

Credit Union Member Frequently Asked Questions

How does **POCKET²POCKET** work?

- Click on the link and the send screen will open up
- Complete a few required fields including your name and debit card number
- You can then send funds to family and friends throughout the U.S. to any valid email or smartphone
- If you are a first-time user you will have the option to register but it is not required

Will **POCKET²POCKET** work on my smart phone to send money?

- Yes, on both Android and I-phones devices
- Clicking on the link will open **POCKET²POCKET** on your phone
- Remember to save the link as a favorite on your phone
- Complete a few required fields and the money is sent

Is the transaction safe?

- Yes, each time you send funds it is a secure PIN transaction

When will the money come out of my account?

- Immediately, the funds are always debited from the account attached to your debit card in near real time

What happens if I send the money to the wrong friend?

- If you have registered, select *transaction history* from the menu
 - There will be a highlighted *cancel* option
 - Select cancel, then cancel again on the screen that appears to confirm
 - The funds will be placed back in your account
- If you are not registered call your credit union to cancel the transaction if the receiver has not accepted the funds
- If the funds have been accepted by the recipient follow your credit unions dispute procedures

What happens if my friend does not accept the money?

- After ten days the funds are automatically placed back in your account and the transaction is cancelled

How much does it cost to send money?

- Please check your credit union's fee schedule

Are there any restrictions?

- You can send what is available in your account up to the \$310 daily cash withdrawal limit on your debit card
- No more than three transactions per half hour.
- When accepting funds certain banks or financial institutions may refuse real time debit card credits, you will automatically be offered an ACH option for delivery which cannot be refused
- **POCKET²POCKET** is for U.S. use only

If I have a question who do I contact?

- Contact your credit union