

# Pay a Person (FAQs)

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Q: Do I need to apply for a new card or PIN or enroll in Pay a Person to send money?

A: You only need an existing debit card tied to an account at our FI and the associated debit card PIN. Assuming you already use our online banking system, there are no downloads. Just log in to online banking and navigate to the Transactions > Pay a Person page.

Q: Do I need to register for the Pay a Person service?

A: Yes. Upon the initial visit to Pay a Person, you will accept the terms and conditions and be asked to enter your debit card number along with the expiration date. You will not need to enter this information again unless the original card expires or otherwise becomes ineligible and needs to be deleted.

Q: Is there a cost to use Pay a Person?

A: No

Q: Is this service available outside of the United States?

A: Currently, the service is only available to eligible transaction accounts within the United States.

Q: Are funds removed from my account immediately?

A: Sending funds is similar to an ATM withdrawal—funds are immediately debited from your account. The timing of when funds are received depends on the recipient. If the recipient uses a debit card in a participating network (Star, NYCE, Pulse, Shazam, CU24, or Accel), the funds will be available immediately. Otherwise, the transaction is processed via the Automated Clearing House (ACH) Network and funds will be available in 1 to 3 business days, depending on the receiving FI's process.

Q: Can I send funds as an ACH transaction with Pay a Person?

A: No, you can only send funds by selecting a registered DDA account (that is, an account that is already linked to a debit card) on the Transactions > Pay a Person page.

Q: If I have an account at another FI that does not use Pay a Person, can I send money from that account?

A: While any eligible account can receive funds, only accounts authorized through our FI can be used to send funds.

Q: How do I know Pay a Person is secure?

A: Pay a Person is built into online banking, which includes many security features designed to protect your financial information. Pay a Person also utilizes a scrambling PIN pad that requires PIN entry by mouse or touch screen; a PIN cannot be entered by typing numbers. This feature helps keep the transaction secure if your device is infected with viruses or malware that track keystrokes. In addition, the PIN is encrypted so it never travels across payment channels as a numeric PIN. The PIN pad is branded with your FI's logo and only appears after you review the transaction in online banking and click Continue. It opens in front of the Pay a Person page; there is no redirection to another site or "pop-up." You will still be able to see your cardholder information behind the PIN pad. The last four digits of the card number appear on the PIN pad; the first 12 digits are masked. Our Debit network logo appears on the bottom right of the PIN pad—it matches the network logo on the

back of your card. The PaySecure logo appears on the top right of the PIN pad.

Q: What is "Payzur"? That name appeared in the link sent to one of my recipients.

A: Acculynk Payzur is the name of the service used to process person-to-person payments.

Q: Why do you need my email address?

A: Messages regarding your transaction(s) will be communicated via email.

Q: Will my personal information be shared with the recipient?

A: Only your name will be shared with the recipient. For more details, review the Terms and Conditions.

Q: What if my recipient does not receive the payment?

A: If the recipient does not claim the funds within 10 days, the funds are returned to your account.

Q: What if I enter the wrong PIN?

A: You have two chances to enter the PIN correctly before access to the PIN pad is disabled in online banking. The PIN pad will reset after 24 hours.

Note: If Pay a Person is disabled in online banking, you can still use the debit card for point-of-sale (POS) transactions. However, if an incorrect PIN is entered during a POS transaction while Pay a Person is disabled, the entire debit card account may be disabled, depending on FI policies. Call the number on the back of your debit card for assistance.

Q: What if I send funds to the wrong number or email address?

A: Most payments are instant, so as soon as a payment is made, the funds are available to the recipient. If the recipient has not yet received the transaction, FI staff can cancel the transaction. Otherwise, the recipient must send the funds back to you.

Q: Why did I receive an "exceeds limits" error?

A: You may have exceeded a limit set for Pay a Person payments. Limits are set for individual transactions and can be viewed on your online banking disclaimer.

Pay a Person per transaction limits: \$500.00 per day

Monthly limit: \$1,000.00

Q: How do I register for the service?

A: When you access Pay a Person for the first time you will accept the service terms and conditions. The System will use the information on file within internet banking to create your user profile. You will then be asked to enter your debit card number along with the expiration date.