

PAYMENTS & TRANSFERS CONVERSION FAQs

How will I be impacted?

Some of your information will not convert into the new system, and there may be a change in limits and fees for some services.

- The maximum dollar amount you're allowed to send via Bill Pay may change.
- Existing eBills and external transfer information will not convert and will need to be re-established in the new system beginning May 8th.
- Your Bill Pay information, excluding eBills, will convert to the new system.
- Internal transfers between Georgia's Own accounts are not affected.
- **All changes to your online payment and transfer services will take effect on May 8, 2023.**

What do I need to do?

Prior to May 1st:

- Review and print your existing Bill Pay and external transfer information so it's easier to set up in the new system

May 1st–May 7th:

- Bill Pay and external transfers will be unavailable
- If you have any previously scheduled payments or external transfers during this period, the transaction will still be completed, but no changes can be made within online banking beginning May 1st. To modify or cancel a payment or transfer during that period, please call 866.618.4123 or [visit a branch](#) within three (3) business days prior to the scheduled payment/transfer date.
- If you receive an email notification between May 3rd and May 8th stating that you have one or more payments that cannot be processed, please log into Bill Pay on May 8th and follow the prompts to update the biller information. Note: This only affects payments scheduled for May 8th or later—if you have previously scheduled payments through May 5th, those payments will still be completed.

Beginning May 8th:

- Verify that your Bill Pay information, excluding eBills, has converted correctly
- Set up eBills, external transfers, and Pay A Person (P2P)
- Confirm none of your converted billers are unverified/on hold. If you have a biller that has missing or invalid account or payment information, please update it by following the prompts. If you do not update the required biller information, **you will not be able to schedule new payments and any previously scheduled payments will not process.**

What are eBills?

Electronic bills (eBills) are online versions of paper bills that you receive, view, and pay through Bill Pay.

Your existing eBills will not convert and will need to be re-established in the new system beginning May 8th. If you do not re-establish your eBills, those payments will not be completed after May 8th.

What is Pay A Person?

Pay A Person (P2P) is a payment service that lets persons send, receive, or request money from friends, family, or others. Pay A Person is available to Personal Banking members. This payment service is not available to Business Banking members.

What are external transfers?

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.

External transfers may be established in the new system beginning May 8th.

What does it mean when a biller is unverified/on hold?

A biller that is unverified/on hold will be highlighted in yellow when you log into the bill pay system. This means necessary account information, like the account number or billing address, is missing or invalid. This information must be updated before you can send payments to the biller.

To fix an unverified/on hold biller, click on the biller and follow the prompts to update the information.

Who do I contact if I need help?

We will continue to share information with you via email, and we will update these FAQs as we move toward our conversion date.

Beginning May 8th, you can also send us a secure message in [online banking](#), call us at 800.533.2062, option 4, or [visit a branch](#) for further assistance.