

# Frequently Asked Questions

## **Are there any costs to send money using P2P?**

All P2P transactions will cost members 50 cents per transaction.

## **Are there any transaction limits or restrictions?**

- A single transaction cannot exceed \$500.00
- Members can only send what is available in their account up to NWCCU's daily POS limit
- No more than three transactions per half hour.
- In some instances certain **financial institutions may refuse real time debit card payments**. An error message will be displayed asking you to enter a different debit card number. The recipient can select "receive with your checking account" link, enter routing number and account number.
- P2P transactions are for use in the U.S.A only.

## **How can P2P payments be sent/accepted?**

P2P payments may be sent to recipients via mobile phone number or valid email address.

## **Will P2P work on my smartphone to send money?**

Yes, P2P will work on both iPhone and Android smartphones through (2) different channels.

- A menu option linked to NWCCU's P2P portal will always be found in the menu of NWCCU's mobile app.
- NWCCU's P2P portal is also accessible by going to the portal site directly. NWCCU's P2P site URL: <https://nwccu.pocket2pocket.net>

## **Will P2P work on my personal laptop or desktop computer?**

Yes, NWCCU's P2P portal is also accessible on both laptop and desktop computers using this custom URL: <https://nwccu.pocket2pocket.net>

## **Will I need a different username and password to access P2P?**

No. However, if the member wishes, they may register their email address for future use after completing a transaction. This process will save their personal information and will allow quicker and easier transactions going forward.

## **When will the money come out of the account?**

Immediately! The funds are always debited from the account attached to the debit card in near real time.

## **Can any member enroll in P2P payments?**

Any member with an active NWCCU debit card is eligible for P2P payments.

## **Can I send money to non-NWCCU recipients?**

Yes, as long as the recipient has a debit card. P2P transactions are for use in the U.S.A only.

## **What happens if money is sent to the wrong person?**

- If the member is a registered user, they may login to their personal P2P account and cancel the payment at any time within (10) days.
- If the member is not a registered user, they may call the credit union to cancel the transaction.
- Regardless of registration status, if the funds are accepted, follow the credit union's dispute procedures

**What happens if the recipient does not accept the money?**

After (10) days, the funds are automatically placed back into the senders account and the transaction is cancelled.

**How many incorrect PINs can the user input?**

Members are allowed 3 incorrect PIN entries before their debit card is temporarily blocked.

**What happens when the member's debit card is blocked due to invalid PIN attempts?**

The credit union will need to reset the members PIN tries. To reset/personalize your PIN call 866-985-2273.

**Can registered users add multiple debit cards?**

Yes. However, all transactions must originate with an NWCCU debit card.

**Can recipients use credit cards or ATM cards to receive funds?**

No. All transactions must be accepted through **debit card**. In some instances certain **financial institutions may refuse real time debit card payments**. An error message will be displayed asking you to enter a different debit card number. The recipient can select "receive with your checking account" link, enter routing number and account number.