

Person to Person transfers with Send Money

Send money instantly

Send money to family, friends, and small businesses instantly and securely. Use a mobile phone number or email address to pay almost anyone anywhere around the globe, anytime. It's as easy and fast as sending an email or text.



Send money instantly to almost anyone anywhere, anytime.



It's easy. Provide the payment amount and the recipient's name and email address or mobile phone number.



Money is taken from your account and sent to the recipient's PayPal account.



Recipient can spend money from a PayPal account or transfer to another account.

How it works

Provide the recipient's name and email address or mobile phone number. Money is instantly sent to the recipient's PayPal account, if one exists. If not, the recipient is prompted to create a PayPal account to access the money.

Send Money with Duke Credit Union i-Mobile makes it easy to:

- Chip in for a gift
- Split a dinner check
- Send money to family overseas
- Pay your daycare provider
- Pay for your dog's obedience classes
- Pay for your child's music or dance lesson
- Send money to a student abroad
- Pay your personal trainer
- Lend money to family
- Pay for a vacation rental abroad
- Pay the contractor
- Send money to kids at college
- Pay your tax accountant
- Pay your rent
- Send a cash gift to your grandchild

How to Send Money with our i-Mobile app:

1. Log-in to the Duke Credit Union i-Mobile App and select the "Send Money" option.
2. Fill in the recipient's name and email address or mobile phone number.
3. Choose the account you would like to transfer from and the amount you would like to transfer.
4. Select the transaction type. You can choose to send money to friends or family or pay for goods or services. There is a \$0.75 fee per transaction.
5. Once you have confirmed all information, simply click on "Continue".
6. Funds will then be transferred from your account to PayPal. The recipient will receive either an email or a text message notifying them that money has been sent to them. If they do not have a PayPal account, they will be prompted to create one. If the recipient does not claim the funds within 30 days, the transaction is canceled and the funds are returned to your account.

The daily transfer limit is \$2,000 (30 day monthly limit is \$30,000). The daily transfer limit for a new recipient is \$50. All transactions are charged a \$0.75 fee. Any pending transactions can be canceled until the recipient claims them. Once a payment has been claimed by the recipient, it cannot be canceled. If you feel a payment has been made in error and was accepted, please contact Duke Credit Union for further support.

PayPal FAQ

How does Duke Credit Union i-Mobile Send Money work?

It's simple. Log in to your Duke Credit Union account from your computer or mobile device. Provide the payment amount along with the recipient's name and email address or mobile phone number. Money is taken from your Duke Credit Union account. PayPal notifies recipients that the money is ready. To access the money, recipients sign in to their PayPal accounts. Recipients without PayPal accounts can quickly sign up for one to receive their money.

Do I need a PayPal account to send money with Duke Credit Union i-Mobile Send Money?

No, you don't need a PayPal account to send money.

Does the person I'm sending money to need to have a Duke Credit Union account?

No, the person receiving money doesn't need to be a Duke Credit Union member. However, the recipient will need a PayPal account (or must sign up for a PayPal account if one does not exist) to access the money.

Does the person I'm sending money to need to have a PayPal account?

You can send money to almost anyone anywhere around the globe, anytime – even to someone without a PayPal account. However, to access the money, the recipient must have a PayPal account. When PayPal notifies the recipient that money has been sent, simple instructions on how to open a PayPal account are also included. That way, the recipient can quickly open an account if one does not already exist.

How do recipients actually get the money?

PayPal account holders receive money directly into their PayPal accounts. If recipients do not have a PayPal account, they simply open a PayPal account and link it with an email address or mobile phone number. Then, when recipients log in to PayPal, they can spend the money online at any merchant that accepts PayPal, transfer the money to an account at another financial institution, or request a check (fee applies for check requests).

Can anyone use Duke Credit Union i-Mobile Send Money?

You must have a Duke Credit Union account to send money with this service.

Will recipients be able to see my Duke Credit Union account information?

No, recipients only see that you have sent money to them. Your financial information is secure. PayPal uses the highest levels of data encryption available, and meets or exceeds all Payment Card Industry compliance standards for data protection.

What happens if I send money, but the recipient doesn't get it?

If the email address or mobile phone number you entered for the recipient is registered to a PayPal account, the funds will be transferred immediately. You are responsible for entering the correct email address or mobile phone number for the recipient. If you type in an incorrect email address or mobile phone number, the payment can be canceled as long as the payment has not been claimed on the PayPal system. Once the payment is claimed, it cannot be canceled.

How long does it take the recipient to get the money?

Recipients are notified right away that they've received money. The funds transfer quickly to the recipient's PayPal account. Recipients without PayPal accounts are prompted to set one up. Once the account setup is complete, the funds will appear. Then, the recipient can transfer the funds to an account at another financial institution. While funds are transferred right away, it can take up to three business days for the funds to post to the recipient's other account.

How much does it cost to send money with Duke Credit Union i-Mobile Send Money?

The amount you send is debited from your Duke Credit Union account. If you send money to family or friends, they don't pay anything to accept the money. If you send money to a small business for goods or services, PayPal charges the business a fee to accept the money. **It costs you \$0.75 to send money with Duke Credit Union i-Mobile Send Money with both options.**

What happens to unclaimed payments?

If the recipient's email address or mobile phone number is not associated with a PayPal account and the recipient does not link it to an existing PayPal account or open a new PayPal account within 30 days, PayPal will return the unclaimed payment to Duke Credit Union. Duke Credit Union will process a payment return and return the money to your Duke Credit Union account.