



**PRIVATE BANK**  
*of Buckhead*

# FAQs

(Frequently Asked Questions)

## About: Enhanced online banking...

*To better serve you, we're upgrading our online banking and bill pay services. The entire online banking experience will be enhanced to make it easier to make payments and manage your bills online. Here's what you need to know.*

*If your questions are not answered here, of course feel free to call on any Private Bank of Buckhead team member at 404-264-7967 or e-mail at [ebanking@PrivateBankofBuckhead.com](mailto:ebanking@PrivateBankofBuckhead.com)*

**Q:** When will this transition take place?

**A:** The enhanced system will debut on Tuesday, February 14, 2012. Online banking (including cash management) and bill pay will be unavailable Monday, February 13, but all scheduled transactions take place, even on that day.

**Q:** Will there be a period when I can't access my accounts online?

**A:** Yes. The Online Banking/Cash Management and Bill Pay systems will be disabled at 6:00 a.m. ET on February 13, 2012, and is expected to be re-enabled by 5 p.m. ET that same day.

**Q:** Will I be able to get my balances, etc. while the online banking is down?

**A:** Yes, Branch Personnel will be available to provide clients with balances and copies of statements, and will be able to process transfers during that time.

**Q:** Will my recurring or previously scheduled transactions be processed when the online banking system is down?

**A:** Yes, all recurring, previously scheduled or pending transactions will be processed normally during that time. You will be able to schedule transfers and payments in advance to be processed on the day of the conversion.

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**FIRST CLASS SERVICE. FIRST NAME BASIS.**

Private Bank of Buckhead • Three Piedmont Center, Suite 210 • 3565 Piedmont Road • Atlanta, Georgia 30305

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Q: Do I need to do anything to prepare for the transition to the news system?

A:

- Please read this FAQ.
- Ensure that any transaction you would like to take place on February 13, 2012, is scheduled before that date. If so, they will take place, even on that day during the conversion.
- Also, because account alerts will not convert to the new system, print current alerts to use as a checklist to create them again after conversion. Or e-mail us at [ebanking@PrivateBankofBuckhead.com](mailto:ebanking@PrivateBankofBuckhead.com) or call 404-264-7979 and we can print that list for you.

Q: Who at Private Bank of Buckhead can help answer my questions about the online banking transition and enhancements?

A: All team members have received training about the transition and enhancements. Depending on your question, we'll see that you receive rapid feedback.

Q: What if I am not currently signed up to use online banking?

A: If you are not enrolled in online banking you will not be affected by this transition, but the enhanced system is well worth checking out. Please talk to one of our associates about the benefits of online banking.

Q: Will I lose my ACH/Wire templates or payee information?

A: No, all templates will be converted normally, and you will not lose any ACH/Wire or payee information stored on the system.

Q: Will my user ID and password change?

A: Your user ID will be the same, but passwords will change. You will initially use a provisional password that will consist of the combination of your zip code and the last four digits of your tax identification number.

**Example:** TIN or SSN: 111-22-1234 and  
Zip code: 30305  
Your new provisional password will be: **303051234**

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If you are unsure of the tax identification number or zip code associated with your online banking access you can always contact us at 404-264-7979 or at [ebanking@privatebankofbuckhead.com](mailto:ebanking@privatebankofbuckhead.com).

**Q:** How will I log on to the enhanced system on February 14 when it first becomes available?

**A:** On Tuesday, February 14, you can access online banking again by using the same user ID you have currently and your new provisional password will be your zip code plus the last four digits of your Social Security number (or last four digits of the business tax ID number). If you are a Cash Management user with several businesses associated with only one Online Banking profile, we'll ensure beforehand you are aware of the primary tax ID associated with your online banking. (To ensure security, at first login the new system will direct you to choose a new password, passmark and challenge questions.)

**Example:** TIN or SSN: 111-22-1234 and  
Zip code: 30305  
Your new provisional password will be: **303051234**

**Q:** Can I create my own new password?

**A:** At first login on the new system, you will be directed to choose a new password and to set up a new passmark as well as new challenge questions. This enhances security. Your new password must be at least six characters with one numeric character and at least one lowercase character and cannot contain spaces.

**Q:** Is there any information from the old online banking system that will not convert to enhanced online banking?

**A:** Alerts and E-Bills will not convert to the new system. Both alerts and E-bills will need to be set up again after conversion. (Hint: Print current alerts to use as a checklist to create them again after conversion. Or e-mail us at [ebanking@PrivateBankofBuckhead.com](mailto:ebanking@PrivateBankofBuckhead.com) with the request and we will print your alert list for you). Unfortunately, we cannot set up E-bills for you because of the nature of the secure information involved.

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Q: Will my account alerts be converted?

A: No, account alerts cannot be converted. You should print a list of your current alerts and re-enter them after the conversion. Or e-mail us at [ebanking@PrivateBankofBuckhead.com](mailto:ebanking@PrivateBankofBuckhead.com) with the request and we will print your alert list for you.

Q: Will my BillPay Payment History still be available?

A: Yes, Payment History will be loaded 3 business days after the upgrade.

Q: How can I get BillPay Payment History information during the time it is unavailable on the enhanced system (the first three days)?

A: E-mail us at [ebanking@PrivateBankofBuckhead.com](mailto:ebanking@PrivateBankofBuckhead.com) or call any team member at 404-264-7979 and we'll be able to help retrieve the information you need.

Q: Will my BillPay payments scheduled during that time still process?

A: Yes, payments scheduled to take place during the downtime will process. However, the status of those payments will not be available until Payment History loads 3 days after the conversion. Do not attempt to schedule these payments again, as you will risk making the payment twice. If you are uncertain if something was scheduled, check with a bank associate who can help you make that determination.

Q: Will I be able to make Bill Payments from my Savings Account?

A: No, neither the old or enhanced online banking systems provide the functionality for users with Savings or Money Market Accounts to be able to make Bill Payments from those accounts.

Q: What about E-Bills?

A: E-Bills will not convert and clients will have to set them up again after conversion. Unfortunately, we cannot set those up for you because of the nature of the secure information involved. This is for your security.

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Q: Will Overdraft accounts/Zero Balance accounts be recognized with the new Bill Payment Manager?

A: No, API (real-time funding) only validates available balances.

Q: What new features can I expect to see with the enhanced Online Banking System?

A:

- Account-to-account electronic transfers will allow you to send money directly to and from your accounts, even at other banks.
- Intra-Bank transfers will allow you to transfer funds directly to other Private Bank of Buckhead account holders and the funds will be available immediately.
- You can place stop payments through online banking.
- You can change statement delivery options online.
- New options for e-mail alerts, including daily alerts with your morning balance.
- Transfer files securely to bank using secure message system.
- Cash Management users will be able to receive e-mail confirmations for wire transfers completed online.
- Customized payment reports will help you analyze habits and trends.
- Up to 24 months of BillPay payment history will be accessible.
- Personal notes will remind you about specific payment information.

Q: What are the other benefits of online banking?

A: It is a “green” solution. What could be more eco-friendly than minimizing paper, mailing and files?

*We value our banking partnership with you and are committed to continually improving online banking and other services. If you have questions about the online banking and cash management enhancements, please contact any of our team members: 404-264-7979 or [ebanking@PrivateBankofBuckhead.com](mailto:ebanking@PrivateBankofBuckhead.com)) or visit us at the bank. **THANK YOU.***