



Move Money Reference Guide

“Move Money” also known as DPX Pay is the person-to-person (P2P) payments and the account-to-account (A2A) transfer service provided from our FNB Online Banking service. This easy to use service allows account holders to conveniently and securely send a payment or request a payment from another person anywhere, at any time using only the recipient’s email address or mobile phone number. In addition, it also allows them to Move Money between internal and external accounts.

First National Bank customers can access the “Move Money” service through FNB’s Online Banking. Within the online banking system, under the “Transfer Tab” will be a “Move Money” icon. Customers will be prompted to accept the disclosures associated with “Move Money”. Once the disclosures are accepted the customer’s accounts with FNB should automatically be available. The customer will just need to add external accounts for A2A transfers and contacts (email address or cell phone numbers) for P2P transfers.

Once contacts have been added for P2P transfers you can start transferring funds right away. A2A transfers require account information to be added to the system and the account to be activated prior to using the service. To activate the account the “Move Money” system will initiate a deposit and withdrawal to the account, which can take 1 to 2 business days. The customer will need to go to that account, verify those amounts, and then go back into “Move Money” to add the amounts into activation prompt. This will be a requirement for all external accounts added. As a reminder, to use A2A, one account must be an external account- not an FNB account.

Due to a production delay, Move Money is not available through the FNB Mobile App, at this time. FNB will notify customers when the service is available through the Mobile App. We apologize for any convenience this may cause.

*** Move Money ***

A 2 A

Takes 3-5 days
Express payments- Not Allowed
Recurring Payments- Not Allowed

Standard Transfer Fees:

Inbound Transfer Fee: \$0
Outbound Transfer Fee: \$2.00
Failed Transfers Fee: \$25.00

Send/Receive Funds:

Min Amt/Tran: \$20.00
Max Amt/Tran: \$1,000.00
Max Tran/Day: 3
Max Amt/Day: \$2,000.00
Max Tran/Week: 5
Max Amt/Week: \$3,000.00

P 2 P

Takes 3-5 days
Express Payments- Not Allowed
Recurring Payments- Not Allowed

Standard Transfer Fees:

Send Funds Fee: \$1.00
Receive Funds Fee: \$1.00

Send/Receive Funds:

Min Amt/Tran: \$10.00
Max Amt/Tran: \$250.00
Max Tran/Day: 10
Max Amt/Day: \$250.00
Max Amt/Week: \$2,000.00

Receive Funds:

Min Amt/Tran: \$10.00
Max Amt/Tran: \$250.00
Max Tran/Day: 10
Max Amt/Day: \$250.00
Max Amt/Week: \$3,000.00