

# NORTH VALLEY BANK POPMONEY™ GUIDE

Bid farewell to the days of endless IOUs, and start sending money instantaneously through North Valley 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 2, 2017 and available through North Valley Bank's Online Banking and Mobile App.**



**PAY PEOPLE  
ANYTIME,  
ANYWHERE**

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**FAQs**

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## **NORTH VALLEY BANK**

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# 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' page in the Popmoney interface. The 'Send Money' tab is highlighted with a red box. The page 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 main content area is titled 'Payment Information' and includes a sub-section for 'Person | Charity'. The 'To' field has input boxes for 'First Name \*' and 'Last Name \*'. Below this, there is a section for 'Enter the recipient's' information, with radio buttons for 'Email or Mobile' (selected) and 'Bank Account'. 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 is set to 'National Grand Bank Marblehead, Rory's Checking...'. There is a link to 'Add a note to this transaction'. At the bottom right, there are '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.

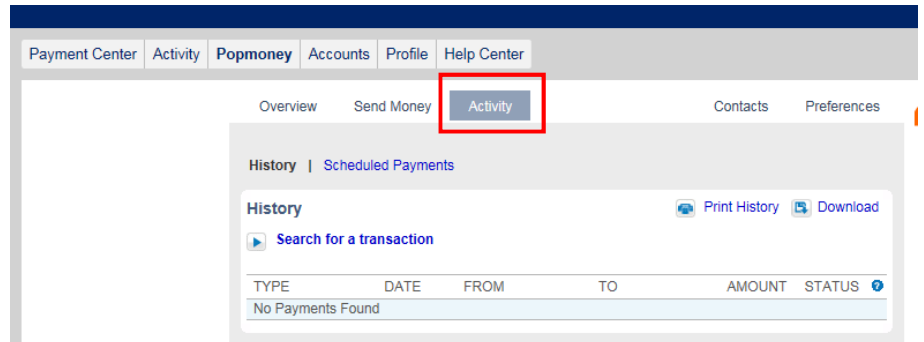
The screenshot shows the 'Contacts' page in the Popmoney interface. The 'Contacts' tab is highlighted with a red box. The page includes a navigation bar with 'Payment Center', 'Activity', 'Popmoney', 'Accounts', 'Profile', and 'Help Center'. Below the navigation bar, there are tabs for 'Overview', 'Send Money', 'Activity', 'Contacts', and 'Preferences'. The main content area is titled 'Contacts' and includes buttons for 'Import Contacts' and 'Add a Contact'. There is a link to 'Search Contacts'. Below this, it shows '0 Contact' and the text '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\*.

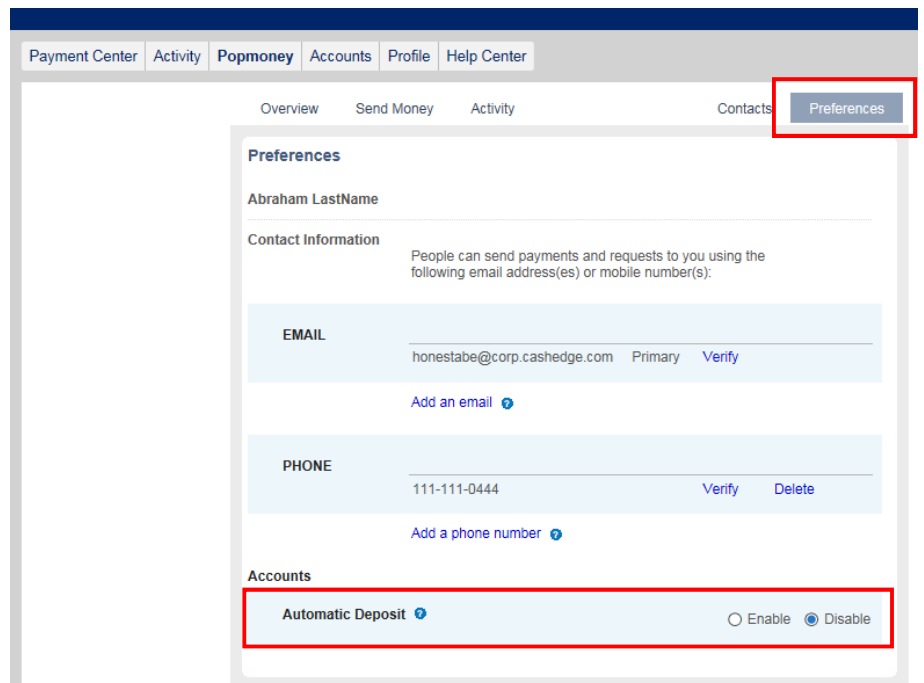
*\*A fee will apply*



## 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.

The screenshot shows the 'Request Money' interface with the following elements:

- Navigation tabs: Overview (6), Send Money, Request Money (highlighted), Activity, Contacts, Preferences.
- Request From section: A table with two rows. The first row shows 'Andy Jones (ajones@test.com)' with a '\$0.00' amount. The second row shows 'Chloe Waters Chloe (614-555-1234)' with a '\$0.00' amount. A '+ Add more people' button is below the table.
- Amount section: A dropdown menu showing 'Different amounts | Back to single amount'.
- Deposit To section: A dropdown menu showing 'Fiserv Sponsors, Jay's Personal Account, XXXX4321' and an 'Add a due date' checkbox.
- Message section: 'Text Message' with a pre-filled 'J.Customer requested money for' and a 'e.g. dinner (20 character max)' input field. Below it is a 'Text Message' input field with '(200 character max)'.
- Footer: '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', and a 'Next' button.

## Transaction Overview

Organize and manage all transactions.

Accept incoming payments.

Pay a request for money.

Complete “To Do” items.

Overview <sup>5</sup> Send Money Request Money Activity Contacts Preferences

Don't see a payment you are expecting?

To Do List

Incoming Payments <sup>1</sup>

- ▶ Deposit \$5.00 from John Customer Expires 01/19/2015 Deposit  
Thank you for picking up my lunch. Details »

Received Invoices <sup>3</sup>

- ▶ 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 <sup>1</sup>

- ▶ 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 pay anyone you know, or owe – it's the easy way to send money directly from your account. Pay your babysitter, landscaper, 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 bank 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. If the recipient does not respond to the payment notification after 3 days, a reminder text message will be sent reminding him/her to act on the payment notification.
- *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.

## 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?

Next day payments scheduled prior to 10:00 p.m. ET on a business day will be deducted on the delivery date. Standard three day payments scheduled prior to 1:00 a.m. will be deducted 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?

As long as the payment hasn't begun processing, you are able to cancel it. If it has begun processing, a stop payment may be placed for a fee.

## 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.