

BILL PAY FAQs

Was my current Bill Pay data moved into the new system?

Georgia's Own has transferred the following Bill Pay data:

- Payees/billers – active payees/billers with payments made within the last 12 months
- Pending payments – all pending payments
- Paid payments – paid payments for the last six (6) months

In some instances, some data, including scheduled payments, failed to import to the new system. We have notified affected members instructing them on what they need to do.

What time do transactions need to be submitted by for them to be processed the same day?

Georgia's Own has a 4:00pm ET cut-off time for same-day transactions. Any transactions submitted after the 4:00pm cut-off will be processed the following business day, excluding real-time Pay A Person (P2P) payments.

Why do I see "Update Biller" for some of my billers?

Updated information is needed for the biller in order to process a payment. Click on the "Update Biller" button and update the information. Save your changes by clicking "Update." Your payments for this biller will resume once the biller information has been updated.

Why are some of my payees/billers missing?

Only payees/billers who were active with a payment made within the past 12 months were moved into the new system. eBills were not transferred and will need to be set up in the new system beginning October 3rd.

Please note that if a biller has not been used for an extended period of time, the payment information may be outdated. Review your current billers to ensure information is correct.

Why can't I see my biller's address?

The biller's address isn't required for electronic payments. That's why this information wasn't transferred to the new system.

How are Bill Pay items delivered?

Delivery method options are by electronic or paper checks.

Electronic payments submitted prior to 4:00pm ET will be delivered the next business day. Paper checks will be delivered within seven (7) business days.

Why is my payment being sent as a check in the mail?

Some billers are not set up for electronic (ACH) payments within the Bill Pay network. However, the list of electronic billers will grow as our Bill Pay provider continuously works to add billers to the network.

When I make a payment, when is the money removed from my account?

If making an electronic payment (ACH), the money will be removed from your account on the Send Date.

If the payment is sent as a paper check, the money will be removed from your account when the biller deposits the check. Make sure to keep sufficient funds in your account to cover the amount of the check whenever your biller deposits it.

Why isn't the money deducted from my account on the date I submit a check payment?

When making a payment by check in Bill Pay, the check is treated the same as if you wrote the check yourself. This means the money is deducted from your account when the biller deposits it. Make sure to keep sufficient funds in your account to cover the amount of the check whenever your biller deposits it.

How long does it take a biller to receive my payment?

The estimated delivery date will display before you submit a payment.

If a biller is set up for electronic (ACH) payments, they should receive the payment the next business day for payments submitted before 4:00pm ET. If a biller is not set up for electronic payments, we will send a paper check, which the biller typically receives within three (3) to five (5) business days.

How do I track the status of my payment?

On the "Payments" tab, you can see the Send Date and Estimated Delivery Date. If you click to expand the transaction, you can view the status and tracking information.

Where can I see check payment images?

Check copies are only available after the biller presents the check for payment and it clears successfully. Please review your transaction history in online banking or your mobile app.

Can I place a stop payment on a Bill Pay payment?

You can place a stop payment for payments sent as a paper check.

You cannot place a stop payment for payments that are sent electronically.

ACCOUNT TRANSFERS (A2A) FAQs

What are external transfers (A2A)?

External transfers, sometimes referred to as account-to-account or A2A, are transfers between your Georgia's Own account and your accounts at other U.S.-based financial institutions.

This is a new service, and you can start transferring funds to external accounts beginning October 3rd. Learn how to set up external accounts by [clicking here](#).

If you bank with a well-known financial institution, you can set up account transfers instantly. If you're not able to locate your financial institution, you'll have to manually add the external account and complete the micro-deposit process.

How do I verify my accounts?

You may verify your accounts using Instant Account Validation or micro deposits.

Instant Account Verification allows you to provide your online banking credentials from the other financial institution to add the external account.

Micro deposits are small deposits/withdrawals of random amounts less than \$1.00 each. They are used to verify a connection with your external account and to allow transfers in and out. Add the account by providing the routing and MICR number of the external account.

How can I verify my micro deposits when setting up my external transfer accounts?

After manually adding your external account(s), further instructions on how to confirm the micro-deposit amounts can be found in the "Transfers" tab the [following business day](#). You will see a message stating the micro deposit is pending verification until the deposit has been completed.

Log in to online banking for micro-deposit verification. To verify your micro deposit, go to "Transfer & Pay" and click on "Transfers." Click the "VERIFY" button to open the micro-deposit verification screen.

PAY A PERSON FAQs (Consumers only)

What is Pay A Person (P2P)?

Pay A Person is a free digital service that lets you securely send money electronically from your checking account to friends, family, or anyone with a bank account in the U.S. All you need to get started is their email address or mobile phone number.

Pay A Person is not available for business members.

When are Pay A Person transactions paid?

Recipients can choose to have funds paid in real time for a small fee of \$1.00 or the next business day for no additional charge. Recipients have seven (7) days from the "Send On" date to claim the funds. If funds are not claimed within seven (7) days, the link to claim will expire.

How do the security questions work with Pay A Person?

When using Pay A Person, you will set up a security question and answer for your recipient to answer the first time you do a transaction together. The answer to the security question is "space sensitive." So

if you write "WaffleHouse" without spaces and the recipient writes "Waffle House" with a space, the security answer would be invalid.

There are a limited number of attempts a recipient can make to answer the security question correctly before the transaction is canceled automatically. Be sure to communicate directly with the person you are sending money to.

Are Pay A Person transactions only for friends and family?

Pay A Person transactions should be treated as cash—once you send someone money through Pay A Person, there isn't a way to get those funds back other than asking the person to send it back to you. Please use caution when sending money through Pay A Person—know who you're sending money to and [watch out for scams](#).

GENERAL ONLINE BANKING FAQs

How do I access the new pay and transfer features?

These features will be available beginning October 3rd within online banking and our mobile app on the "Payments" page under "Transfer & Pay." You'll need to review and accept a new disclosure before using the new and enhanced features for the first time.

When do my closed accounts update?

Every time you log in and access our digital payments system, you get updated account information. Our system also updates the account status every night.

If a status is updated to closed, the system automatically cancels any scheduled transactions including bill payments, Pay A Person and external transfers.

Can I receive alerts and notifications?

Yes! You can set up alerts and notifications so you'll get updates on your payment status based on your selections.

Please note, we currently do not have a "do not disturb" period for our alerts. We encourage you to control the alert settings on your mobile device in order not to receive the alerts after a certain time or disable the sound feature on your phone when you don't want to be disturbed.

Why can't I receive SMS alerts if using an international phone number?

Our system doesn't currently support international phone numbers for SMS alerts. You can receive alerts via email instead.

How do I report issues?

You can send a secure message in the Message Center.

You may also call Member Services at 800.533.2062 Monday to Friday, 8:00am - 6:00pm, and Saturday, 9:00am to 1:00pm.