

Popmoney Manual

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(NOTE) if you just enrolled in Bill Pay it will require 1-2 business days before you can begin to use Popmoney.

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What is Popmoney

Popmoney is a service that allows you to send money using a person’s email address, mobile phone number, or even account information. You can also use this feature to send money to your personal accounts at another financial institution.

Enroll in Popmoney

If you are enrolled in Siuslaw Bank’s Personal Bill Pay service, you will have access to Popmoney.

(NOTE) if you just enrolled in Bill Pay it will require 1-2 business days before you can begin to use Popmoney.

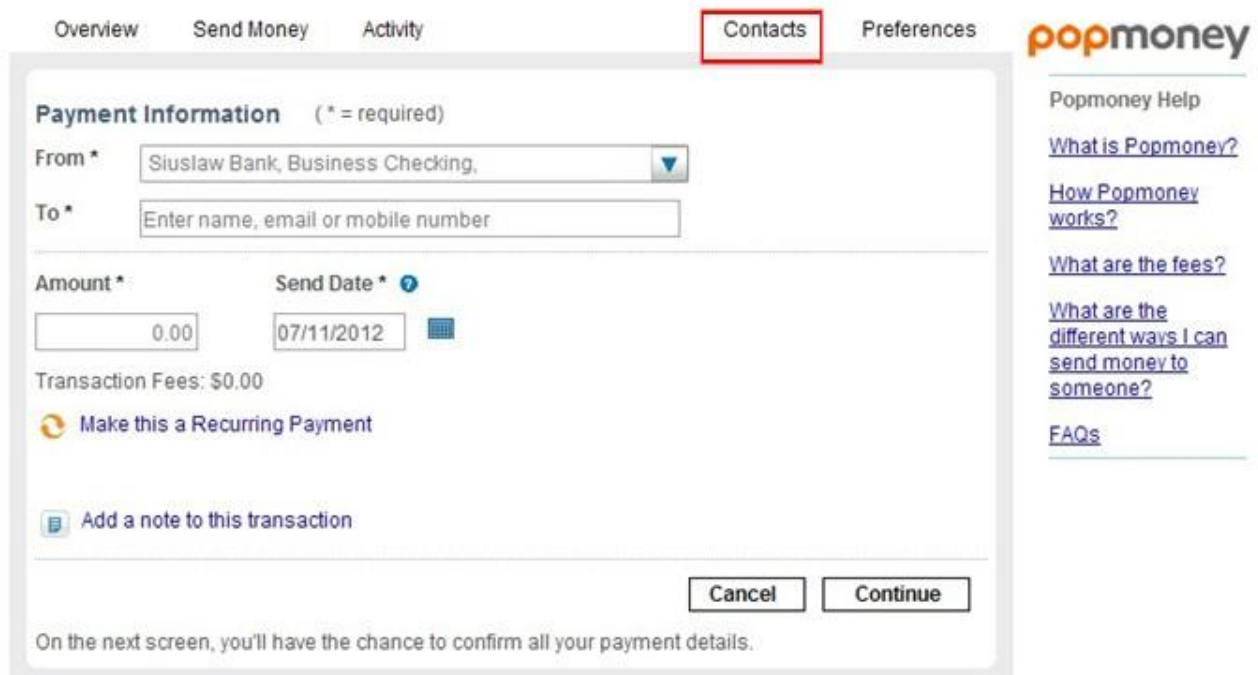
How to Access Popmoney

To access, simply go to Bill Pay Payment Center, in the menu bar, find the option for Popmoney and click on it. This will take you to the Popmoney Payment Information screen.



Setup a Contact

Before you can pay someone using Popmoney, they must first be setup as a contact. To begin, click on the “Contacts” button



Next, the contacts screen will appear, click on “Add a Contact.”

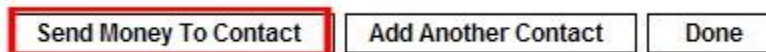


The “Add a contact screen will appear. Start by entering the payees first and last name. Go down to the Payment Method section and select Email or Mobile Phone (If you have only the payees email address or mobile phone number), or Direct Deposit (If you have the payees account information).

The example below shows how to setup a payee using the Direct Deposit option. Now select the type of account being used by the payee, enter the bank routing number, and then the account number. You will need to type the account in a second time to confirm. When done click SAVE.

The screenshot shows the 'Add a Contact' form. At the top, it says 'Add a Contact (* = required)'. There are three input fields: 'First Name *', 'Last Name *', and 'Nickname'. Below these is the 'Payment Method' section with two radio buttons: 'Email or Mobile Phone (No bank account information required)' and 'Direct Deposit (Bank account information required)'. The 'Direct Deposit' option is selected and highlighted with a red box. Below this, there is a dropdown menu for 'Account Type *' with the text 'Please Select' and a downward arrow, also highlighted with a red box. A blue box contains a check image with the text 'FOR' and the routing and account numbers: '⑆ 23456789⑆ 000123456789⑆ 1001'. Below this, there are three input fields: 'Routing Number', 'Account Number', and 'Check Number'. Below these are 'Routing Number *', 'Account Number *', and 'Re-Enter Account Number *' fields, all highlighted with red boxes. At the bottom right, there are 'Cancel' and 'Save' buttons, with the 'Save' button highlighted in red.

You will get a confirmation screen. Click – SEND MONEY TO CONTACT if you want to make a payment right away.



Now that you have the payee setup you can go and pay them.

Making a Payment

From the Popmoney screen select the account you want to pay from. Next, in the “To” field, find the payee you want to send a payment to. You will then enter the dollar amount you want to send, and the date you want the payment to be sent.

The screenshot shows the Popmoney payment interface. The 'From' field is set to 'Siuslaw Bank, Checking'. The 'To' field is set to 'Bob Tester'. The 'Amount' field is set to '100.00' and the 'Send Date' field is set to '10/09/2013'. There is a checkbox for 'Make this a Recurring Payment'. The 'Method' section asks 'How would you like to send the money?' and is set to 'Checking'. Below this, it says 'The money will be sent directly to this account. Send an email.' The 'Delivery Speed' section has two options: '3 Day delivery (3 business days - Fee is \$0.00)' which is selected, and 'Next Day delivery (Next business day - Fee is \$0.00)'. There is a link to 'Add a note to this transaction'. A summary table shows: Payment amount: \$100.00, Fee: \$0.00, Total debit: \$100.00. At the bottom right are 'Cancel' and 'Continue' buttons. A note at the bottom says 'On the next screen, you'll have the chance to confirm all your payment details.'

Payment amount:	\$100.00
Fee:	\$0.00
Total debit:	\$100.00

If you are using an email address or mobile phone number, the payee will be notified via email or text message with instructions on how to deposit those funds into their personal bank account. If the payment is sent using the payees account and bank routing number, the funds can be deposited directly into their account without any additional steps.

Time Frame for Payments.

From the Popmoney setup screen, the “Send Date” feature allows you to select from available dates for your payment. The date selected is the one when the payment will be sent, and when it will be withdrawn from your account. The standard delivery time is three days.

Advantages of Using the Different Methods to Send Funds

1. Sent using Payee’s email address or mobile phone number – The advantages here are that the payee does not have to provide their bank information to you to receive a payment. Also, payees may have the option to enroll in automatic deposit, which means they may be able to set it up so future payments can be deposited directly into their account.

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2. Sent Using Payee bank account – The advantage of having your payees bank account and bank routing number means funds can deposited directly into their account without them having to take any additional actions.

The Method option below (See blue box) refers to how the payee is receiving the payment – Checking refers to payee checking account info being used. Other options are email address and mobile number. Settings are dependent upon what was entered during “Add a Contact” phase earlier. If unsure what to enter here, click on the blue dot with a question mark next to “Amount*” for an explanation.

The screenshot shows a payment form with the following fields and options:

- From ***: Siuslaw Bank,Checking
- To ***: Bob Tester
- Amount ***: 100.00
- Send Date ***: 10/09/2013
- Make this a Recurring Payment**
- Method** (highlighted in blue):
 - How would you like to send the money? *
 - Checking
- Delivery Speed**:
 - 3 Day delivery (3 business days - Fee is \$0.00)
 - Next Day delivery (Next business day - Fee is \$0.00)
- Add a note to this transaction**
- Summary:**
 - Payment amount: \$100.00
 - Fee: \$0.00
 - Total debit: \$100.00
- Buttons:** Cancel, Continue

On the next screen, you'll have the chance to confirm all your payment details.

Setup a Recurring Payment

From the Popmoney screen select the option – Make This a Recurring Payment.

The screenshot shows the 'Payment Information' screen with the following fields and options:

- Overview** | **Send Money** | **Request Money** | **Activity** | **Contacts** | **Preferences**
- Payment Information** (* = required)
- From ***: Siuslaw Bank,Checking,XXXX0964
- To ***: Enter name, email or mobile number
- Amount ***: 0.00
- Send Date ***: 01/03/2014
- Make this a Recurring Payment** (highlighted in red)

Next, enter the needed info in the boxes designated with a star. In the “To” section you must first have your payee set-up in the “Contacts” page. When you reach the Frequency section decide how often you want the payment to be made, and in the Duration section how long you want the payments to be made. When all of the correct information has been entered, click Continue and follow th prompts to completion.

Overview Send Money Request Money Activity Contacts Preferences

Payment Information (* = required)

From * Siuslaw Bank,Checking ▼

To * Enter name, email or mobile number

Amount * 0.00 Send Date * ? 01/03/2014 [Calendar Icon]

Payment Recurrence [Make this a Single Payment](#)

Frequency * Duration *

Select Frequency Select Duration

Select Frequency

Once every month

Every 15 days

Every week

Every 2 weeks

First Business Day of Every Month

Until I cancel

Until the number of payments I specify is made

Until the total amount I specify is paid

Cancel Continue

On the next screen, you'll have the chance to confirm all your payment details.

Retrieve Money using Website

If the person being sent the funds is not a Siuslaw Bank customer (or their bank does not have Popmoney), and their funds were sent to their email or their mobile phone number they can retrieve their funds by going to the Popmoney website - <https://www.popmoney.com/>

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Send, request and receive money the easy way.

Accept a payment, pay a request or sign up

GET STARTED

Learn more about Popmoney



Using the Popmoney Widget

From the Personal Online Banking Landing page, find the Bill Pay box in the upper right of the screen. Click on the Popmoney tab to make payments. **All Payees must first be setup within the Popmoney option found on the Bill Pay Payment Center screen before they can be used here.**

Bill Pay

Pay Bills Popmoney

Send Money

Payments you make here appear on the Activity page in Popmoney.

Send money to

Send method
Checking

Pay from
Checking

Fee \$0.00

Send Money

How to Find Your Popmoney Limits

From the Popmoney screen select your payee, and next to the Amount a blue circle with a question mark will appear. Click on it.

Amount *  Send Date * 
 
 Make this a Recurring Payment

Your limits will now appear on the screen.

How much can I send? Close X

View Limits for Bank Account:

Transaction Limits	EACH TRANSFER	DAILY LIMIT	REMAINING	MONTHLY LIMIT
Bank Account (3 Day delivery)	\$5,000.00	\$5,000.00	\$5,000.00	\$10,000.00
Bank Account (Next Day delivery)	\$250.00	\$250.00	\$250.00	\$2,000.00
Email Address and Mobile Phone Number (3 Day delivery)	\$5,000.00	\$5,000.00	\$5,000.00	\$10,000.00
Email Address and Mobile Phone Number (Next Day delivery)	\$250.00	\$250.00	\$250.00	\$2,000.00
Payment against Invoice or Request (3 Day delivery)	\$5,000.00	\$5,000.00	\$5,000.00	\$10,000.00

* Other limits may apply. Remaining amount is calculated based on previous payments.

Number of transaction daily limits: 15
Number of transaction monthly limits: 30
Minimum transaction amount:\$5

Your remaining personal limits are:
Outstanding =\$5,000.00
Monthly =\$20,000.00

What do these limits mean?

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Help Features

After clicking on the Popmoney option, there are two help features to be aware of. First, on the right of the page is the Popmoney help option. Click on any of the blue underlined entries for more information on that subject.

Second, you will see blue circles with a question mark occasionally pop-up. Click on these to learn more information about the subject it is attached to.

Overview Send Money Activity Contacts Preferences

popmoney

Popmoney Help

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[What are the fees?](#)

[What are the different ways I can send money to someone?](#)

[FAQs](#)

Payment Information (* = required)

From * Siuslaw Bank, Business Checking

To * Enter name, email or mobile number

Amount * 0.00

Send Date * 07/11/2012

Transaction Fees: \$0.00

Make this a Recurring Payment

Add a note to this transaction

Cancel Continue

On the next screen, you'll have the chance to confirm all your payment details.

FAQ

How does Receiving Money work?

When someone sends money to you, you will receive an email or text message.

If your financial institution offers Popmoney, you can log in to your account and direct the funds there. If your financial institution does not offer Popmoney, you can provide your account information at Popmoney.com, and your money will be sent to that account.

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

Money sent directly to an account will be automatically deposited. No action is required by the recipient.

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

You can send money to someone using their email address, mobile number or account information:

Email address: your contact will receive an email with instructions on how to direct the payment into his or her 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 account. You may want to tell your contact that standard message and data rates may apply.

Account information (routing and account number): the money will be deposited directly into your contact's account. You will also have the option to send an email to your contact.

When will the recipient receive the funds?

This depends on the delivery option selected by the sender. If the sender has selected 3-Day or Standard delivery then the recipient will receive the funds 3 business days after accepting the payment. If the sender has selected Next Day or Express delivery then the recipient will receive the funds 1 business days after accepting the payment.

If the sender does not have an option to select a delivery speed, funds will normally be available to the recipient on the next business day if you are sending money to someone who has used Popmoney and has selected the Automatic Deposit option. Funds will also be available on the next business day if you have provided your contact's account information.

In some cases, like when you have exceeded payment limits, the funds will be available in three business days

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. You can click the help icon next to the Amounts field to view your available limits.

Can I cancel a payment?

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

Can I send money internationally?

No, currently you can only use Popmoney to send money within the United States. If you send a payment to your contact's email or mobile, your contact will be required to provide a US bank account to receive the funds. Otherwise, the payment cannot be processed and the funds will be returned to your account.

Can I create a payment with a future date?

Yes, Popmoney allows you to schedule one time or recurring future payments. See sections "Scheduled Payments" below.

When will funds be deducted from my account?

If you make a payment before 7:00 p.m. Pacific time on a business day, the funds will be debited from your account on the same day.

If you make a payment after 7:00 p.m. Pacific time or on a non-business day, the funds will be debited from your account on the next business day.

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.

The following are just a few of the convenient ways that you can use Popmoney:

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

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