

WAKEFIELD CO-OPERATIVE BANK POPMONEY™ GUIDE

Bid farewell to the days of endless IOUs, and start sending money instantaneously through Wakefield Co-operative Bank's new 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.

Launching May 19. Available through Wakefield Co-operative Bank's online banking and mobile app.



**PAY PEOPLE
ANYTIME,
ANYWHERE**



FAQs



WAKEFIELD CO-OPERATIVE BANK

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PAY PEOPLE ANYTIME, ANYWHERE

Send Money

“Pay Other People” anywhere, at anytime, 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 in the Popmoney app. The top navigation bar includes 'Payment Center', 'Activity', 'Popmoney', 'Accounts', 'Profile', and 'Help Center'. Below this, a secondary navigation bar has 'Overview', 'Send Money' (highlighted with a red box), 'Request Money', 'Activity', 'Contacts', and 'Preferences'. The main content area is titled 'Payment Information' and includes a link 'Don't see a payment you are expecting?'. It features a 'To' field with a dropdown for 'Person' or 'Charity'. Below this are input fields for 'First Name *' and 'Last Name *'. A section titled 'Enter the recipient's' contains two radio button options: 'Email or Mobile' (selected) and 'Bank Account'. The 'Email or Mobile' option includes a text input field and a note: 'For their first time, the recipient will be prompted for their bank account information. The money will be directly deposited into their bank account.' Other fields include 'Amount' (0.00), a checkbox for 'Make this a recurring payment', 'Send Date' (Today), 'Delivery' (Select or add a contact to see delivery speeds), and 'Pay From' (National Grand Bank Marblehead, Rory's Checking, ...). At the bottom, there is a link 'Add a note to this transaction' and two buttons: 'Cancel' and 'Continue'.

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.

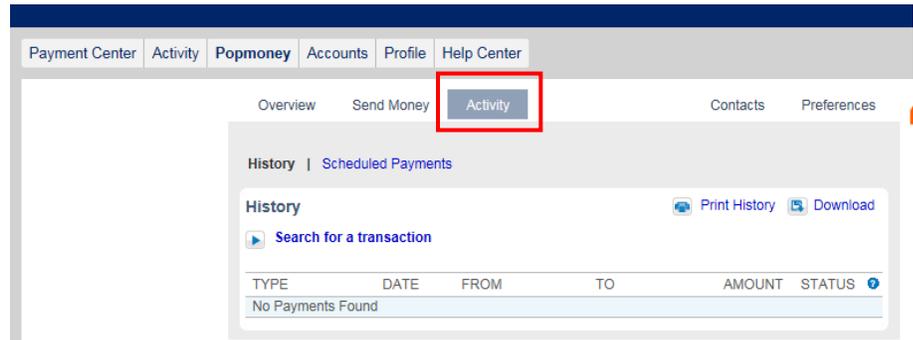
The screenshot shows the 'Contacts' interface in the Popmoney app. The top navigation bar is the same as in the previous screenshot. The secondary navigation bar has 'Overview', 'Send Money', 'Activity', 'Contacts' (highlighted with a red box), and 'Preferences'. The main content area is titled 'Contacts' and includes two buttons: 'Import Contacts' and 'Add a Contact'. Below these is a 'Search Contacts' button with a magnifying glass icon. 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*.

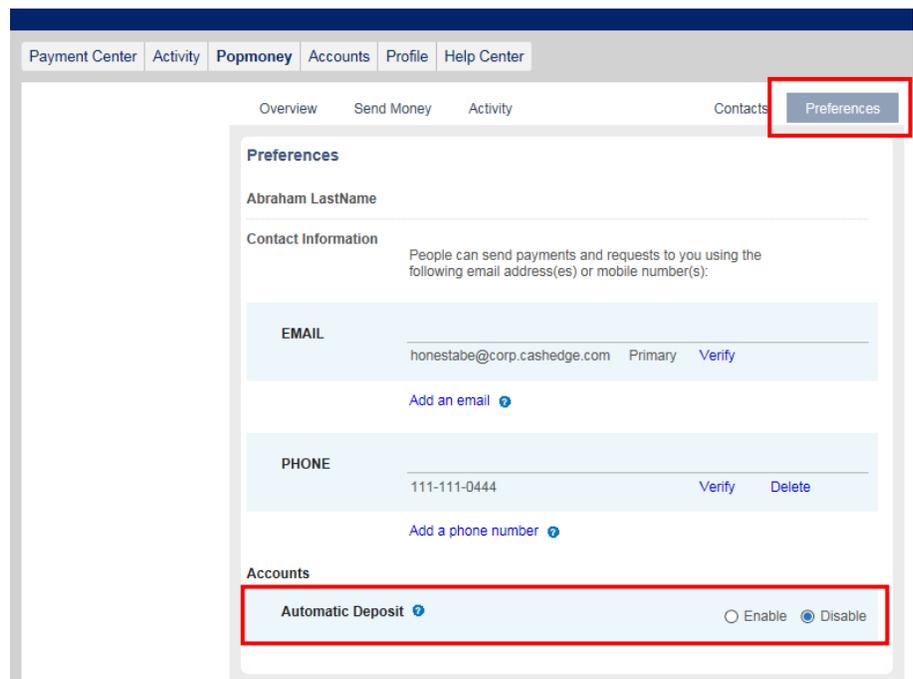
**A fee will apply*



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)
Email 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](#)

FAQS

What is Popmoney™?

You can use Popmoney™ to send money to just about anyone you know. You can also use it to request money. It's the easy way to send money directly from your Wakefield Co-operative Bank account to family and friends. Pay your babysitter, pay back a friend for a restaurant check, pay your rent or send money to your kids away at college. It's safe, secure and all you need is an email address, mobile phone number or bank account info.

What are different ways I can send money to someone?

You can send money using a recipient's:

- *Email address:* your recipient will receive an email with instructions on how to direct the payment into his or her Eligible Transaction Account.
- *Mobile number:* a text message will be sent to the recipient with instructions on how to direct the payment into his or her Eligible Transaction Account.
- *Eligible Transaction Account Information* (routing and account number): money will be directly deposited into your recipient's Eligible Transaction Account. You will also have the option to send the recipient an email.

What are different ways I can request money from someone?

You can request money using a contact's:

- *Email address:* your contact will receive an email with instructions on how to pay the request using his or her Eligible Transaction Account.
- *Mobile number:* a text message will be sent to your contact with instructions on how to pay the request using his or her Eligible Transaction Account.

How does it work?

1. Log into your Wakefield Co-operative Bank online banking account
2. Click on the Pay Your Bills tab and look for the Popmoney™ tab
3. Tell us who you want to pay or request money from by entering their email address or mobile phone number. (They don't need to have an existing Popmoney™ account.)
4. Enter the amount you want to send or request and Popmoney™ will take care of the rest.
5. If the recipient does not respond to the email or text request within 3 days, a reminder notification will be sent.

How does the recipient receive their money?

The recipient will get a notification letting them know you have requested to send them money. If they already use Popmoney™, they most likely will not have to do anything. If their financial institution offers Popmoney™, they can deposit payments directly through their online banking site. If they are new to Popmoney™ and Popmoney™ is not offered by their financial institution, they will need to create an account at Popmoney.com.

When will funds be deducted from my account?

If you make a payment before 8 p.m. Eastern Time on a business day, the funds will be deducted from your Eligible Transaction Account the same day. If you make a payment after 8 p.m. Eastern Time or on a non-business day, the funds will be deducted the next business day.

How long will it take to send or receive a transfer?

Transfers will take 1-3 days to process for standard delivery. Next day delivery is available for an additional charge.

Can I cancel a payment?

You may cancel a payment any time before or on the send date, up until the payment has begun processing. Your recipient will be notified if you cancel a payment after a payment notification has been sent.

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. Limits may vary by user and apply to the amount you can send per transaction, per day and per month, as well as to total outstanding payments. To view these limits, click the icon next to the Amounts field.

How fast can I send and receive money with Popmoney?

With Popmoney™, a recipient can receive money in as little as one business day. However, in some cases it may take longer. For example, if you send an email or mobile payment and the recipient is not yet registered for Popmoney™, he/she must sign up for the service so that we have their account information to deposit their payment. Also, if you exceed your next-day payment limits, then we will deliver payments within three business days. Limits can and will vary, check yours by clicking the Help icon on the Send Money screen.

Can I send a transfer to someone who doesn't have a Popmoney™ account?

Yes, but they will need to create an account to claim the payment. These recipients will receive an email or text notification instructing them on the next steps to take.

What if a recipient forgets to claim the transfer?

Recipients will have 10 days to claim a payment, and they will receive automatic reminders on the 3rd and 7th day. After the 10th day, the payment will be refunded to you and you will need to resubmit the transfer if you so choose.

Is Popmoney™ secure?

Your trust and safety are our highest priority. From the moment information is sent to Popmoney™ to the time it is stored and accessed again, it is encrypted using industry leading software, hardware and algorithms. Security is also utilized at specific points and actions in the product. For example, to help prevent an unauthorized person from fraudulently depositing someone else's payment, one-time passcodes are used. For every initial payment to a new email address or mobile phone number, a one-time passcode is sent to the user. The user must provide that passcode back to Popmoney™ to verify "ownership" of that mobile number or email address before he can deposit the payment.

How much does it cost to send or request money using Popmoney™?

Popmoney™	Fee
Send Money: 3-day Delivery	\$1.00
Send Money: Next Day Delivery	\$3.00
Request Money (only applies if payment is received)	\$1.00