



FAQs: P2P Payments and A2A Transfers

Awareness: Person-to-Person Payments are real-time payments. MECU requires that you verify the email address or mobile phone number of the recipient for whom you are sending a payment. Sending funds in error to someone is not a Regulation E disputable transaction.

Who is eligible?

MECU members 18 years and older with a qualifying checking or savings account.

Will previous pop money and external transfer users have to re-enroll?

Yes, MECU Pay powered by Payrailz® is a new service, and each member must re-enroll for P2P Payments and A2A Transfers.

Is this offered for business accounts?

P2P Payments and A2A Transfers are not offered for our business accounts. Please contact our Business Services Department to discuss movement of fund options for our business accounts.

To whom can I send money?

P2P Payments can be sent to anyone with a consumer checking or savings account at a US financial institution. The request is sent to the recipient via email or text.

A2A Transfers can be sent to an external account where you are an authorized owner. However, A2A transfers are not authorized for third-party transfers.

How are P2P funds sent?

Using P2P, the sender can send the payment via email or text notification to the recipient. The recipient receives the notification and provides their bank or debit card information to have the funds deposited.

How will the funds be delivered?

For P2P Payments, the recipient chooses how to accept the funds: either next-day ACH or real-time through a debit card.

A2A Transfers are delivered via ACH and can take up to three business days.

Can a recipient change their payment delivery method?

Yes. Each time a payment is scheduled for an existing recipient, the recipient receives a notification with a link allowing them to update and/or change the payment delivery method. If the transaction is a real-time payment, the contact can only change the delivery for subsequent transfers, not the current one.



When are the funds pulled from my account?

ACH payments are usually debited the same business day by 9 pm. Funds are transferred in real-time for payments delivered via debit card, but only if the recipient has accepted the request.

What happens if the recipient does not accept the request?

The recipient has seven (7) days to accept the request. The transaction is canceled on the eighth day. Funds are not debited from the sender's account until the recipient has accepted the request.

Are the sender and recipient notified when the payment is delivered?

Yes. The sender and recipient are notified when a payment is sent and when the payment is delivered. Notification for the recipient is based on how the funds were sent (i.e., email or text).

Are the sender and recipient notified if a payment is cancelled or fails?

Yes. Notification is provided to the sender and recipient.

Are there fees?

Yes, for P2P Payments. If the recipient selects to receive the funds instantly (debit card only), there is a \$1.00 fee. The fee is deducted from the amount that the recipient receives.

For example, a member sends \$50.00 to the recipient. If the recipient selects instant payment, the recipient will receive \$49.00 in their account.

Why is my access blocked?

For A2A Transfers, we will block your access to MECU PAY if we determine that you are not an authorized owner of the external account. You must be an authorized owner to set up a transfer to an external account. It is a violation of our terms and conditions to set up an External Account Transfer for an account for which you are not an authorized owner.

P2P Payments will be blocked for any questionable activity performed. This includes if our fraud monitoring solutions identify that the email address or mobile phone number for where you are sending payments are associated with fraudulent activities.

Any transactions identified as potential fraud are blocked pending investigation by MECU.