

Send Money FAQs

Q. Does the member need to have a PayPal™ account?

A. No. Send Money from UNCLE allows members to send money without having to enroll in a PayPal account. However, an UNCLE checking account is required.

Q. Does the recipient need a PayPal account?

A. The recipient will need a PayPal account to claim the funds. The recipient uses a PayPal account to access the funds, and signing up takes only a few minutes.

Q. How much does it cost to use Send Money?

A. Using Send Money is free to all UNCLE members. However, if the recipient transfers the money from PayPal to a debit/credit card or outside the United States other fees will apply. Please refer to [PayPal Fees](#) for more information.

Q. Is there a limit to how much a member can send with Send Money?

A. Yes. Members may send up to \$500 per day in as many transactions as they want. The minimum transaction amount is \$1.00.

Q. Is the recipient notified that they've been sent money?

A. Yes. The recipient will receive an email or text message from PayPal informing them that they've been sent money.

Q. Can a member use Send Money outside the United States?

A. Yes. Additional fees from PayPal may apply if a member is sending money to a country outside the United States. Any such fees will be based on the country of the recipient. Please refer to [PayPal's User Agreement](#) for more information.

Q. What happens if the recipient doesn't claim the funds?

A. If the recipient doesn't claim the funds within 30 days, the transaction will be automatically cancelled and the funds returned to the member's account.

Q. Can Send Money transactions be cancelled?

A. Yes, members may be able to cancel the transition within 30 minutes. To find out if the funds have been claimed, the member will need to go to "history" through the app and locate the transaction. If the status reads "Pending," they may select it and cancel the transaction. If the funds have already been claimed, the member will need to complete an Affidavit of Unauthorized Use.

Q. Is Send Money available in Online Banking?

A. No. Send Money is currently only available through the mobile app.

Q. Is Send Money secure?

A. Yes. Every payment is confirmed by a security code that can be received by phone call, email or text message, so there's no need to worry if you lose your phone.

Q. Can a member dispute a Send Money transaction?

A. Yes. The member will need to complete an Affidavit of Unauthorized Use in order to dispute a transaction just as they would for an ATM/Debit Card dispute.

Q. How can I view my Send Money transactions?

A. Click on “History” from the Send Money menu. You can also view them in Online Banking or on your monthly statement.

Q. What happens if I lose my mobile device registered in online banking?

A. Log on to Online Banking and click on eServices. Then select TextMe, then click the “gear wheel” and then choose Delete Handset to remove the number from your account. You may register a different device once you have a new one.