

# FAQs



## WHAT IS PAY SOMEONE?

A) With Pay Someone you can send money to friends or family even if they do not have a Shore United Bank account. All you need is an email address or mobile phone number of the person you want to pay.

## DO I NEED TO DOWNLOAD AN APP TO USE THIS SERVICE?

A) Users will need to be enrolled in our online or mobile banking service before you are able to send money to a payee.

## CAN I SET UP MORE THAN ONE ACCOUNT TO PAY SOMEONE?

A) Yes. The first time you use the service, you will need to set up a payment method using your Shore United Bank debit card. If you have more than one Shore United Bank debit card, you can set them all up in Pay Someone.

## IS THERE A DOLLAR LIMIT TO THE AMOUNT OF MONEY I CAN SEND WITH PAY SOMEONE?

A) Yes, there is a \$500 daily limit each day. There are no transaction or monthly limits.

## IS THERE A FEE TO USE THIS SERVICE?

A) There is no service fee to use Pay Someone.

## DOES THE PERSON I AM SENDING MONEY TO HAVE TO BE ENROLLED IN SHORE UNITED BANK'S ONLINE BANKING AND/OR HAVE ACCESS TO PAY SOMEONE?

A) No, they do not have to bank with Shore United Bank to receive funds through Pay Someone. You will enter their mobile phone number or email address and they can claim the payment no matter where they choose to bank. However, the sender will need to bank with Shore United Bank in order to send funds through Pay Someone, as it is a service offered by Shore United Bank to our customers.

## HOW DO I INITIATE A PAYMENT?

A) First, login to your Shore United Bank online or mobile banking service. Mobile users will need to select the more option, Pay Someone and follow the instructions. Online users will need to select the accounts option, Pay Someone and follow the instructions. You will need the person's email or mobile number you are sending payment to along with the dollar amount of the payment. If you enter both the email and mobile number under your Contacts, the system will default to the email. If you want to send to the mobile number you will need to delete the email address from your Contacts.

## WILL THE RECEIVER BE NOTIFIED WHEN I SEND A PAYMENT?

A) Yes, the person you are paying will receive a text message or email to notify them of the payment. The receiver will need to click on a link, enter their debit card or bank account number with each payment. Pay Someone will not store the receiver's account information therefore the receiver will need to enter their account or debit card each time a payment is received from a Shore United Bank customer.

## HOW DO I CANCEL A PAYMENT?

A) As the sender, you will have the option to cancel a payment if the receiver has not claimed the payment. To cancel a payment, click on the menu, go to the transaction history on the Send Money page, select cancel (if not received) and cancel payment. You will then receive a confirmation that the payment has been canceled.

## WHAT HAPPENS IF THE PAYMENT IS NOT CLAIMED?

A) If the payment has not been claimed in 10 days, payment will be returned to the sender's account. Both the sender and receiver will receive a notification that the payment has been returned.

## WHAT HAPPENS IF THE TRANSACTION IS NOT RECEIVED?

A) If the transaction is not received the sender should notify us at (888) 820-6840 or visit a Shore United Bank office to research the transaction.

## WHAT HAPPENS IF THE TEXT MESSAGE OR EMAIL WITH THE LINK WAS NOT RECEIVED?

A) The sender can notify us at (888) 820-6840 and a Shore United Bank representative can resend the message.

## CAN YOU SEND MONEY VIA PAY SOMEONE TO A RECIPIENT OUTSIDE OF THE UNITED STATES?

A) Yes, if the recipient has a U.S. bank account, they will be able to receive funds via Pay Someone.

## HOW IS THIS SERVICE DIFFERENT FROM POPMONEY CURRENTLY OFFERED IN ONLINE BANKING?

A) Popmoney is only available to online banking users who are enrolled in bill payment and it is not available through mobile banking. Popmoney will remain available for customers who currently use the service.