



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 Achieve Financial debit card.
 - Access to Online and/or Mobile Banking.
 - A valid mobile number listed within your Online Banking Account.
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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. There is a daily limit of \$1,500 and a maximum limit of \$3,000 over a 30 day period.

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?

If the recipient chooses to collect the funds via a debit card, the funds are available to them immediately! If they choose to collect using a checking or savings account, the money will be credited to their account within 1-3 business days.

I'm a member in Puerto Rico. Can I use Pay Anyone?

Yes, you can use Pay Anyone. If the recipient is a member, they can collect the payment using either their Debit card or Achieve account. If the recipient is not a member, they can only collect the payment with a checking account at a US-based financial institution. (Banco Popular is an eligible financial institution).

What PIN do I enter to verify a transaction?

Pay Anyone payments are processed as PIN-based debit card transactions, so you should use the PIN for your Debit Card tied to your Credit Union checking account.

Why does the PIN pad scramble after I select each number?

The PIN pad will scramble after you enter each digit of your PIN number for your protection and as an added layer of security.

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 will Pay Anyone payments affect my transaction limits?

Pay Anyone transactions are processed as “Debit Card Purchases” and count towards your daily purchase limit of \$1500. For example, if you send \$50 to your friend using Pay Anyone, your available purchase limit will be reduced by \$50 for that day.

What if I get a message saying that my card is not eligible to receive funds?

Some Banks and Credit Unions may restrict you from using their debit card to collect funds that are sent using Pay Anyone. If this happens, you will be prompted to enter the numbers of a different debit card, or you may also collect the money using your checking or savings account information.

Why am I receiving an error that says “Your mobile phone number is invalid”?

If you receive this error, you will need to add a mobile phone number to your contact information within Online Banking. Please log in to Online Banking, click **Settings** and then select **Contact**.

How do I cancel a payment?

To cancel a payment that has not yet been collected, contact our Call Center at **860-828-2790 Option 5**. If the payment has already been collected, the Credit Union will be unable to retrieve the funds.

Who is Acculynk / Payzur?

Acculynk is the company that we’ve partnered with to bring you Pay Anyone! Their secure technology enables payments to be sent and received in just seconds from your Credit Union

