

Personal Online Banking Bill Payment

FREQUENTLY ASKED QUESTIONS

IMPORTANT INFORMATION REGARDING ONLINE BILL PAYMENT

While we make the transition to our new online banking platform, the bill payment function will be **unavailable** beginning at **5 p.m. on Friday, August 7**.

Any payments scheduled to be paid **between August 10 and August 14** will be processed by the current bill payment system. Payments scheduled in the current system **after August 14** will be terminated.

If you would like to make changes to any existing scheduled payments, please do so prior to **5 p.m. on Friday, August 7**. On August 10, we encourage you to enroll in our new online banking system and check out our new bill pay features.

HERE'S WHAT YOU NEED TO DO BEFORE AUGUST 7

- Document your current payees, including your account number, payee name, contact information, etc.
- Download current history. Do so by navigating to the "I Want To" tab within our current bill pay system, select View Payments, and click Export in the top right of the page.

PLEASE BE AWARE THAT:

- Bill pay access will be **unavailable** from Friday, August 7 at 5 p.m. to Monday, August 10 at 9 a.m. (both times Pacific Daylight)
- Our new bill pay system will be available on August 10 at 9 a.m. PDT. Call, email or visit your local branch for any questions or concerns regarding the upgrade. You can also call our online banking support at 831.264.4003 for assistance with your bill payment setup.

FOR CUSTOMER SERVICE REGARDING ANY FEATURES OF OUR PERSONAL ONLINE BANKING OR MOBILE BANKING, INCLUDING BILL PAY, PLEASE CALL OUR ONLINE BANKING SERVICES AT **831.264.4003**

FREQUENTLY ASKED QUESTIONS

Do I need to set up my payees again?

Yes. You will need to re-enter your payee information and any recurring payments scheduled. We advise you to download your current list of payees, and save them so you have the information handy to enter.

How can I record and save a list of my billers?

Follow these simple steps to obtain your payee information **before** Friday, August 7. Doing this will allow you to save your bill pay history in a PDF, Excel or CSV document for a specified time frame.

- Login to your online banking and select Bill Pay
- Go to the "I want to" menu in the top left
- Click on View Payments
- Click Recent
- Click Export in the top right

Will my payments still process during the upgrade?

Yes. During the upgrade window, your payments are still expected to process as normal through the end of day on Friday, August 14.

To avoid scheduling duplicate payments, be sure to document your payments scheduled through Friday, August 14, as they will not display within the new system—but any scheduled payment in the current system will be paid through Friday, August 14.

Will repeating or automated payments convert?

No. Payment data **will not** be converted, including automated payments. All payments will need to be re-entered in the new system.

Will I be able to see my payment history?

Unfortunately, your payment history **will not** transfer to the new system. However, you can refer to your monthly statements to review transactions or export your history using the method described above.

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How will the new system be different than the current system?

The new bill pay system includes an E-Bill feature. You will have the ability with some of the most commonly used billers to receive your monthly bill directly in online banking.

In the current system, you have had the ability to use a feature called Send ACH Payment. That feature will no longer be available, but you will be able to use the External Transfers function for transfers between your accounts with 1st Capital Bank and your accounts with another financial institution.

You will also have the ability to pay a person using the PopMoney® feature in bill pay.

How will I receive bill pay notifications?

You will receive an email notification from our bill pay system. The communication will be sent by customercenter21014@customercenter.net. We encourage you to add this email address to your address book to ensure that it is correctly delivered to your inbox.

What is Person-to-Person, i.e., PopMoney®?

We are excited to announce that we will be offering a Person-to-Person (P2P) program called PopMoney. You will have the convenience of sending money via a secure text message or email.

The P2P program allows you to electronically send money to any individual located in the U.S. You will not be asked to enter account numbers and routing numbers. Instead, you will be asked to specify how you wish to send payments, as secure text messages or emails. With your transfers, you will enter a password that should be provided to recipients, who will be sent a secure website that walks them through the steps of collecting the money you sent.

What if I am not an active bill pay user?

If you currently do not use our existing bill pay system, you will not be affected by this upgrade. We encourage you to enroll into the new bill payment system. However, we recommend waiting until after Monday, August 10 to enroll so you can enjoy our upgraded system.

BILL PAY KEY TERMS

Electronic Payee

Merchant allows payments to be processed electronically
(Processing time: 1-2 business days)

Draft Check

Merchant will receive a physical check in the mail delivered by the U.S. Postal System (USPS)
(Processing time: 4-7 business days)

Recurring Payments

User-defined requests for automatic payments to a specific payee; users define the payment amount, frequency, start date and end date

E-Bill

Payment (bill) information displays within your bill pay dashboard, e.g., payment date, amount due and available balance (if applicable)

A2A or Account to Account

A type of external transfer between accounts you own at 1st Capital Bank and accounts you own at another financial institution

P2P or Person to Person

A method of transferring funds to another person via text or email.



www.1stcapital.bank

Member FDIC | Equal Opportunity Lender | Preferred SBA Lender

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