

Frequently Asked Questions

Retiro Móvil (Mobile Withdrawal)

1. What is Retiro Móvil (Mobile Withdrawal)?

Retiro Móvil (Mobile Withdrawal) is a free service that allows you to schedule withdrawal requests from your Android smartphone or tablet, or from your iOS devices (iPhone®, iPad®, iPod Touch®), to be cashed out at participating automatic teller machines (ATMs).

Clients may set up withdrawal requests for themselves, or schedule them for others by entering the phone number they wish to send it to or selecting it from their device's contact list.

2. Who can use Retiro Móvil (Mobile Withdrawal)?

Clients

Clients who are registered in Mi Banco Mobile app and have an individual and/or commercial (Ideal Business or B-Smart) deposit account with an ATH® card or International ATH® card may use Retiro Móvil (Mobile Withdrawal) to send and receive withdrawal requests. Currently, credit cards may not be used to schedule withdrawal requests through Retiro Móvil (Mobile Withdrawal).

Non-clients

Non-clients (individuals who do not have Mi Banco Mobile App nor the required deposit account) will only be able to access the service and receive money from the withdrawal requests sent by clients, once they complete a registration process in Mi Banco Mobile app.

3. Can I schedule a withdrawal through Retiro Móvil (Mobile Withdrawal) before I receive or activate my new ATH® card?

No. You may only send withdrawal requests with an active ATH® card or International ATH® card. You may only schedule withdrawal requests after you activate your card(s).

4. How can I set up Retiro Móvil (Mobile Withdrawal) on a smartphone?

You should download the latest version of the Mi Banco Mobile app for iOS (iPhone®, iPad®, and iPod Touch®) from the App Store, or for Android from Google Play. The option for **Retiro Móvil** will be available once you connect to Mi Banco Mobile app.

If you haven't registered in Mi Banco Mobile, please follow the detailed instructions provided in question number 5.

5. How do I register to Mi Banco Mobile?

Clients

Requirements

- Have a Banco Popular deposit account with an active ATH® or International ATH® card.
- Install the latest version of Mi Banco Mobile app on your smartphone.
- Enable the Fingerprint or TouchID feature.
- Enabling fingerprints:

iOS

1. Make sure that both the **Home** button and your finger are clean and dry.
2. **Tap Settings > Touch ID & Passcode**, and then enter your password.
3. Tap Add a Fingerprint and hold your device as you normally would when touching the Home button.
4. Touch the Home button with your finger—but don't press. Hold it there until you feel a quick vibration, or until the app asks you to lift your finger.
5. Continue shifting your finger so it will register other areas of your fingertip.
6. The next screen asks you to adjust your grip. Hold your device as you normally would when unlocking it, and touch the Home button with the outer areas of your fingertip, instead of the center portion that you scanned first.

Android

1. **Tap Settings > Lock screen and security > Fingerprints**
2. Add your fingerprint.
3. Place your finger over the scanner, as you would when unlocking it.
4. You will notice a light vibration confirming that it has been registered. Continue shifting your finger so it will register other areas of your fingertip.
5. Repeat this process as requested by the device.

Instructions:

When you access Mi Banco Mobile, tap the Register option that shows up on the menu located at the bottom of the main screen.

Fill out the information requested by the app.

Non-clients

Requirements:

- Install the latest version of the Mi Banco Mobile app.
- The device must have an enabled passcode.
- Setting up a passcode:

iOS

Go to **Settings > Touch ID & Passcode**. On Touch ID devices, go to **Settings > Passcode**.

Tap **Turn Passcode On**.

Enter a six-digit passcode.

Enter your passcode again to confirm it and activate it.

Android

1. From the main screen, tap **Menu** and then **Settings**.
2. Scroll down until you find **Lock Screen and Security > Lock Type**.
3. Select **pattern, PIN or password**.

A. Patterns are movements you configure to make on the screen with your finger. If you choose to use a pattern, follow the instructions on the screen. Set up the pattern to unlock your screen when asked to do so.

B. PINs are 4-number codes you set up.

C. Password are letters, symbols and numbers you select.

Do not forget these codes. If you do, you will have to unlock your device with your Gmail account or reset your phone.

6. How do I start a transaction with Retiro Móvil (Mobile Withdrawal)?

- Access Mi Banco Mobile app and select Retiro Móvil on the main screen to schedule a withdrawal request.
- Select the account you wish to withdraw from. This account must have an active ATH® card or International ATH® card. Otherwise, the application will not allow you to continue.
- Choose the amount you wish to withdraw from the provided list.
- Tap For Me if you are scheduling a withdrawal for your personal use, or tap For Someone Else if you wish to send the withdrawal requests to another person. Remember you have the option to select a phone number from your device's contact list.
- If you prefer, you may enter a message or brief description for the withdrawal request you are completing.
- Tap Continue to confirm the transaction.

The app will provide a transaction confirmation with the information for the scheduled withdrawal request:

Retiro Móvil For Me

Tap Scan when you arrive at the participating Banco Popular ATM. Follow the instructions provided on question number 7.

Retiro Móvil For Someone Else

Tap Send Information from Retiro Móvil to send a message to the phone number for which the withdrawal request is scheduled. This message will include a link for the receiver to go to a page with instructions that will help them complete the withdrawal. You may edit the message or add your own text.

7. How can I cash out a Retiro Móvil (Mobile Withdrawal) withdrawal request at a participating Banco Popular ATM?

Locate a participating Banco Popular ATM. Access popular.vi/mobile-withdrawal/ to see the participating ATMs in Virgin Islands where you may complete your Retiro Móvil (Mobile Withdrawal) withdrawal. Participating ATMs in Puerto Rico can be found in <http://popular.com/retiomovil-atms>.

- Select **Retiro Móvil (Mobile Withdrawal)** on the ATM's main screen.
- The ATM will display a QR code to be scanned from the Mi Banco Mobile app.
- Connect to Mi Banco Mobile and tap the **Retiro Móvil** option on the main screen.
- **For clients**, the app will show the screen where you can schedule a withdrawal request. On the upper right corner of the screen, you will see the **Withdrawals** option with the amount of pending withdrawal requests. Tap this option.
- **For non-clients**, you will see your withdrawal request history in the main screen. The section of withdrawals In **Progress** will show you pending withdrawal requests to be cashed out.
- **My Withdrawal** section will show the scheduled withdrawal requests. Tap on the withdrawal information, and the system will automatically open a screen to scan the QR code.
- Place your device close to the ATM screen and line up to the center and scan the QR code.
- The ATM will cash out your withdrawal request after scanning the QR code.
- The transaction will be completed once you get your cash.
- You may obtain a digital receipt from your history by tapping on **Withdrawal**, available for clients at the top of the main screen in Retiro Móvil. For non-clients, your digital receipt will be available in the History section of your main screen.

8. How long will a scheduled Retiro Móvil (Mobile Withdrawal) withdrawal request remain valid?

All scheduled withdrawal requests will remain valid for 24 hours after being initiated. The requests will be cancelled if they are not cashed out within that time frame. A client may cancel the request at any time during those 24 hours, as long as the withdrawal has not been cashed out.

9. Are there any limits to the amount I may cash out through Retiro Móvil (Mobile Withdrawal)?

The daily limit to send cash is \$500 or \$1,000 if you have a premium account. Cash is sent in multiples of \$20 (up to \$200 per transaction). The withdrawals cannot not exceed the daily maximum amount allowed for the deposit account. Therefore, any withdrawals made through Retiro Móvil are added to the total of withdrawals you make in a day with your ATH® card. For example, if the daily limit for ATM withdrawals with your Banco Popular ATH® card is \$500 and you withdraw \$100, then you may only send or withdraw a maximum of \$400 from that account through Retiro Móvil on that day.

10. How many withdrawals can I schedule per day?

There is no limit to the amount of withdrawal requests you may schedule per day. However, there is a daily limit for the amount of money you can withdraw from your account. This amount depends on the type of product.

11. How many withdrawals can I schedule at a time in Mi Banco Mobile?

If the withdrawal is for your own personal use, you may only schedule one withdrawal request at a time. . However, the app will let you schedule simultaneous withdrawal requests for other people.

12. How do I know which ATMs are participating in Retiro Móvil (Mobile Withdrawal)?

Access popular.vi/mobile-withdrawal/ to see the participating ATMs in Virgin Islands where you may complete your Retiro Móvil (Mobile Withdrawal) withdrawal request.

13. Can Retiro Móvil (Mobile Withdrawal) withdrawal requests only be cashed out through participating Banco Popular ATMs?

Yes. Only the participating Banco Popular ATMs in Virgin Islands listed in popular.vi/mobile-withdrawal/ are ready to manage Retiro Móvil (Mobile Withdrawal) transactions. Participating ATM's in Puerto Rico can be found in <http://popular.com/retiomovil-atms>.

14. How can I identify Retiro Móvil (Mobile Withdrawal) withdrawals in my bank statement?

They will show up in your bank statement like any other ATM withdrawal transaction.

15. How safe is the Retiro Móvil (Mobile Withdrawal) service?

Requesting a withdrawal requires accessing Mi Banco Mobile app with a username and password. If you are a Banco Popular client, you will also need to complete the authentication process with your fingerprint in order to start the transaction,. Non-clients will be required to enable their passcodes. To cash out withdrawal requests at participating ATMs, the receiver must scan the QR code with the Mi Banco Mobile app installed in their device.

16. If my ATH® card is lost or stolen, can I keep using Retiro Móvil (Mobile Withdrawal)?

As soon as you report your ATH® card as lost or stolen, you will be unable to schedule or cash out withdrawal requests. Therefore, any non-clients for whom a withdrawal request was scheduled will not be able to cash it out either.

17. What happens if my smartphone is lost or stolen?

If your smartphone is lost or stolen, all of your banking information in Mi Banco Mobile is protected by your username and password.

18. What should I do if I suspect I have been a victim of fraud through Retiro Móvil (Mobile Withdrawal)?

If you suspect fraud, you must immediately contact us to report the situation, as you would with any other suspicious withdrawals. Call TeleBanco® Popular at 1-888-724-3650 (United States / Virgin Islands).

19. Where can I find the terms and conditions for Retiro Móvil (Mobile Withdrawal)?

The terms and conditions for Retiro Móvil (Mobile Withdrawal) are in Mi Banco Mobile app and the Electronic Services Contract.

20. Where can I get additional information?

Visit popular.vi/mobile-withdrawal/.

