

## CFSB Zoom FAQs

- How much does the service cost?
  - CFSB Zoom is completely **FREE!**
- The person I sent money to cannot receive it on their card. Why?
  - Unfortunately not all debit card providers have the capability to accept these types of transactions yet (ATA transactions). While acceptance is becoming more prevalent, it is still a work in progress. If a recipient cannot transfer the money to their card, they may choose to accept it via ACH using their routing and account number.
- How quickly does the money transfer?
  - If the recipient receives the funds with their debit card, the transaction can be completed in **less than 1 minute**. If the recipient chooses to enter their account number, the transaction will be complete in 1-2 days.
- What if the recipient does not receive the link?
  - Team members in our CSC have the ability to resend the link for our clients.
- What if the recipient never enters their information?
  - The link that is sent to the recipient is valid for 10 days. If the funds are not picked up in that time, the money is credited back to the client's card.
- Can you request money through CFSB Zoom?
  - We are unable to request money through CFSB Zoom; it is only available for sending money.
- Does the recipient have to have an account with CFSB?
  - The receiving end does not have to be a CFSB client. They must either have a valid debit card that accepts these types of transactions, or have a valid routing and account number to receive via ACH.
- Is it safe?
  - CFSB Zoom is absolutely safe! Clients must be logged into online banking to initiate the transaction AND they must know the PIN for the debit card. If something fraudulent were to occur, these transactions would be investigated through our fraud process just like other card transactions.