

# **System Upgrade Quick Reference**

Upgrade Dates: Oct. 23rd (Thursday, 5:00 PM) - Oct. 27t (Monday, 9:00 AM)

Starting Friday, Oct. 24<sup>th</sup>, our end-of-day cut-off for same-day transaction posting will change from 3:00 PM to our official branch closing time. This change offers more convenience and flexibility for your banking needs! Please see a branch representative for more details.

## **System Upgrade Branch Hours:**

- Friday, Oct. 24<sup>th</sup> Normal business hours; however, ALL locations will close by 5:00 PM
- Saturday, Oct. 25h ALL Branches will be CLOSED
- Customer service phone lines will be available from 9:00 AM 1:00 PM on Saturday, Oct. 25<sup>th</sup>

## **Telephone Banking:**

Unavailable Oct. 23<sup>rd</sup> (3:00 PM) – Oct. 27<sup>th</sup> (9:00 AM)

## ATMS:

- Balance inquiries will <u>NOT</u> be available at the ATM from Friday, Oct. 24<sup>th</sup> Monday, Nov. 3<sup>rd</sup>
- Limited withdrawals available
- Keep cash/checks on hand

## **Accounts & Debit Cards:**

- Accounts Numbers (Checking, Savings, CDs, Loans, etc.) will <u>NOT</u> change
- Debit cards will work as normal, but daily limits will be reduced during upgrade weekend
- Normal limits will be restored Monday, Oct. 27<sup>th</sup>

### Mobile App:

- Current Mobile App will be disabled on Oct. 23<sup>rd</sup> and will no longer work (delete at that time)
- <u>New</u> Mobile App launches on Oct. 27<sup>th</sup> and will be available to download via Apple's App Store/Google Play Store
- New Mobile App will use the same credentials as online banking, once password is reset

#### Statements:

- Two Oct. Statements (1 pre conversion and 1 post conversion)
- All Oct. bank statements will be PAPER statements
- For those enrolled in eStatements prior to upgrade, accounts will be set back to eStatement in time for the Nov. statement.

## **Online Banking:**

- Unavailable Friday, Oct. 23<sup>rd</sup> (3:00 PM) Monday, Oct. 27<sup>th</sup> (9:00 AM)
- Initial login (on NEW system) will be with same Username and a temporary password of the last 4 digits of SSN/EIN- system will prompt you to change your password and set up multi-factor authentication
- **BillPay** unavailable Friday, Oct. 17<sup>th</sup> Monday, Oct. 27<sup>th</sup> and no new payments can be entered during this time (payments scheduled PRIOR to Oct. 17<sup>th</sup> will still process)
- BillPay customers must enter all bill payments by 5:00 PM on Oct. 16th to be paid by Oct. 25th
- Alerts will NOT transfer and must be reset after Oct. 27th

# **SouthTrustBank**

## **Business Services:**

- Business Bill Pay customers will be required to re-enroll for the service FOLLOWING the system
  upgrade; bill payment histories, files, recurring payments, etc. will NOT migrate to the new
  system
- Positive Pay customers will have interrupted service during the weekend of the system upgrade
   it is HIGHLY recommended that you monitor your account closely during this time
- Online Wire submissions will not be accepted from Thursday, Oct. 23<sup>rd</sup> at 3:00 PM until Monday, Oct. 27<sup>th</sup>. All outgoing wire requests will need to be submitted to the Bank for processing by alternative means (i.e. in-person, by phone, fax, email, etc.)
- ACH Origination activity will not migrate to the new online banking system; Templates, however, are expected to migrate. Please be prepared to enter ALL ACH transactions that are effective for Friday, Oct. 24<sup>th</sup>, prior to Thursday, Oct. 23<sup>rd</sup>. You will not have access to originate ACH files on Friday, Oct. 24<sup>th</sup>.
- Outgoing wire processing may be delayed Friday, Oct. 24<sup>th</sup>

# **New Features Coming Soon:**

- Zelle
- Instant-Issue Debit Cards
- Digital Wallets (Apple Pay, Google Pay, Samsung Pay)

## What do you need to do to prepare for the System Upgrade?

- Withdraw/keep cash or checks for the weekend of Oct. 24<sup>th</sup> or make other payment arrangements for weekend purchases/activities
- Download prior bank statements from online banking before Oct. 23<sup>rd</sup> (3:00 PM), if needed
- Download New Mobile Banking App Oct. 27<sup>th</sup>; remove/uninstall existing Mobile App
- Consider running a report and/or downloading the following items from the current Online Banking system:
  - Account Alerts
  - o Bill Payments of frequent payees or recurring bill payments
  - Account Statements
  - Cash Management Customer:
    - ACH Originators ACH transaction histories and/or templates of recurring or regularly sent ACH payments
    - Positive Pay Customer Templates for file uploads, ACH Approved Entities