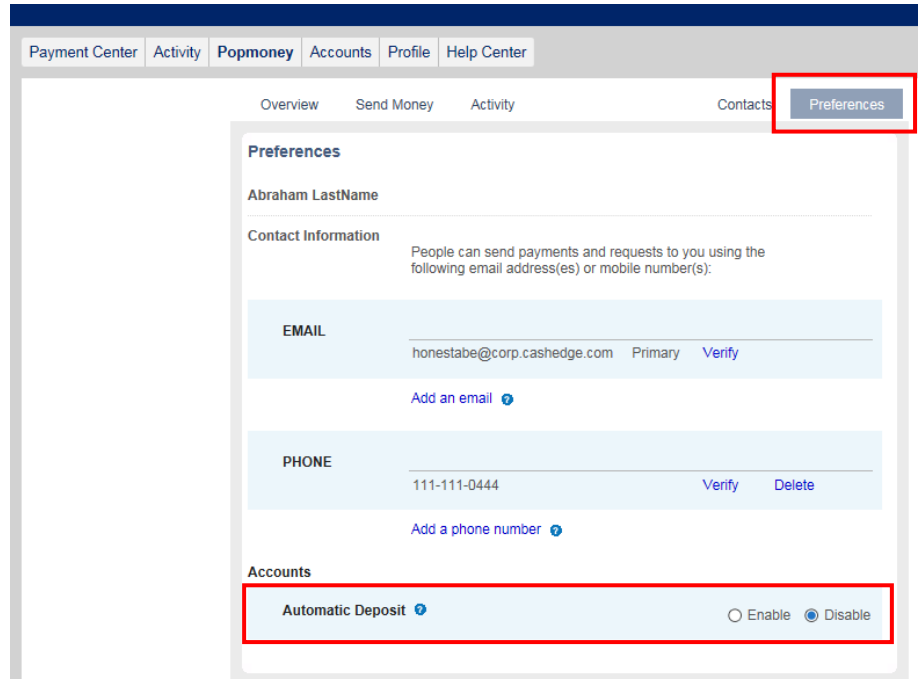
*A fee will apply



Preferences

Enable automatic deposit to allow Popmoney™ to credit your account without needing to login and accept. This cuts down on processing time.

For users to send funds to your email or phone number, add and verify this information within the preferences screen.



Request Money

Request money from contacts via email or phone.

You may request from up to five (5) contacts.

- Specific amount per person
- Different Amounts (multiple people)

Requestor is charged the fee.

Overview **6** Send Money **Request Money** Activity Contacts Preferences

request From Andy Jones (ajones@test.com) \$0.00
Chloe Waters Chloe (614-555-1234) \$0.00
[+ Add more people](#)

amount Different amounts | [Back to single amount](#)

deposit To Fiserv Sponsors, Jay's Personal Account, XXXX4321 Add a due date

message

text Message J.Customer requested money for
e.g. dinner (20 character max)

mail Message
(200 character max)

[Add a note to this transaction](#) (not seen by the recipient)

You will be charged a small fee for each payment received. [Review fees.](#)

Estimated Fees: \$1.00

[Next](#)

Transaction Overview

Organize and manage all transactions.

Accept incoming payments.

Pay a request for money.

Complete "To Do" items.

Overview **5** Send Money Request Money Activity Contacts Preferences

Don't see a payment you are expecting?

To Do List

Incoming Payments **1**

▶ Deposit \$5.00 from John Customer Expires 01/19/2015 **Deposit**

Thank you for picking up my lunch. **Details »**

Received Invoices **3**

▶ Pay \$1,580.00 to Subway Inc **Pay**

For Invoice 3008 **Details »**

▶ Pay \$1,500.00 to Subway Inc **Pay**

For Invoice 3007 **Details »**

▶ Pay \$750.00 to Subway Inc **Pay**

For Invoice 3006 **Details »**

Alerts **1**

▶ Verify 614-564-3802 **Verify**

Please validate your phone: 614-564-3802 **Details »**

Upcoming and Recent Transactions

Recent Transactions **+ Show**

Scheduled Payments **+ Show**