



Pay Anyone Frequently Asked Questions

What do I need in order to be eligible to use Pay Anyone?

To use Pay Anyone, you must have:

- An FPCCFCU Checking Account.
- Access to Online and/or Mobile Banking.
- A valid mobile number listed within your Online Banking Account.

Does it cost me anything to use Pay Anyone?

No, it is FREE! Standard message and data rates may apply when using a mobile device.

Does the recipient have to be a member of the Credit Union?

No—that's the best part! You can send money to virtually anyone using just their email address or mobile phone number. The recipient just needs to have either a debit card or checking account from a US Credit Union or Bank.

Is there a limit to the amount of money I can send using Pay Anyone?

Yes. In the first 30 days, you'll be able to send \$500 per day, and \$2,500 per month. After that, there is a limit of \$1,500 per transaction, a daily limit of \$2,500 and a monthly limit of \$5,000.

How does a recipient collect money sent to them using Pay Anyone?

The recipient will receive a notification via email or text message (whichever was specified by the sender) with the payment information and a link to collect their funds. The recipient then enters his/her debit card or bank account information to get the money. No registration or login is required to receive the funds.

When does the money become available to the recipient?

The money will be available the recipient within 1-3 business days.

If I send money to someone, when will the money be taken from my account?

Payments sent using Pay Anyone will be debited from your account immediately. The recipient has 10 days to collect the money. If the money is not collected in 10 days, you will be notified and the funds will be credited back to your account.

What happens if the recipient of my Pay Anyone transaction does not claim the money?

If the recipient of a transfer does not claim their money within 10 days, the money will be returned to your account.

How do I cancel a payment?

To cancel a payment that has not yet been collected, contact our Call Center at: **260-484-2102**. If the payment has already been collected, the Credit Union will be unable to retrieve the funds.