



ClickSWITCH®

Frequently Asked Questions – End User

What is ClickSWITCH?

ClickSWITCH is an automated account switching solution that makes it easy for you to quickly and securely switch your recurring direct deposits and automatic payments from your previous financial institution account to your new financial institution account. You can also initiate the closing of accounts at your previous financial institution using ClickSWITCH.

How does ClickSWITCH work?

ClickSWITCH removes the hassle of contacting all of your billers and depositors to inform them of your new account information. You input your payment and direct deposit information to our secure ClickSWITCH system, submit the switch and we'll do the rest. You can monitor the progress and switch status in the "Status" column on your Dashboard.

Is ClickSWITCH secure?

Yes. ClickSWITCH uses the latest in online encryption protection to gather and store your switch information. Additionally, our facilities adhere to the highest industry standards with regard to the security of your personal information.

Who do I contact if I need help setting up my switches or if I have questions?

Please contact the financial institution for assistance.

How do I log in and get started?

Getting started with ClickSWITCH is easy! Once you've been enrolled, you'll need the SwitchTRACK code provided to you during enrollment, or you can activate your ClickSWITCH account through the Welcome Email you received. *Depending on your financial institution, you may be able to log in through online banking as well.*

Where do I get a SwitchTRACK code?

Your financial institution will provide you with a SwitchTRACK code form when you are enrolled in the branch. You can also get your SwitchTRACK code over the phone from an account representative at your financial institution if you were enrolled over the phone. *How and if you receive the SwitchTRACK code may vary depending on your financial institution.*

My SwitchTRACK code isn't working; what should I do?

Please contact the financial institution for assistance with your SwitchTRACK code.

What do I need to start my switch?

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You'll need to gather all of your automatic payment and direct deposit information to get your switches started. A previous statement is a great source of information for the automatic payments and direct deposits tied to an account.

What is an automatic payment?

An automatic payment is a regular, ongoing payment that is initiated externally to your bank account, such as a monthly insurance bill, utility payment or automobile loan payment.

What is a direct deposit?

A direct deposit is any payment that you receive from an organization directly into your account. These could include payroll direct deposits, government direct deposits (Social Security, Disability, etc.) and dividend direct deposits from investment accounts.

How long will it take for me to submit a switch request?

Submitting a switch typically takes less than 90 seconds.

Once a switch has been submitted, when does a company receive the information?

Switches are processed and sent out within 24 hours of the switch being submitted.

How long will it take for my switch to be complete?

Once a company receives the form, automatic payment and direct deposit switches typically take 5-15 business days. Since the timeframe depends on the company receiving the switch request, it's always a good idea to review your switch status page for the most current information regarding each switch and to continue monitoring your accounts.

Timing for each switch can vary depending on the type of payment or deposit, the biller or depositor and the method needed to switch the payment or deposit.

Do I need to call my billers and depositors to confirm the switch?

We display the status for each automatic payment or direct deposit in the Status column. If a switch shows as "Completed" there's no need to contact the biller or depositor. For switches that are marked as "Mailed" for more than 15 business days, you may want to contact the biller or depositor to confirm the status and see if the company needs additional information.

Why do I need to enter my billing account number or other specific information?

Companies require specific information to ensure your identity and to update the account information in their system.

Which address should I use for my biller and depositor?



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A large number of billers and depositors are already in our system. However, if we do not have a company's address, please use the address that is indicated on the payment confirmation or statement the company sends you. You can also typically find the address displayed in the Help or Contact Us areas of the company's website.

What if I don't have the information required to submit a switch?

If a field has a red line on the right, this information is required in order for the switch to be submitted. If you are in the middle of a switch, you can "Save" it. It will save as an "Information Needed" status and you can either log back in later when you have the required information or contact the financial institution for help.

How do I know if my payment or deposit has been switched?

The easiest way to check the status of a switch is to look at the "Status" column of your ClickSWITCH account. Switches that have been completed and confirmed by your biller or depositor will display a "Completed" status. Switches that are still in process will display a "Mailed" status.

For switches that have a mailed status for 15 days or more, we recommend contacting the company to confirm the switch is completed or check your account.

What if I forget to include an automatic payment or direct deposit when submitting my switches?

You can easily submit additional switches any time! Simply log in to your ClickSWITCH account and click the correct tab in your Dashboard.

What if my switch isn't completed and I miss a payment?

Monitoring your switch status is an important part of moving your account. It is advisable to keep enough money in your old account to cover each payment until the switch status for that payment has changed to "Completed," or you've confirmed with your billers that your payment account information is updated in their systems.

When is it safe to move/remove funds from my prior account?

We recommend keeping enough money in your old account to cover each payment until the switch status is "Completed." This is especially important for any payments that might be due during the 14 days after you initiate a switch.

One of my switches has an "Action Needed" status. What does this mean?

Occasionally, after you have submitted a switch for processing, our research team determines that the company requires you to update your banking information with them online. When this happens, your switch will show an "Action Needed" status. You may also see an "Action Needed" status if the switch is rejected for other reasons. To see the details of the action you need to take, you can click on the Edit icon in the Actions column.

Will I be notified of any switch updates?



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If you provided an email address during enrollment and have allowed alert emails, you will receive switch updates via email. If not, you will need to log in to ClickSWITCH and view the switch status.

What is Switch Assist?

Switch Assist allows you to log in to your previous financial institution's online banking account. Once you're logged in, you will see your transaction history and will be able to submit switches to your new financial institution account.

Can I use ClickSWITCH to switch my bill payments?

Since bill payments are not automatically recurring, you're not able to use ClickSWITCH for them. You will see a list of your bill payments in the automatic payment tab when you're logged in to Switch Assist and can download this list to use as reference when creating bill payments at your new financial institution.

I'm having technical difficulties. Who should I contact?

Please contact the financial institution representative of your new account for assistance.



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