

MEMBER FAQ

What is ClickSWITCH™?

ClickSWITCH makes it easy for you to quickly and securely switch your current online bill payments, automated payments and direct deposits from your existing financial institution accounts to your new account at First South Financial. ClickSWITCH removes the hassles of contacting all your billers to make changes and helps ensure you don't miss a payment when you change financial institutions.

Is this how I open my new account?

ClickSWITCH is a service that is included when you open an account with First South Financial. Please visit our website <https://www.firstsouth.com/> or your local branch for information on opening a new account.

Where do I get a SwitchTRACK code?

First South Financial will provide you with a SwitchTRACK code when you open a new account. If you opened your account online, please reference the ClickSWITCH documents for details and instructions, including your SwitchTRACK code. If you opened your new account in a branch, please contact us at 901-380-7400 and ask a member representative for your SwitchTRACK code.

How does ClickSWITCH work?

ClickSWITCH takes the hassle out of moving your automated payments and direct deposits to your new account. You input your payment and direct deposit information in to our secure ClickSWITCH system and we'll get to work contacting all the billers to switch your payments over to your new account. You can monitor progress and track status on the "Status" tab, so you'll know exactly when each payment has been switched and you can move the funds to your new account.

What do I need to start my switch?

Getting started with ClickSWITCH is easy! You'll need the SwitchTRACK code provided to you when you opened your new account. You'll also need to gather all of your automated payments and direct deposit information to get your switches started. A previous statement is great source for information on the automated payments and direct deposits tied to an account.

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

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

Online banking bill payments are switched instantly. Automated payments and direct deposits typically take between 7-10 days to switch, but can be faster with certain billers. It's always a good idea to review your switch status page for the most current information regarding each switch.

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

The status for each automated payment or direct deposit is displayed on the Status tab. If a switch shows as "Completed" there's no need to contact the biller. For switches that are "Pending" for more than 10 days, you may want to contact the biller to confirm the status.

Does ClickSWITCH work with direct deposit?

Yes. Indicate the type of direct deposit you want to switch and complete the required information.

Please note: some employers and government agencies require direct deposit switches be completed directly with them. In these cases, they may not accept the switch request.

What should I do if a switch still shows as pending?

Automated ACH payments may take up to 10 days to switch. If your switch has been "Pending" for more than 10 days, it's a good idea to contact the biller to confirm the switch or to see if the biller needs additional information.

Why do I need to enter my billing account number?

Your billing account number is required by the biller to ensure your identity and to update the account information in their system.

Which address should I use for my biller?

A number of billers are included in the system. If ClickSWITCH does not have a biller's address, please use the address that is 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.

How long does it take to for my biller to update my payment account?

The time for each payment to switch varies depending on the type of payment, biller and the method needed to switch the payment. Online banking bill payments are switched instantly.

Automated ACH payments and direct deposits typically take between 7-10 days to switch, but can be faster with certain billers. It's always a good idea to check your switch status page for the most current information about each switch.

How do I know my payment has been switched?

The easiest way to check the status of a switch is to click on the "Status" tab of your ClickSWITCH account. Switches that have been completed and confirmed by your biller will display a "Completed" status. Switches that are still in process will display a "Pending" status.

For switches that have been pending for 10 days or more, we recommend contacting your biller to confirm the switch is completed, as some billers may not update the status in the system.

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

You need at least some billing information 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 the database we'll need you to provide the biller's address and phone number as well.

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

You can easily add additional switches any time! Simply log into your ClickSWITCH account and click the "Start a New Switch" button.

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.

click the "Start a New Switch" button.

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

Please contact us at 901.380.7400 or visit the banking center where you opened your account for assistance with your SwitchTRACK code. You may also contact us using the information found in the "Help" tab.

Is ClickSWITCH secure?

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

How do I get help setting up my switches?

Access the “Help” tab for useful tips, including demonstration videos for using ClickSWITCH. You may also contact us at 901.380.7400 or at eservices@firstsouth.com for assistance.

What is an automated payment?

An automated payment (or ACH) 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 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.

How should I gather the payments that need to be switched?

ClickSWITCH will help you switch all of your automated payments. Simply gather your paper bills or online statements that include the billers’ names and addresses, account numbers with your billers and due dates. This is all the information you need to start the switch process!

Can I switch payments from multiple financial institutions? How?

Yes, you can switch payments from any financial institution using ClickSWITCH. Simply enter your other financial institution account details in the “My Profile” tab. When setting up your switches, choose which financial institution account the payments or deposits are switching from in the account drop-down.

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.

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

Please contact a member representative with First South Financial at 901-380-7400 or at eservices@firstsouth.com to get assistance concerning your new account.