

Popmoney Frequently Asked Questions

Below you will find FAQs for Popmoney.

Who do I call for help?

For assistance with Popmoney, please call our Customer Service Center at (800) 455-6126, or email Support@HeritageBankNW.com.

Registration FAQs

What is Popmoney?

Popmoney is an innovative payment service offered by leading financial institutions eliminating the hassles of checks and cash. Now, sending and receiving money is as easy as emailing and texting. Best of all, you don't need a new account to send or receive money. Just use your current bank account.

How does Popmoney work?

Sending and receiving money using Popmoney is as easy as using email or text messaging.

Sending Money:

1. Log into online banking and select Popmoney from the Move Money menu.
2. Send money using the recipients email address, mobile phone number or account information.
3. Receive notification when transaction is complete.

Receiving Money:

1. Receive an email or text notification alerting you someone sent you money.
2. Log into online banking and select Popmoney from the Move Money menu to accept funds.
3. Enjoy automatic deposit of your money.

What can I use Popmoney for?

Popmoney is easy and convenient for you and the people you send money to – they can simply receive the money into their bank account online, saving them a trip to the bank.

Use Popmoney to:

- Send money to your child at college
- Send a gift to family and friends
- Pay back friends for that fun outing
- Pay your babysitter or your lawn care service
- Pay rent to your landlord or roommates

Will my bank account information be shared with the recipient?

No, your bank account information will not be shared with the recipient. Your recipient will see your first name, last name, and the message you wrote for the payment; if you sent the payment to your contact's email address, your recipient will also see your email address. Similarly, you won't be able to see your recipient's bank account information.

Why do I need to verify my email address and phone number?

For security purposes verification of phone numbers and email addresses are required. Entering the correct verification codes ensures 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.

Sending Money FAQs

What are the different ways I can send money to someone?

You can send money to someone using the following methods:

- **Email address:** your contact will receive an email with instructions on how to direct the payment into their bank account.
- **Mobile number:** your contact will receive a text message with instructions on how to direct the payment into their bank account.
- **Bank account information (routing and account number):** the money will be directly deposited into your contact's bank account. You will also have the option to send the contact an email notification.

When will the recipient receive the funds?

It depends on the delivery speed you selected to send the payment.

Standard Delivery – 3 business days

Your contact will receive the money in 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, your contact must provide their bank account information; they will receive the funds 3 business days later.

Payment Sent To	Standard Delivery Description
Bank Account	The payment will be sent to your contact's bank account within 3 business days.
Email Address or Mobile Number	The recipient will be notified of the payment on the send date. Contacts with Automatic Deposit enabled will see the payment in their bank account within 3 business days. Contacts without Automatic Deposit enabled cannot receive the payment until they provide their bank account information; once provided, the payment will be sent to the contact's bank account 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 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, your contact must provide their bank account information by 10:00 PM PST in order to receive the funds the next business day.

Payment Sent To	Express Delivery Description
Bank Account	The payment will be sent to your contact's bank account the next business day.
Email Address or Mobile Number	The recipient will be notified of the payment on the send date. Contacts with Automatic Deposit enabled will see the payment in their bank account the next business day. Contacts without Automatic Deposit enabled cannot receive the payment until they provide their bank account information; once provided, the payment will be sent to the contact's bank account the next business day.

Why do I have limits on my payments?

For your protection, limits have been created on how much money and how many payments can be sent during various time periods. Please click on View Limits next to the Amount field to view your limits.

What are the fees associated with the service?

Please click on the Fees link from Send Money to view the Popmoney fee schedule.

Why am I asked to enter a message to the contact?

A personal message gives the contact confidence they are receiving the payment from someone they know. It is also an opportunity for you to communicate the purpose of the payment to the contact.

Why are some of my contact bank accounts, email addresses, or mobile numbers missing from the Send Method dropdown field?

You may not send money to contacts' bank accounts, email addresses or mobile numbers if they are suspended or on hold.

For your protection, your contacts' bank accounts, email addresses or mobile numbers may be placed on hold or suspended for various reasons. For example, if you fail verification when attempting to send money to them, this would result in a hold. Please call (800) 455-6126 for further information.

Can I cancel a payment?

Yes, you may cancel a payment any time before or on the send date. Your contact will be notified if you cancel a payment after a payment notification has been sent.

How do I add a contact?

There are two ways to add a contact:

1. Click on the Add a Contact link located next to the To entry field on the Send Money screen. Please enter the required fields on the popup window and click Save.
2. Click on the Contacts tab and click on the Add Contact button. Please enter the required fields and click Save.

Incoming Payments & Alerts FAQs

Why don't I see a payment 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 to which the payment was sent. Have you added this email address or mobile number? If not, go to Preferences to add and verify it. Once you are done, you will be able to see the payment immediately.

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.

Why am I asked to verify my mobile number to deposit a payment sent to my email address?

As a security precaution, the sender provided your mobile number when they scheduled the payment; you need to verify access to this mobile number in order to confirm your identity and receive the funds.

If the sender has provided the wrong mobile number, or I cannot receive text message at this phone, what should I do?

Please call the sender to edit the mobile number; the sender can edit the mobile number by clicking Activity and editing the transaction. **Do not attempt to deposit this payment!** The funds will be returned to the sender if you are unable to verify access to the mobile phone.

What is Automatic Deposit?

Automatic Deposit is the easiest and fastest way to receive money. It allows you to designate one account into which all incoming payments will be automatically deposited. Once turned on, there's nothing more for you to do – you will be notified of incoming payments via email or text message, the payment will be sent into your selected account. You can edit Automatic Deposit settings in Preferences.

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 was sent to an email address or mobile number not currently in your profile. Please 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 scheduled the payment; you need to verify access to this mobile number in order to receive the payment.

What happens when a payment someone sent me expires?

You have 10 days from the send date to deposit the payment. When a payment expires, the funds are returned to the sender. Please contact your sender to request another payment if you still wish to receive the funds.

Frequently Asked Questions for Activity

What are the different payment statuses?

Below is a list of all the possible payment statuses and their definitions:

- **On Hold:** The payment was placed on hold because the sender failed verification when attempting to schedule the payment. Please call (800) 455-6126 for further information.
- **Pending:**
 - **If this is a payment you sent**, the recipient was notified of this payment. The funds will be withdrawn from your bank account the next day.
 - **If this is a payment you received**, the payment is being processed and the funds will be deposited into your bank account within 3 business days.
- **In Progress:**
 - **If this is a payment you sent**, the recipient was notified of this payment and the payment is being processed.
 - **If this is a payment you received**, the funds are in route and will be deposited into your account within 3 business days.
- **Failed:** A payment may fail due to one of the following reasons:
 - The recipient is unable to validate access to the mobile phone as provided by the sender.
 - The funds could not be deposited into the bank account provided by the recipient.
 - There are insufficient funds in the account to cover the amount of the payment.
- **Stopped:** The sender stopped the payment after the send date. The funds are returned to the sender's account.
- **Expired:** The recipient has 10 days from the send date to provide instructions on how to deposit the payment, after which the payment expires and the funds are returned to the sender's account.
- **Completed:** The payment has successfully been deposited into the recipient's account.

Why did my transaction fail?

A payment may fail due to one of the following reasons:

- The recipient is unable to validate access to the mobile phone as provided by the sender.
- The funds could not be deposited into the bank account provided by the recipient.
- There are insufficient funds in the account to cover the amount of the payment.

Can I stop a payment after the send date?

You can stop a payment any time after the send date provided the payment has not been deposited into the recipient's bank account. To stop a payment, go to Activity and click the Stop Payment button. You will not see the Stop Payment button when the option is no longer available.

Where do I view and edit future-dated payments and recurring payment plans?

To view or edit future-dated payments and recurring payment plans, click on the Scheduled Payments tab.

Scheduled Payments FAQs

What are the different scheduled payment statuses?

Below is a list of all the possible scheduled payment or payment plan statuses and their definitions:

- **Active:** The payment plan has been scheduled. It will be processed per your instructions when the send date arrives.
- **Cancelled:** The payment or payment plan was cancelled by the sender.
- **On Hold:** The payment or payment plan was placed on hold because the sender failed verification when attempting to schedule it. Please call (800) 455-6126 for further information.
- **Pending:** The payment has been scheduled. It will be processed per your instructions when the send date arrives.

Can I edit or cancel a future-dated payment?

Yes, you can edit or cancel a future-dated payment any time before the send date. You can only edit certain fields, which include Send Date, Amount, Subject Line, Personal Message, and My Notes. You can also stop a payment any time after the send date provided the payment has not been deposited into the recipient's bank account. To stop a payment, go to Activity and click the Stop Payment button. You will not see the Stop Payment button when the option is no longer available.

Can I edit or cancel a recurring payment plan?

Yes, you can edit or cancel the next payment any time before the send date or the entire recurring payment plan at any time. For the next payment, you can edit the Send Date, Amount, Subject Line, and Personal Message, without affecting the rest of the plan. For the entire recurring payment plan, you can edit the same fields as well as the Frequency and Duration.

Frequently Asked Questions for Contacts

What is the difference between adding a contact's email address, mobile number, or bank account information?

The information you provide on a contact determines how the payment you send to them will be processed and how they will be notified.

- **Email address:** your contact will receive an email with instructions on how to direct the payment into their bank account.
- **Mobile number:** your contact will receive a text message with instructions on how to direct the payment into their bank account.
- **Bank account information (routing and account number):** the money will be directly deposited into your contact's bank account. You will also have the option to send the contact an email.

Why are my contacts' email addresses, mobile numbers, or bank accounts suspended or on hold?

For your protection, your contacts' bank accounts, email addresses or mobile numbers may be placed on hold or suspended for various reasons. For example, if you fail verification when attempting to send money to them, this would result in a hold. Please call (800) 455-6126 for further information.

Preferences FAQs

What is a primary email address?

Your primary email address will be used for all communications between Popmoney and you.

Why would I want to add multiple email addresses and/or mobile numbers that I own?

By adding multiple email addresses and/or mobile numbers, you may receive payments made to them. For example, this is helpful for individuals who have separate email addresses or mobile numbers for personal friends and work colleagues.

What is Automatic Deposit?

Automatic Deposit is the easiest and fastest way to receive money. It allows you to designate one account into which all incoming payments will be automatically deposited. Once turned on, there's nothing more for you to do - you will be notified of incoming payments via email or text message, the payment will be sent into your selected account. You can edit Automatic Deposit settings in Preferences.

Why is there an exception to my Automatic Deposit Setting?

You can access Popmoney at multiple locations. If you have enabled Automatic Deposit for the same email address or mobile number at more than one location, then the most recent Automatic Deposit setting will be in effect, overriding any previous Automatic Deposit settings associated with that particular email address or mobile number.