



## Popmoney!

**Popmoney** is a person-to-person payments service that allows members to send secure electronic payments to anyone no matter where he/she banks (as long as it's within the U.S.). Reliant members can access Popmoney directly from the security and convenience of online banking to send money to anyone using the recipient's email address, mobile phone number, or credit union/bank account information. Similarly, members can receive money from others directly into their Reliant accounts!

### How Does it Work?

#### *Sending Money*

To send money, log in to your Reliant account through online banking and look for **Popmoney** under the **Move Money** header.

#### **You can send money to someone using his/her:**

- **Email address:** the recipient will receive an email with instructions on how to direct the payment into his or her credit union/bank account.
- **Mobile number:** a text message will be sent to the recipient on your behalf with instructions on how to direct the payment into his or her credit union/bank account. If the recipient does not respond to the payment notification after three days, a reminder text message will be sent on your behalf to the recipient reminding him/her to act on the payment notification. You may want to tell the recipient that standard Message and Data rates may apply.
- **Credit union/bank account information** (routing and account number): the money will be directly deposited into the recipient's credit union/bank account. You will also have the option to send the recipient an email.

You will be notified when the transaction is completed.

#### *Receiving Money*

You will receive an email or text message telling you that someone sent you money.

Log in to your Reliant account through online banking and direct the funds there. (Please note: if you receive the email/text notification on your smartphone, you will have to access Popmoney through online banking on a computer; you will not be able to access it through your Reliant mobile banking app.)

If you don't provide your account information, the payment will be automatically returned to the sender's account.

Money sent to a credit union/bank account will be automatically deposited there, and the sender may or may not choose to have an email notification sent.