

Pay Anyone Product Overview and FAQs

Whether you're splitting the bill or paying a friend back, Pay Anyone lets you pay anyone through text message or email even if the recipient does not have an Achieve account. Pay Anyone gives you the freedom to conveniently send money to friends, family, or any person with a deposit account at a financial institution in the United States. All you need is their email address or mobile phone number.

WHAT IS THE PAY ANYONE FEATURE?

Pay Anyone is a quick and safe way for you to send money to a friend, family member, or other acquaintance by using their email address or phone number. Your contact can choose to receive the money with their debit card or account and routing number. This makes paying someone back, splitting the dinner bill, or just gifting someone a little cash much easier, saving you time and extra fees.

HOW LONG DOES IT TAKE FOR MY CONTACT TO RECEIVE THE FUNDS?

If the recipient deposits the money using a debit card, the funds will be sent instantly. If the deposit is made to an Achieve Financial Credit Union account using a routing and member number, the funds will also be sent instantly. Deposits to other financial institutions will be received the next business day.

DOES MY CONTACT HAVE TO BE A PAY ANYONE USER?

No, they do not have to be a Pay Anyone user. All they need is a phone number or email address and a share account or deposit account with any financial institution.

HOW DO I SEND MONEY TO ANOTHER PERSON?

Log into your Achieve digital banking account and select Transfers & Pay > Pay Anyone. Set up a new contact with their mobile phone number or email address to receive a link to accept funds.

IS THERE A FEE TO USE THE PAY ANYONE FEATURE?

You will not be charged a fee to use Pay Anyone.

WHAT ARE MY PAYMENT LIMITS?

Payment limits are \$1500 per day and \$10,000 per month.

HOW LONG DOES THE RECIPIENT HAVE TO ACCEPT THE FUNDS?

Recipients have 7 days to accept funds, or the transaction will be cancelled.

WHAT ACCOUNT TYPES CAN BE USED TO SEND MONEY?

Savings and Checking accounts can be used to send money. Kid's Club Savings accounts are not eligible.

HOW DO I KNOW THE FUNDS ARE BEING SENT TO THE CORRECT PERSON?

You can set up one-time security questions to authenticate the person receiving funds. Payers create custom security questions and answers for the recipients to ensure the payment is going to the correct person.

IS PAY ANYONE SAFE AND SECURE?

Yes! Money is sent securely using just an email address or phone number. Plus, Pay Anyone is built into our digital banking platform which includes many security features designed to protect your financial information.

Just remember - even though the connection is secure, you should never share your private Online/Mobile Banking login, password, or security codes with anyone. Achieve Financial employees will NEVER call you to ask for this information!

WHO DO I CONTACT FOR HELP?

Please send us a secure message from your digital banking account or call our Member Call Center at 860-828-2790 option 5.