

Visa® Credit Card Conversion

Frequently Asked Questions

Q: Why is my current credit card being replaced?

A: Your current card is being replaced because we are upgrading our credit card program to provide you with more options, like enhanced fraud and alerts tools and contactless payment.

Q: When should I expect to receive a new card?

A: You can expect to receive a new card by August 18th.

Q: Do I need to activate my new credit card?

A: Yes, please follow the instructions on the card activation sticker affixed to the front of your new credit card. It is important that we have your current address, email, and phone number on file to ensure your card is delivered to the correct address. You will need to activate your card from the phone number that we have on file.

Q: When can I activate my new credit card?

A: You can activate your new credit card on August 23rd. Please destroy your old card at this time.

Q: When will my current credit card stop working?

A: Your current credit card will be deactivated on August 23rd.

Q: Will there be any disruption in service?

A: While your card should work upon activation, there may be several features and functions that will be delayed. Beginning August 24th, eZCard will be replaced with Access Point, which allows you to view credit card transactions, make credit card payments, and manage your card(s) online.

You will also be unable to view your Flex Rewards from August 22nd through August 28th. Rest assured, your Flex Rewards are still there! To redeem your rewards during this time period, please call 888.205.5931.

The ability to make online payments may be temporarily unavailable. All late fees that may be incurred as a result of this interruption of service will be reversed by your next statement cycle.

Q: Will my credit card rate change with my new card?

A: No, your rate will not be affected by this conversion.

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Q: Will my credit card number remain the same?

A: No, your card will have a new number. Please contact all merchants who utilize your credit card for automatic charges (e.g., Netflix, iTunes, utilities, etc.) to avoid any interruption in service you may have with them.

Q: Will my PIN remain the same?

A: No, you will need to establish a new PIN when you activate your card. However, when choosing your PIN, you may select the same PIN you are using now. To establish your PIN, call 888.886.0083. You will be prompted for the primary cardholder's information.

Q: Will the payment address and customer service phone numbers change?

A: Yes. Starting August 23rd, the payment address and customer service numbers will change. You will find the new address and phone number on your September statement.

Q: Will my credit card continue to work with my existing automatic charges?

A: No, you will need to contact all merchants who utilize your credit card for automatic charges. For example, if your phone bill is automatically charged to your credit card each month, please update your information with your provider as soon as possible to avoid any interruption in your service.

Q: Will I lose the points I've accumulated on my rewards credit card?

A: No, all of your points will be retained and transferred over to your new card. Your points will be available on August 23rd. If you currently have a DOCO Platinum credit card, you will be eligible to earn Flex Rewards, which can be redeemed for cash back, gift cards, travel, merchandise, and fuel.

Q: Will I still be able to access my credit card statements and make payments through online banking?

A: Yes, beginning with your August payment cycle, you will be able to view your statements and make payments through online banking. Additionally, you will also be able to do this through our new Card Manager app. The Pay My Bill feature may be delayed by several days. If you don't see that functionality immediately, please continue to check back.

Q: How do I find the Georgia's Own Card Manager mobile app?

A: Go to the App Store or Google Play and search for "Georgia's Own Card Manager." From there, you can download the mobile app. The app should be available by August 27th.

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Q: Will my previous statements and transaction history transfer?

A: Yes, the last two months of your card history will transfer. If you are currently enrolled in eStatements, you do not need to re-enroll.

Q: Will there be changes to my debit card?

A: At this time, there are no changes to your debit card.

Q: Will I still have access to eZCard?

A: No, eZCard will be replaced with Access Point on August 24th. Similar to eZCard, this will be available inside of Online Banking. Not only can you view your card information in Access Point, you'll notice additional features, such as the ability to request a balance transfer or cash advance online.

Q: If I already have auto pay set up for my current bill, will I need to re-establish it?

A: Yes, you will need to re-establish any automatic payments on your new credit card.