



Send Money

What is Send Money?

Send Money is a free service from City & County Credit Union that lets members send money to friends using the member's debit card info and the friend's email address or phone number. With Send Money, you can send money to any friend, regardless if your friend is a CCCU member or not.

This simple payment method allows members to quickly and easily pay friends on the go, without needing to visit an ATM, write a check or use another method of payment.

Send Money is available in the City & County Credit Union app. Send Money is powered by Payzur.

Securely Transferring Money

Send Money protected by making each transaction PIN authenticated. For additional security, daily transfer limits, monthly transfer limits and frequency limits are embedded in Send Money.

Like any money transfer, make sure you know who is receiving your money. We'll make sure the transfer arrives safely, but we aren't able to refund money if you send it to the wrong person.

Quick Tips

- Since you are sending money with your CCCU debit card, you will need to know your PIN
- Make sure you enter in your friend's correct phone or email address
- Your friend must claim the money within 10 days or the payment automatically cancels
- Your friend's financial institution (e.g., credit union or bank) will determine how soon the transferred money is available to your friend
- Under Manage Contacts, you can add, edit and delete people you send money to
- Find Additional Terms and Conditions by choosing the highlighted link on the Send Money page

How to Send a Payment

1. Login to your CCCU Mobile Banking app
2. Tap Send Money in the Menu
3. Fill out the information about your recipient
 - a. If it's a new contact, type in your friend's email or phone number in both boxes
 - b. If it's an existing contact, select the contact from the dropdown list Choose an existing contact or enter new information
4. Fill out the information about your payment
 - a. Add a memo, if you want
 - b. Enter your payment amount
5. Fill out your payment info
 - a. If you're adding a new card, enter your debit card number, expiration date and year



- b. If you're using a card you already added, check the box next to the card you want to use
 - c. Tap the box next to "I accept the terms of service" to accept
 - d. Tap Send
6. Enter your PIN on the following screen
 - a. The numbers automatically shuffle between each entry. It's for security!
7. Tap submit!

Accepting a Payment

1. Receive a text or email with a link to claim your money
2. Tap or click the link and fill out the following information:
 - a. First name
 - b. Last name
 - c. A debit card number with an expiration date and year OR a savings or checking account number with the corresponding routing number
 - i. NOTE: Accepting money with a debit card allows the money to be immediately accessible. If you accept the money with a savings or checking account, your money will be available in 1 – 3 business days, depending on your financial institution's Funds Availability Policy
3. Tap or click to Accept the Terms of Service and choose Deposit Payment
4. Success!

Cancelling a Payment

1. Login to your CCCU Mobile Banking app
2. Tap on Menu
3. Tap Send Money
4. Tap the Send Money Menu
5. Tap Transaction History
6. Find the transaction you want to cancel
7. Tap cancel
8. Confirm the cancellation

Once the transaction has been claimed, you can no longer cancel the transaction. You can see the status of the transaction and see if it's been sent, received or expired. If there is a cancel button, then the transaction has already been claimed.

Transaction Limits

- \$300 per day transfer maximum
- \$1,000 maximum per 30-day cycle
- Only two transactions can be sent every 15 minutes. A third transaction will automatically fail.



Frequently Asked Questions

Is Send Money free?

Yes! Send Money is a free service for City & County Credit Union members. It's free for members to send money, and it's free for friends to accept the payment.

How fast will my friend receive my payment?

If your friend accepts the payment with a debit card, the funds will be ready immediately. If your friend accepts the money with a checking or credit card, the funds will be available in 1 to 3 days, depending on the Funds Availability Policy of your friend's financial institution.

My friend can't accept my payment. Why?

Some financial institutions (e.g. banks or credit unions) don't allow money to be accepted with a debit card. If that's the case, have your friend try accepting the money with a checking or savings account.

What other CCCU tools can I use to pay friends?

If your friend has a CCCU account, you can transfer money directly to your friend's account. If your friend doesn't have a CCCU account, you can send a check to your friend using Bill Pay.

Bill Pay is free for members with e-Statements.

Can I use Send Money on a desktop computer?

Send Money is only available in our mobile app. You can use Send Money on any device that supports our mobile app.

Who do the emails come from?

The emails come from P2P Services and a Payzur email. We partnered with Payzur and Acculynk to provide this free service to members, so that's why the emails come from them.