

## BILL PAY FAQs

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

Suncoast has transferred the following Bill Pay data:

- Payees/billers – all payees/billers with payments made within the last two years. The status has been changed to “Active,” but you may delete the biller as needed.
- Pending payments – all pending payments.
- Paid payments – paid payments for the last two years.

### Why don't I see my biller's name?

Currently, the biller list is sorted by the nickname that was entered for that biller. Some biller names have been updated to use the recommended company name provided by the current vendor.

For example, Bright House Networks has been updated to Charter Communications. If the biller name was updated, the prior name displays in the nickname field. You can also modify a nickname if you'd like. If you already created a nickname, it will remain.

However, we will update this in the near future so the biller list will include both the nickname and the official name of the company/person.

### Why are some of my payees/billers missing?

Only billers who were active within the last two years were moved to the new system.

Please note that if a biller has not been used for an extended period of time, the payment information may be outdated.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

### How are Bill Pay items delivered?

Delivery method options are by electronic or paper checks.

Electronic payments will be delivered the next business day. Paper checks will be delivered within 7 business days. Checks are mailed from Glastonbury, CT.

### Why did my electronic payment change to a check payment?

If any of the biller's information changed between the time you originally set it up and our transition to the new system, it may have caused the payment to be sent as a check rather than electronic.

To resolve this, you can re-enter the biller information using a recent statement to ensure that it is accurate and up-to-date.

### Why are my check payments not deducted from my account on the send date?

Check payments follow standard check processing, where funds are deducted from your account once the biller processes the check.

This means you don't have to request a refund if the check is lost in the mail. Instead of mailing another check, you can choose an alternate payment method.

### Why can't I see my recurring payment's end date?

The recurring payment end date is not currently displayed. However, we do plan to display the end date in the future, so stay tuned!

### 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.

### Why are all my payees/billers listed as "Active?"

The new system does not support inactive billers. So during the update, all billers who were paid within the last two years were made active.

You now have the option to delete the unwanted biller instead of deactivating the biller.

### 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 SunNet or SunMobile or use the “Display Check Images” option.

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

You can place a stop payment for paper checks via SunNet, SunTel or with a Suncoast representative. The check number will be displayed on the Activity Tab in the Transaction History.

You cannot place a stop payment for electronic payments.

### Can I pay a biller that is located in Puerto Rico?

Yes! You can now add billers with a mailing address in Puerto Rico (PR). Please note that we do not pay international billers.

### Why am I having issues accessing Bill Pay in SunNet Online Banking?

If you're having issues accessing our new bill pay platform in SunNet Online Banking, the issue might be that your browser is not allowing cookies.

Cookies must be enabled in order to access Bill Pay. Please check your browser settings using the steps below.

#### Microsoft Edge:

1. Open Microsoft Edge
2. Click on the More Actions button on the toolbar, and select Settings
3. Search for View Advanced Settings and click on it
4. Under Cookies section, select to either Don't Block Cookies (default), Block Only Third Party Cookies
5. Restart Edge
6. Return to suncoastcreditunion.com and log in again

#### Chrome

1. Open Google Chrome
2. Click on Customize and Control Google Chrome (three line icon on the top right side on PC, and under Chrome>Settings on Mac)
3. Click on Settings
4. Search for Cookies
5. Click on Site Settings
6. Click on Cookies
7. Enable (turn blue) Allow Sites to Save and Read Cookie Data (recommended)
8. Disable (turn grey) Block Third-Party Cookies
9. Close the settings
10. Return to suncoastcreditunion.com and log in again

#### Firefox

1. Open Firefox
2. Click on Menu
3. Click on Options
4. Click on Privacy & Security
5. Content Blocking, Click on Standard
6. Under Cookies and Site Data, Click on Clear Data and follow the steps
7. Under History, Click on Clear History and follow the steps
8. Return to suncoastcreditunion.com and log in again

## ACCOUNT TRANSFER FAQs

### Why didn't my ACH Funds Transfer information move into the system?

Our new system offers External Transfers and a new Pay a Person feature. We identified most of the current ACH transfers to be Pay a Person transactions.

Moving forward, you'll have the option to add the correct service; either External Transfer or Pay a Person.

### Why don't I see any of my External Accounts (A2A)?

We weren't able to automatically move any of the external accounts (A2A) to the new system.

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.

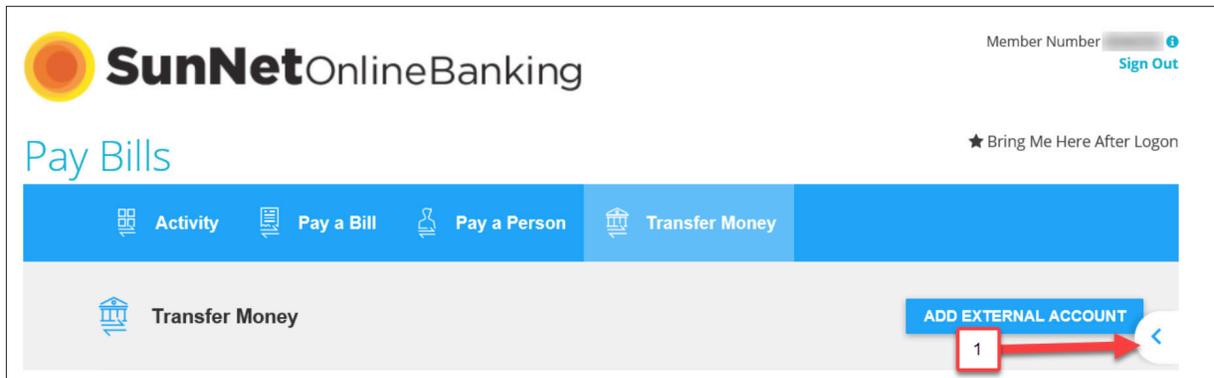
Micro deposits are small deposits/withdrawals of random amounts under \$1.00 each. They are used to verify a connection with your external account and to allow transfers in and out. Add the account by providing the routing and MICR number of the external account.

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

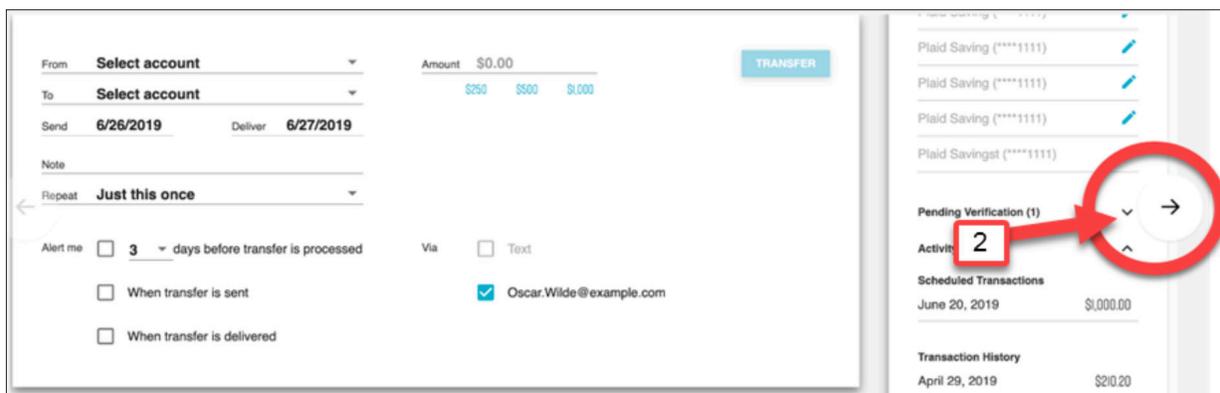
Log in to SunNet Online Banking for micro deposit verification. To verify your micro deposit, go to "Pay Bills" and click on "Transfer Money."

In the sidebar, click the arrow to expand a section and see more information. Please review the illustration below.

1 Click on the blue arrow to expand the drawer.



2 Click on the arrow next to "Pending Verification".



3 Click on the "VERIFY" button to open the micro deposit verification screen.



## **PAY A PERSON FAQs**

### **What is Pay a Person?**

Pay a Person is a free digital service that lets you securely send money electronically 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.

You can send money from your checking or savings accounts.

### **When are Pay a Person transactions paid?**

Pay a Person transactions are processed after 4:00 pm when the recipient claims the funds. Recipients have seven days from the Send On date to claim the funds. If funds are not claimed within seven 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 "NewYork" without spaces and the recipient writes "New York" with spaces, the security question would be invalid.

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

## **GENERAL DIGITAL BANKING FAQs**

### **How do I access the new digital banking features?**

These features are available through SunNet Online Banking and the SunMobile app. 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 solutions, 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 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 in SunNet or SunMobile any time. You may also call our Member Care Center at 800.999.5887, Monday to Friday, 7:00 am to 8:00 pm and Saturday, 8:00 am to 1:00 pm.