

### **What is ClickSWITCH?**

ClickSWITCH is a web-based application that makes it easy to quickly and securely switch online bill payments, automated payments and direct deposits from an existing financial institution to your account at Creative Arts Financial. ClickSWITCH removes the hassle of contacting all of your billers and helps ensure you don't miss a payment when you change financial institutions.

### **How does ClickSWITCH work?**

Input your payment and direct deposit information into the secure ClickSWITCH system and ClickSWITCH will contact your billers to switch your payments over to your Creative Arts Financial account. You can monitor progress and track status in the Status column.

### **Is ClickSWITCH secure?**

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

### **What is an automated payment?**

An automated payment is a regular, ongoing payment that is set up to be withdrawn from your account, such as a monthly insurance bill, utility payment or automobile loan payment.

### **What is a direct deposit?**

A direct deposit is any payment you receive from a person or organization, directly into your account. These include payroll direct deposits, government direct deposits (Social Security, Disability, etc.) and dividend direct deposits from investment accounts. Please note: some employers and government agencies may require you to complete direct deposit switches with them directly. In these cases, they may not accept the switch request.

### **Can I use this service if I don't use online banking?**

Yes, you can contact your Creative Arts Financial branch to begin the process or call our Member Service Centre at 1-866-800-ARTS(2787). They can help you quickly set up in online banking so you have access to your accounts 24 hours a day, seven days a week!

### **Can I use this service if I don't have an email?**

Yes, you can either use in-branch or online banking to complete your switches.

### **What do I need to start my switch?**

Getting started is easy! You'll need to gather all of your automated payments and direct deposit information. A previous account statement is a great resource for information to identify automated payments and direct deposits tied to an account.

### **Can I switch a payment if I don't have the billing information?**

You will need to have some details to switch the payment, as billers require certain information to confirm your identity and complete the switch. Your name, biller's name and account number are required. For some billers, an address and phone number will populate automatically; however, if the biller is not in our database we'll need you to provide the biller's address and phone number. A previous account statement should have all the details you need.

### **How long will it take for me to switch over my payments?**

Timing varies depending on the type of payment, biller and method needed to switch the payment. Automated payments and direct deposits typically take between 7- 10 days, but can be faster with certain billers. It's always a good idea to review your status page for the most current information regarding each switch. Pensions and other government-related payments can take up to 90 days to complete the switch.

### **I started this service through the branch, and now I want to check the status of my switches through online banking, is this possible?**

No, if there are pending switches, you won't be able to use online banking to track or change your switch request. If you would like to monitor your switches at home, your branch can provide you with easy instructions.

### **Why does ClickSWITCH ask for my location when I access the tool through online banking?**

ClickSWITCH asks for your location in order to narrow down the billers closest to your current location.

### **Which address should I use for my biller?**

A number of billers are included in the ClickSWITCH system. If you don't see the address you are looking for, please use the address indicated on the payment confirmation or statement the biller sends you. You can also find most billers' payment addresses displayed in the Help or Contact Us areas of their websites.

### **Why do I need to enter my billing account number?**

This number is required to ensure your identity and to update your account information.

### **What if I select the wrong account number in online banking?**

Please contact us at 1-866-800-ARTS(2787) to request an update.

### **Can I add a second account or choose a different account for my switches?**

No, not at this time.

### **What if I forget to include a payment in my switches?**

You can easily add additional switches at any time. If you are set up in online banking, simply log into and access ClickSWITCH from "Payments" on the left side of your screen, and select the type of switch you want. If you do not have online banking, please contact our Member Service Centre at 1-866-800-ARTS(2787) to update this information.

### **Will I receive auto-notifications through email about the status of my switch?**

Yes, if you have enrolled using your personal email address, you will receive email notifications. However, you may not receive a notification that the switch is complete if your biller did not update the status in the ClickSWITCH system. The status for each automated payment or direct deposit will be displayed in the Status column. If a switch shows "Completed", there's no need to contact the biller. For switches marked "Mailed" for more than 10 days, you may want to contact the biller to confirm the status.

### **How do I know my payment has been switched?**

The easiest way is to look at the "Status" column of your ClickSWITCH account. Switches that have been completed and confirmed by your biller will display a "Completed" status. Switches that are still being processed will display a "Mailed" status. For switches that have a "Mailed" status for 10 days or more, we recommend contacting your biller to confirm the switch is complete, as some billers may not update the status in the ClickSWITCH system.

**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.

**What if my switch isn’t yet complete 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. Please contact our Member Service Centre at 1-866-800-ARTS(2787) if you have additional questions.

**What does each status mean?**

<b>Submitted</b>	The switch has been sent to ClickSWITCH for processing.
<b>Processing</b>	ClickSWITCH has received the switch request and the form has been printed and mailed.
<b>Action Needed</b>	A switch has been rejected and needs attention. You will need to do something specific in order to complete the switch. To view the details of the action you need to take, click on the Edit icon in the Actions column.
<b>Printed</b>	A direct deposit form has been printed and you can submit it to your payroll department directly.
<b>Processing–Close on Date</b>	An account closure has been submitted to ClickSWITCH for processing.
<b>Completed</b>	The switch is complete.
<b>Track Only</b>	A switch was created for a biller that only accepts payment updates to be made online.
<b>Unsubmitted</b>	A switch was created, but never sent to ClickSWITCH for processing.
<b>Ready to Print</b>	A direct deposit switch has been created and marked for printing, but has not been printed.
<b>Mailed</b>	The switch has been processed by ClickSWITCH and sent to the biller or depositor to notify them of your new account information.