

PAY FRIENDS | FREQUENTLY ASKED QUESTIONS (FAQS)

Pay Friends is a quick, easy and secure way to send money to anyone with a mobile phone number or email. This free service is available to all customers enrolled in Online and Mobile Banking with a registered debit card.

Q: Do I need to register for the Pay Friends service?

A: Yes. To register for Pay Friends, please call Online and Mobile Banking Support at 1-800-UCBANK1. Once authenticated, Pay Friends will be enabled for your account and will appear as a menu option on the left-hand side of Online and Mobile Banking, or the dropdown menu of the United Community Bank mobile app.

Q: Once Pay Friends is enabled, do I need to do anything further?

A: Yes. Once Pay Friends is available through your Online and Mobile Banking account, you will need to officially enroll in the program. Select the Pay Friends menu option in Online and Mobile Banking. You will then be directed to our terms and conditions for review and asked to verify your debit card information. Once verified, you will be able to use Pay Friends.

Q: Do I need to apply for a new card or PIN to enroll in Pay Friends to send money?

A: If you have an existing United Community Bank debit card with a registered PIN, you may register that card for our Pay Friends service to send money. Pay Friends is available as part of our online banking services.

Q: Is there a fee to use Pay Friends?

A: No. There are no fees to send money through our Pay Friends service. There are also no fees for those who receive funds through Pay Friends.

Q: Is the Pay Friends service available outside of the United States?

A: Currently, the service is only available to eligible accounts within the United States.

Q: How do I know Pay Friends is secure?

A: Pay Friends is built into online banking, which includes many security features designed to protect your financial information. Pay Friends also utilizes a scrambling PIN pad that requires PIN entry by mouse or touch screen; a PIN cannot be entered by typing. This feature helps keep the transaction secure if your device is infected with viruses or malware that track keystrokes.

You'll review transactions from the Send Money page in Pay Friends. The PIN pad, branded with United Community Bank's logo, will appear only after clicking "Continue." This will open on top of the Send Money page – it will not redirect you to another site or "pop-up" in another window, keeping your information safe and secure.

Q: Are funds removed from my account immediately?

A: Yes, funds sent through Pay Friends are immediately debited from your account. The timing of when the funds are received are dependent upon the recipient. If the recipient uses a debit card from a bank enabling this type of credit transaction, then the funds are available immediately. If the recipient chooses to receive the funds via ACH, the funds will be available within 2-4 business days.

Q: Can I send funds as an ACH transaction with Pay Friends?

A: No, funds can only be sent through Pay Friends via a United Community Bank debit card. Funds can be received through ACH by the recipient, however.

Q: Can I send funds with a debit card that is not associated with United Community Bank?

A: While any eligible accounts can receive funds, only Consumer and Business debit cards issued by United Community Bank can be used to send funds.

Q: Does the recipient need to be a customer of United Community Bank?

A: No, as long as the recipient has an email address or phone number they can receive a Pay Friends payment using a debit card from a bank enabling this type of credit transaction or their checking account.



PAY FRIENDS | FREQUENTLY ASKED QUESTIONS (FAQS) CONT.

Q: How does the recipient receive a payment?

A: Depending on how the payment is sent, the recipient will receive either a text message or email notification. In that notification there will be a link directing to webpage two options. The first is to enter their debit card information in the provided form, which will be used to process the payment to their account. If the recipient does not have a debit card, or their debit card will not accept the payment, they can instead navigate to the second option by selecting the webpage link titled "Receive with your checking account." This option uses ACH to deposit the payment into their checking account once the recipient provides their account information. When using the ACH payment option, a payment will appear in the recipient's checking account in 2-4 business days.

Q: What if my recipient does not receive the payment?

A: If the recipient does not accept/collect the funds within ten (10) calendar days, the funds will be returned to your account.

Q: Will my personal information be shared with the recipient?

A: No, the recipient will only see your name when receiving notification of payment.

Q: What is "Payzur"? That name appeared in the link sent to one of my recipients.

A: First Data Payzur is the name of the service used to process our "Pay Friends" person-to-person payments.

Q: What if I enter the wrong PIN?

A: You have two tries to enter the PIN correctly before access to the PIN pad is disabled within online banking. After 24 hours, the PIN pad will reset, and you can use our Pay Friends service again.

Q: If I enter the wrong PIN on Pay Friends, will this impact my debit card's point-of-sale (POS) use outside of online banking?

A: If Pay Friends is disabled in online banking, you can still use your United Community Bank debit card for POS transactions, as long as the card has not been blocked for other reasons outside of Pay Friends.

Q: What if I send funds to the wrong number or email address?

A: Most Pay Friends payments are instant, so as soon as a payment is made, the funds are available to the recipient. If the recipient has not yet received the transaction, United Community Bank Customer Service can cancel the transaction. Otherwise, the recipient must send the funds back to you or give permission to United Community Bank to return the funds.

Q: If I use the Card Control Preferences within Card Valet to manage my debit card settings is there a certain transaction type I need to allow for Pay Friends to work for me?

A: The transaction type 'eCommerce' within Card Valet must be enabled. In Card Valet, select your debit card and then choose "Control Preferences" and then "Transaction Types". "eCommerce" will be listed here and must be enabled in green for you to use Pay Friends with the debit card in question.

Q: Why did I receive an "exceeds limits" error?

A: Pay Friends has the following transaction-amount limits in place:

- **Per Transaction:** \$750
- **Per Day:** Limits vary per customer's limits on their UCBI debit card.
- **Per Month:** \$4,000

For more information, please call Online & Mobile Banking Support at 1-800-UCBANK1, Monday-Friday, 8:00am-7:00pm and Saturday, 8:00am-12:00pm (EST).



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