

popmoney

User Guide

LEGEND BANK
IT'S OUR PRIVILEGE.



Legend Bank's Popmoney service through Online Bill Pay allows customers to send money to payees using the mobile number, email, or bank account number of the person you want to send it to.

You can use Popmoney to:

- Pay rent to a landlord
- Pay a baby sitter
- Repay your portion of a dinner bill
- Or, simply send money as a gift

Popmoney offers many of the convenient features of typical bill pay, but also allows you to:

- Send money to anyone, at any time using existing online and mobile banking applications, eliminating the need for cash, checks and in-person meetings
- Make payments using an email address, cell phone number or bank account information
- Leverage flexible payment options, including immediate payments and recurring payments for ongoing expenses
- Receive payments electronically through a simple, convenient and secure process, eliminating the need to deposit paper checks
- Switch to a faster and more environmentally-friendly payment method versus mailing a paper check
- Track payment history easily online

How Do I Get Started?

Start by logging into Online Banking and click on the Payments tab.
(If you have not done so already you will need to sign up for Bill Pay.)

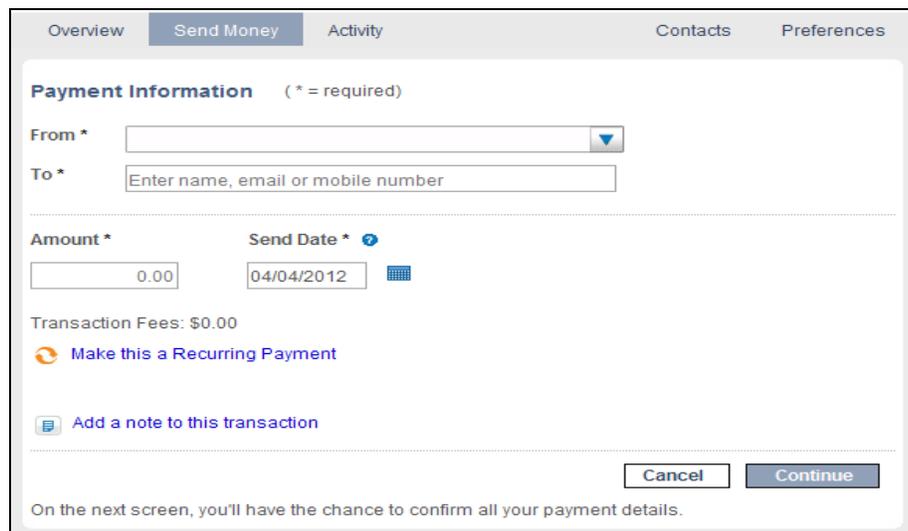
Once you have accessed Bill Pay under the Payments Tab, Click on the Popmoney link. Popmoney screens will guide you through the process of sending money.

If you need further assistance, refer to the pages in this document

Send Money

The sender is presented with the **Send Money** page. This is the landing or homepage for the Popmoney service. From here the sender can:

- Schedule payments to any of his or her personal payees/contacts
- Add new contacts
- Access other Popmoney services using the additional links:
 1. Overview – Accept payments, gift cards, payment requests, or view alerts.
 2. Activity – Historical and scheduled payments
 3. Contacts – List of all his or her personal payees
 4. Preferences – Sender's email, phone, and Enabling Automatic-Deposit



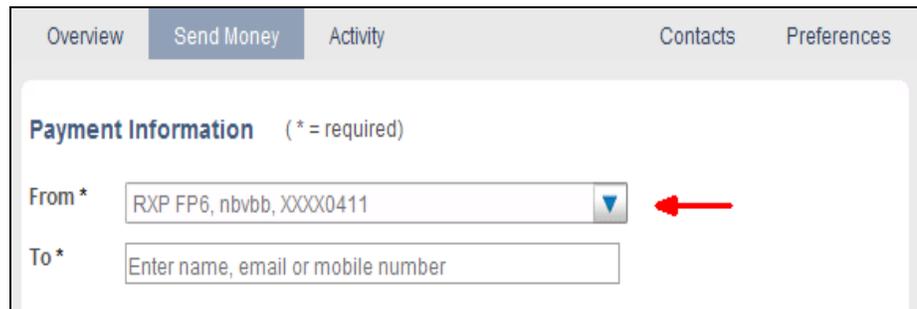
The screenshot displays the 'Send Money' page with a navigation bar at the top containing 'Overview', 'Send Money' (selected), 'Activity', 'Contacts', and 'Preferences'. The main content area is titled 'Payment Information (* = required)'. It includes a 'From *' dropdown menu, a 'To *' text input field with the placeholder 'Enter name, email or mobile number', an 'Amount *' input field with '0.00', and a 'Send Date *' input field with '04/04/2012' and a calendar icon. Below these fields, it shows 'Transaction Fees: \$0.00', a 'Make this a Recurring Payment' link with a circular arrow icon, and an 'Add a note to this transaction' link with a notepad icon. At the bottom right, there are 'Cancel' and 'Continue' buttons. A footer note states: 'On the next screen, you'll have the chance to confirm all your payment details.'

Scheduling a Payment

From the **Send Money** page, the sender can fill in the necessary details required to send money to one of his or her contacts. He or she begins with the **Payment Information** section.

Payment Information

To send money to a personal payee, the sender first chooses which bank account he or she would like the payment to be debited from, using the drop down list in the **From** field of the **Payment Information** section.



Overview Send Money Activity Contacts Preferences

Payment Information (* = required)

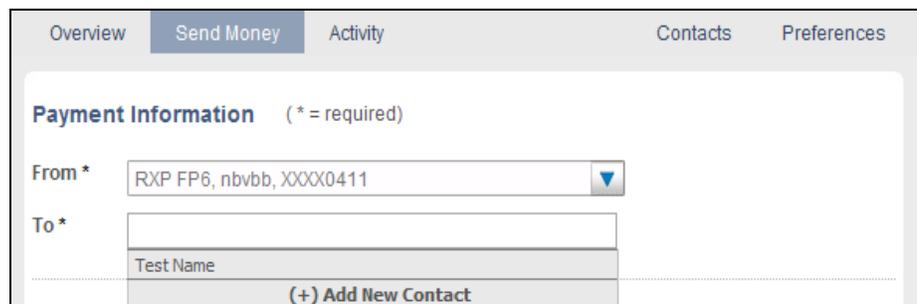
From * RXP FP6, nbvbb, XXXX0411

To * Enter name, email or mobile number

Contact

Next, the sender selects a previously entered contact, or chooses to **(+) Add New Contact** from the **To** drop down list.

If he or she is using a previously entered contact, the sender clicks on that person's name and proceeds.



Overview Send Money Activity Contacts Preferences

Payment Information (* = required)

From * RXP FP6, nbvbb, XXXX0411

To * Test Name

(+) Add New Contact

Add a New Contact

To send to a new contact, the sender clicks the **(+) Add New Contact** option, and then enters the following information:

- Contact name – First Name, Last Name, and Nickname
- Payment Method – Email or Mobile Phone number (entered twice to confirm)

The sender then clicks the **Save** button to add his or her contact, and returns to the **Send Money** page.

Add a New Contact (* = required) Close X

Please complete the following information to start sending money to this contact.

First Name *	Last Name *	Nickname
<input type="text"/>	<input type="text"/>	<input type="text"/>

Payment Method

Email or Mobile Phone (No bank account information required)

The recipient gets notified that money is waiting for them, along with instructions that they can complete the deposit at popmoney.com or their bank's website.

Email or Mobile Phone *	Re-enter Email or Mobile Phone *
<input type="text"/>	<input type="text"/>

Direct Deposit (Bank account information required)

Direct Deposit

If the sender prefers, he or she can send the payment so that it is deposited directly into the contact's bank account by using the **Direct Deposit** option. After entering the contact's name, he or she enters the following additional information:

- Account Type – Checking, Savings, MMA Checking, MMA Savings
- Routing Number
- Account Number (entered twice to confirm)

The sender then clicks the **Save** button to add his or her contact, and returns to the **Send Money** page.

Add a New Contact (* = required) Close X

Please complete the following information to start sending money to this contact.

First Name * Last Name * Nickname

Payment Method

Email or Mobile Phone (No bank account information required)

Direct Deposit (Bank account information required)

The money will be directly deposited into your contact's bank account.

Account Type *

FOR

⑆ 2 3 4 5 6 7 8 9 ⑆ 000 2 3 4 5 6 7 8 9 * 100 1

Routing Number	Account Number	Check Number
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Routing Number *

(See the check image above on how to locate your Routing Number and Account Number)

Account Number * Re-Enter Account Number *

Scheduling a One Time Payment

To schedule a one-time single payment, the sender enters both the dollar **Amount** and the **Send Date**. He or she can click the **Calendar** icon to select the date.

Amount * 	Send Date * 
<input type="text" value="0.00"/>	<input type="text" value="03/09/2012"/> 
 Make this a Recurring Payment	

The **Send Date** is the day the payment goes out and money is withdrawn from account. If this is a recurring payment:

- With a weekly frequency, the next payment will go out on the same day of the week.
- With a monthly frequency, the next payment will go out on the same calendar date.

March 2012 						
S	M	T	W	T	F	S
				4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			

The minimum amount for a payment is \$5.00. The maximum a sender can send is determined by his or her payment limits. The sender's limits can be viewed by clicking the  icon located by the **Amount*** field. The sender can then view the following information:

- Daily and Monthly number of transactions allowed
- Minimum and Maximum amount for a single payment
- Maximum daily and monthly amount (amount allowed to be sent in a rolling 30 day period)
- Remaining amount for today
- Remaining amount for the month

Sample

How much can I send?

View Limits for Bank Account:

By default your payment is sent using the Next Day Service. The limits for Next Day Service are as follow:

PAYMENT SENT TO (SERVICE TYPES)	EACH TRANSFER	DAILY LIMIT	AMOUNT REMAINING TODAY	MONTHLY LIMIT	AMOUNT REMAINING THIS MONTH
Email/Phone	\$100.00	\$100.00	\$100.00	\$200.00	\$185.00

If you exceed the Next Day Service limits, then your payments will be sent using "Standard Delivery" or "3-Day Service". The limits for the 3-Day Service are as follows:

PAYMENT SENT TO (SERVICE TYPES)	EACH TRANSFER	DAILY LIMIT	AMOUNT REMAINING TODAY	MONTHLY LIMIT	AMOUNT REMAINING THIS MONTH
Email/Phone	\$100.00	\$500.00	\$500.00	\$1,000.00	\$1,000.00
Paying a Request	\$100.00	\$500.00	\$500.00	\$1,000.00	\$1,000.00

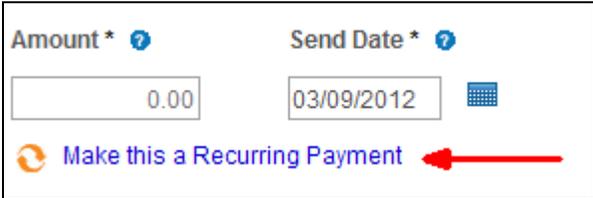
Number of transaction daily limits: 15
 Number of transaction monthly limits: 30
 Minimum transaction amount:\$5

Your remaining personal limits are:
 Outstanding =\$985.00
 Monthly =\$1,185.00

Scheduling a Recurring Payment

With Popmoney, senders can set up recurring payments to their contacts. For example, he or she may wish to send money for meals each month to a child who is away at college.

By clicking the **Make this a Recurring Payment** link, the sender can set up the recurring payment.

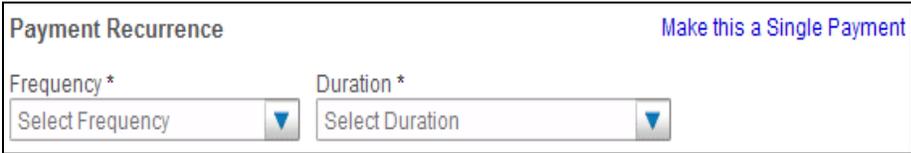


A screenshot of a payment form. It features two input fields: 'Amount *' with a value of '0.00' and 'Send Date *' with a value of '03/09/2012'. Below these fields is a blue link that says 'Make this a Recurring Payment' with a red arrow pointing to it from the right.

The **Payment Recurrence** screen appears when the sender selects the following options using the drop down lists:

- 1. **Frequency** - Once every month, Every 15 days, Every week, Every 2 weeks, First Business Day of Every Month, Last Business Day of Every Month
- 2. **Duration** - Until I cancel, Until the total amount I specify is paid, Until the number of payments I specify is made
 - a. Selecting the last two options updates the site by prompting the sender for an amount, count, or date.

To return to the previous screen and schedule just a single payment, the sender clicks the **Make this a Single Payment** link.



A screenshot of the 'Payment Recurrence' screen. It has a title 'Payment Recurrence' and a blue link 'Make this a Single Payment' in the top right. Below the title are two dropdown menus: 'Frequency *' with 'Select Frequency' and 'Duration *' with 'Select Duration'.

Send Method

The **Send Method** section of sending a payment allows the sender to choose which of his contacts' delivery choices (i.e. email, mobile phone, or direct deposit) he or she will send the payment to.

The sender chooses the method from the **How would you like to send the money?** drop down list, and can then personalize the message that goes along with the payment.

Email

When the sender chooses to send a payment to his or her contact via email, he or she can personalize the email message by entering the following:

- Email Subject Line – 45 character maximum
- Personal Message - 200 character maximum

The sender can customize the email message by choosing a designed template. There is no additional fee to use the designer templates.

To select the template, he or she clicks the blue arrow next to the **Personal Message** box, titled **Click Here to Make It Special!**

There is no additional charge to use the customized templates.

Send Method ⓘ

How would you like to send the money? *

vicki@simms.com ▼

Instructions on how to deposit money will be included in the email to recipient.

Email Subject Line * [See a sample email](#)

I sent you money (45 characters maximum)

Personal Message *

(200 characters maximum)

CLICK HERE TO MAKE IT SPECIAL! Customize the email with a unique design

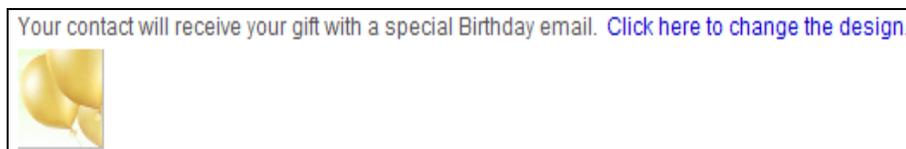
The sender is then able to choose from a wide variety of templates that include designs for:

- Any Occasion
- Birthdays
- Congratulations

The sender locates the design by scrolling through the list of samples and then clicking on the design he or she would like. A preview of the full email template appears on the right side of the screen. To complete his or her selection, the sender clicks the **Choose this design** button.



The sender is returned to the **Send Money** page and in the **Send Method** section below, his or her email message and an icon of the chosen design appears, along with a link to change the design, if needed.



If the sender is sending an email payment over \$100.00, he or she is prompted to include a mobile phone number for the receiver to validate upon receipt. The **Please enter your contact's mobile number** section appears below the **Personal Message** box.

Please enter your contact's mobile number. ?

Mobile Number *	Re-Enter Mobile Number *
<input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>

Mobile Phone

When the sender is sending a payment to a contact's/receiver's mobile phone number, he or she can still add a personal message. The sender can add:

- Subject Line – 20 character maximum
 - This is pre-filled with the First Initial. Last Name of the sender (i.e., J. SMITH), but may be modified during the payment process
- Message – 20 character maximum

Send Method ?

How would you like to send the money? *

630-555-6573 ▼

A text message will be sent on your behalf with instructions on how to deposit the money. [See a sample text message](#)

* sent you \$25.00 & says

* (20 characters maximum)

Direct Deposit

When the sender chooses the direct deposit as the **Send Method**, he or she can choose to also send the contact an email by clicking on the **Send an email** link. The same options as when sending to an email address can be used, including the customized template.

Send Method ?

How would you like to send the money? *

Checking 1111111111 ▼

The money will be transferred into this account. [Send an email.](#)

My Notes

Once the sender has chosen the **Send Method** and created his or her personal message, he or she can add a note by clicking the **Add a note to this transaction** link.

The sender can add a **Category**, such as:

- Bills
- Gifts
- IOU Repayment
- Rent
- Travel
- Add New Category – when choosing this option a separate text box will appear and the sender can add his or her own category name (up to 20 characters)

The sender can enter a **Description** (up to 50 characters) regarding the payment.

My Notes (Not Seen by the Recipient) [Remove My Notes](#)

Enter notes to help you keep track of your payments.

Category * Description (50 characters)



Note. The transaction note is not seen by the recipient, similar to the note in bill pay when added to a payment. The sender can view the Category and Description entered when viewing the payment on the **Activity** page.

The sender is now ready to complete scheduling the payment by clicking the **Continue** button.

<input type="button" value="Cancel"/> <input type="button" value="Continue"/>
On the next screen, you'll have the chance to confirm all your payment details.

Verify Payment

The Verify Payment page appears. Here the sender can review the details of the payment.

The sender has the option to **Cancel** or **Edit** the payment by clicking the appropriate button.

To complete the scheduling of the payment, the sender clicks the **Send Payment** button.

Verify Payment

Detailed Payment Information	Delivery Details:
From: Wachovia Bank, nbvbb, 06100010411	3 days after deposits
To: Vicki Simms (vicki@simms.com)	
Amount: \$25.00	My Notes
Send Date: 03/10/2012	Category: Gifts
Fee: \$1.00	Description: 2012 Birthday present
Frequency: One-Time Payment	

Send Method
Send To: vicki@simms.com
Email Subject Line: Happy Birthday
Personal Message: Hope you have a great Birthday!

Preview My Message

Amount: \$25.00	<input type="button" value="Cancel"/>	<input type="button" value="Edit"/>	<input type="button" value="Send Payment"/>
Fees: \$1.00			
Total Amount: \$26.00			

Payment Confirmation

The Payment Confirmation page appears. The sender can view a message indicating that the payment was submitted successfully. The message also reminds the sender to ensure that sufficient funds are in his or her account by the send date.

The recap provides a summary of the Amount of the payment, Fee, and Total Amount for the sender's entire transaction.

He or she can also review details regarding the instructions the recipient will receive advising how to deposit the payment and the estimated number of business days for delivery of the payment.

The sender can print a copy of the payment confirmation by clicking the **Print** icon on the upper right.

The sender has the option to send another payment by clicking the **Send Another Payment** button.

The sender can move to the **Activity** page and view his or her scheduled payments by clicking the **Scheduled Payments** button.

Payment Confirmation

 Your payment has been submitted. Please ensure you have sufficient available funds to cover this transaction by the Send Date.  [Print](#)

You sent \$25.00 to Vicki Simms.
The money will be sent on 03/15/2012.

Amount:	\$25.00
Fees:	\$1.00
Total Amount:	\$26.00

What happens next?
Your contact will receive a message with instructions on how to deposit the money. This includes verifying his/her identity, and selecting the bank account where he/she wants the money to go. For standard delivery, the money will be available in his/her account 3 business days after you send it.

[Send Another Payment](#) [Scheduled Payments](#)

Overview

The **Overview** screen provides receivers with the details of any incoming and outgoing Popmoney payments, including alerts and recent transactions with Send Money.

The To Do List on the Overview screen allows the receiver to respond to any transactions that he or she has received from another Popmoney user, such as:

- Incoming Payments - depositing payments
- Entering a shipping address for a received gift card
- Pay a request

The **Recent Transactions** and **Scheduled Payments** sections default as a collapsed section. To view the payments in either, click the **Show** link to expand the section.

If the receiver does not see a payment he or she knows was sent, he or she can click the **Don't see a payment you are expecting ?** link for assistance.

The screenshot displays the Popmoney Overview interface. At the top, there are navigation tabs: Overview (with a red notification badge '5'), Send Money, Request Money, Activity, Contacts, and Preferences. Below the tabs is a 'To Do List' section with a link 'Don't see a payment you are expecting?'. Underneath, there are three main categories:

- Incoming Payments** (with a red notification badge '2'):
 - ▶ Deposit \$16.54 from Nonrxp User01 (in 9 days). [Deposit] [Details »]
 - ▶ Accept \$25.00 Gift Card from Sheila Aimee (in 10 days). [Accept] [Details »]
- Received Requests** (with a red notification badge '3'):
 - ▶ Pay \$25.00 to NonRXP User01 [Pay] [Details »]
 - ▶ Pay \$16.00 to NonRXP User01 due by 04/12/2012 (in 29 days). [Pay] [Details »]
 - ▶ Pay \$49.85 to NonRXP User01 [Pay] [Details »]
- Upcoming and Recent Transactions**:
 - Recent Transactions [Show]
 - Scheduled Payments [Show]

Alerts

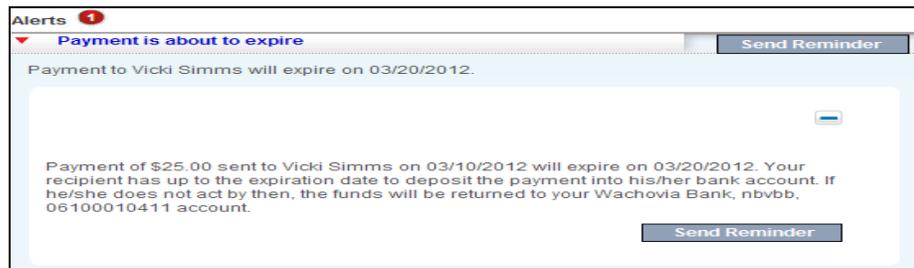
The sender/receiver can view Alerts by clicking on the Overview link. The sender/receiver receives alerts for the following issues:

- **Payment Received:**
 - Incoming payments – advising the receiver to deposit the payment within 10 days
 - If an email payment exceeds a certain dollar amount, he or she is asked to verify ownership of a second token, such as a mobile phone number that is provided by the sender when sending the payment. A one-time password is sent to the token. The receiver must enter that password to deposit the money.



Note. A second token validation is not needed at all times. For example, if the recipient happens to have that token (mobile phone number) already verified in his or her profile.

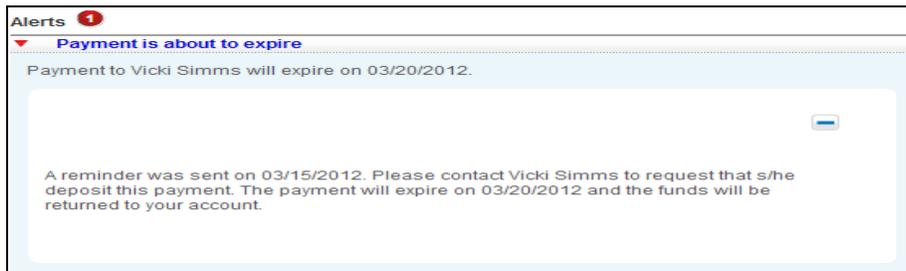
- **Payment is about to expire** - The subscribing sender sees a daily alert starting on day 5 if the receiver has not deposited the payment. The sender can choose to email or SMS a reminder to the recipient from within the alert. The payment expires on the 10th day. In addition, the receiver will get a system-generated email reminder of the payment on the 3rd day and on the 7th day. The sender receives an email notification of payment expiration on the 10th day.
 1. The sender receives the Alert message, letting him or her know the receiver has not collected the payment.
 2. He or she clicks the **Send Reminder** button.



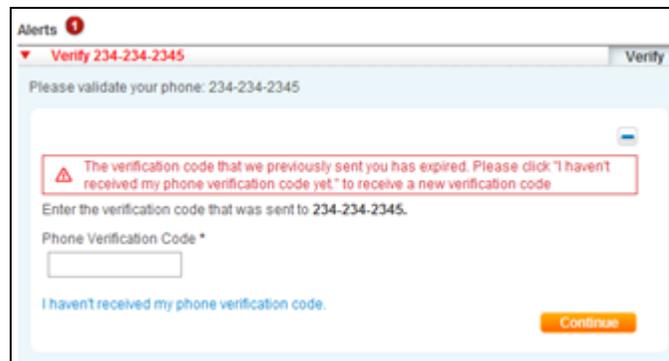
3. Popmoney displays a message advising the sender that he or she successfully sent the reminder to the receiver.
4. He or she clicks the **Close** button.



From the **Overview** screen in the **Alerts** section, the sender can click to expand the reminder message that was sent, and view the message.



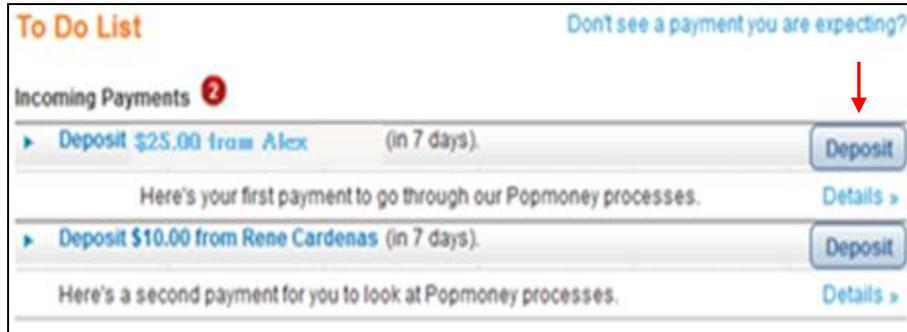
- **Email or mobile phone validation** – the sender has added a new email address or mobile phone number, and has not validated it.



Receiving a Payment

The recipient sees the received payments on the **Overview** screen **To Do List** under the **Incoming Payments** section. Once the recipient locates the payment they want to deposit, he or she will:

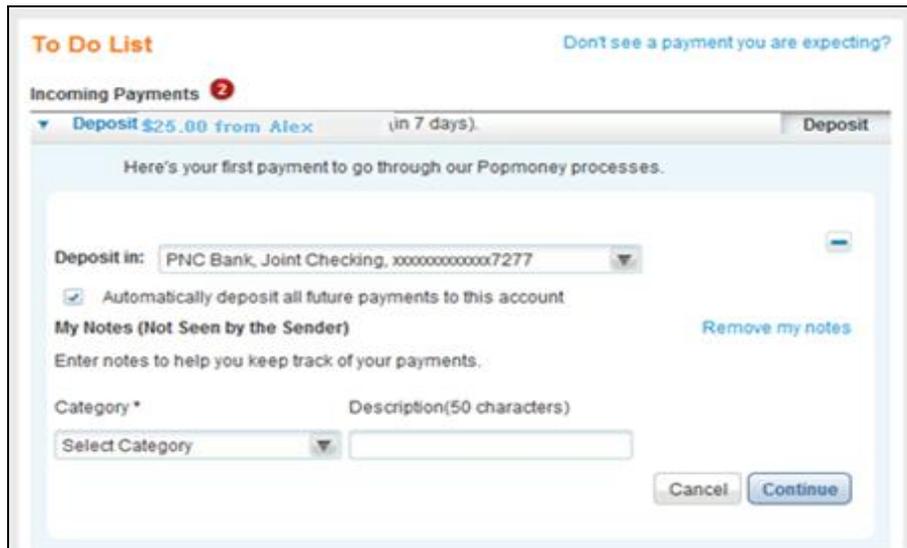
1. Click the **Deposit** button to begin the process.



2. The recipient selects the bank account he or she wants the money deposited to by clicking the drop down in the **Deposit in** section.
3. The recipient can enter a **Category** and **Description** related to the payment in the **My Notes** section.

The **Automatically deposit all future payments to this account** box is checked by default. If the recipient does not want to enable this **feature**, he or she removes the check-mark.

If the recipient wants to enable it, he or she leaves it checked, and then clicks the **Continue** button.



An **Enable Automatic Deposit** message box appears, allowing the recipient to review and confirm the bank account he or she selected.

The recipient clicks the **Deposit** button to complete the process of depositing the payment and enabling the automatic deposit. He or she will then be returned to the **Overview** page.



Note. Average delivery of a payment can be as little as 1 business day once the payment is accepted by the receiver or automatically deposited to the receiver's account.



If the payment being sent is to pay an invoice or a request for money the payment will process as a 3 business day payment

Payment times can vary or may be slightly longer due to any holds on either the sender (i.e. failed verification when attempting to schedule the payment) or the receiver's side.
