GULF CAPITAL BANK

Member FDIC | EQUAL HOUSING LENDER

New Online Banking Customer FAQ

GENERAL QUESTIONS	ANSWER
Will my login name be the same?	Yes. In order to avoid delays in accessing the new system, please update your contact information to ensure the information we have on record is accurate. When we move to the new system, we will send a Secure Access Code to the phone number on our records and you will not be able to access the system without it.
I'm enrolled in Online Banking. Can I use my Online Banking Log in credentials for Mobile Banking?	Yes. Online and Mobile Banking is one seamless user experience utilizing a single User ID and Password.
Can I use my current online banking password when we change over?	Yes, you can if it meets our password policy requirements: At least 1 lower case At least 1 upper case At least 1 number At least 1 special character Minimum of 12 characters
How do I change my password?	Log in to Online Banking. Select Security Preferences under the Services menu. Select Change Password. Enter your old password, create a new password, and confirm your new password following the onscreen password criteria.
Can I change my login name?	Yes, once you have successfully logged into the online banking system, you can update your preferred contacts via the Settings > Security Preferences menu. Under this menu you can change your login name, password or set up additional Security Access methods.
How do I update my contact information?	You can update your contact information in Online Banking. Log in and select the Services tab to view and edit your contact information including mobile phone number and email address. Or you can contact us and we can help.
Are there minimum browser requirements for the new Online Banking system?	Yes. You will need to use a recent version (last 2 released) of Google Chrome, Mozilla Firefox, Apple Safari or the last version of Microsoft Edge.
Who do I contact if I have issues or questions?	For questions, please contact us at (713) 999-8875 between the hours of 9:00am to 5:00pm Monday through Friday.
Can I receive alerts?	Yes, alerts can be set up. Account, Date, History, Insufficient Funds and Transaction alerts can be established. Alerts can also be delivered via the system's secure mailbox, or email, phone or text. Dual authorization via alerts is available to ensure transactions receive the proper approvals.
When is the ACH cut off time each day?	For same day ACH the cutoff time is 12:00pm. For future dated ACHs, the cut-off time is 4:00pm daily, excluding weekends.
When is the wire transfer cut off time each day?	The cut-off time is 4:30pm daily, excluding weekends.
Can I create a tax payment?	Click on Business Banking on the left navigation pane. Then select Tax Payments. Select either Federal or State and the type of payment you wish to make (941, 945, etc.). Payments will be processed during the ACH processing window after 4:00pm daily cut off time.
If I send a tax payment via cash management, when will it be received? Will I get a confirmation number?	You will select the payment effective date when you are setting up the payment. The system will give you a message that your payment has been set up successfully (or if there is missing information, it will alert you). Same Day ACH is not supported for Federal Tax payments.
MIGRATION TIMING & ACCESS	**ANSWER**
When will the new Business Online Banking service be available?	Your new Business Online Banking service will be available beginning November 2, 2026
Will online banking be available during the cutover weekend?	Online Banking will be temporarily unavailable beginning October 29th while we complete the system conversion. We expect access to be restored by November 2nd. If you have an urgent need during this window, please call us at (713) 999-8875.
Do I need to re-enroll in online banking after the conversion?	No re-enrollment is required. Your existing Login ID will carry over to the new system, and you will need to set a new password at first login. At first login, you will be prompted to verify your identity via a Secure Access Code (SAC) sent to your phone number on file.
What should I do before the conversion date to prepare?	We recommend taking the following steps before October 29th: (1) Download or save any statements or transaction history you may need. (2) Note your existing Bill Pay payees and scheduled payments. (3) Confirm your mobile phone number and email address are current with us so you can receive your Secure Access Code at first login. (4) If you use Quicken or QuickBooks, complete a final data download from the current system before October 30th.
What if I can't log in after the conversion goes live?	If you experience login trouble after November 2nd, first confirm your contact information is current so you can receive your Secure Access Code. You can also reset your password using the 'Forgot Password' link on the login page, call our Contact Center at (713) 999-8875, or visit any branch for

Will I be able to export my account information?	Yes, by clicking on the account on the Home page, this will bring you into the Account Details page. The 'Export' option is located on the right side of the screen. The following export formats are available: Spreadsheet (xls) Spreadsheet (csv) Microsoft OFX (ofx) Quicken (qfx) QuickBooks (qbo)
DATA & HISTORY MIGRATION	**ANSWER**
Will my Bill Pay payees transfer to the new system?	Yes. Your existing Bill Pay payees, scheduled payments, and payment history will transfer to the new system. No action is required on your part. We recommend verifying your payee list after your first login to confirm everything transferred correctly.
Will check images from before the conversion be available?	Check images from the prior system will be available for 18 months following the conversion. After that period, please contact us if you need a copy of a specific check image.
Will my existing alerts and notification preferences carry over?	Existing alert settings will <u>not</u> transfer to the new system; We recommend logging in and reviewing your alert preferences after the conversion to configure as needed. You can adjust alerts at any time under the Alerts section in Online Banking.
Will my linked external accounts for transfers carry over?	External accounts previously linked for Account-to-Account transfers may need to be re-verified in the new system. You will still see your linked accounts, but you may be prompted to re-confirm ownership via micro-deposit or instant verification. This is a one-time step to protect your account security.
Will my transaction history transfer over to the new system?	Yes. At initial login, you will have access to 18 months of transaction history. Over time, the system will eventually hold up to 24 months of transaction history.
Will my scheduled transfers convert over to the new Online Banking system?	Any transactions (e.g. recurring transfers, bill payments) previously scheduled in the current Online Banking System, will be carried over to the new system and processed as normal. It is always best to double check and make sure that those recurring transfers or bill payments are there and they transferred over with the right information.
COMMERCIAL / BUSINESS BANKING	**ANSWER**
Will my business user roles and permissions transfer to the new system?	Yes, your existing user roles, permissions, and approval structures are scheduled to transfer to the new platform. We recommend that your company administrator log in after the conversion and verify all sub-user access is configured correctly. Our Contact Center is available to assist with any adjustments.
How many users may I add to my company?	You may add as many users as you need to cover all the roles you have assigned to your organization.
Can I delete and add users to the system?	If your online banking profile is set up to add users, you will be able to do so. Our Contact Center is happy to help with this task.
Will my ACH templates carry over to the new system?	Yes, existing ACH templates are scheduled to migrate to the new platform. After your first login, please review your templates to confirm all recipients, routing numbers, and amounts are accurate before processing your next ACH batch.
Can dual control be enabled for Wires or ACH origination?	Yes, you can set this up yourself or our Contact Center is happy to help with this task.
Can I create an ACH origination or Wire template?	Yes, click on the Transfer & Payments, click Payments, click new Template and select the options necessary to set this up.
How may I increase my Wire or ACH origination limit?	You can contact us at (713) 999-8875 for either a temporary or permanent increase in your limit. We will be able to review this request quickly and may provide an approval for the change.
Will my wire transfer templates migrate to the new system?	Yes, wire transfer templates will migrate to the new system. After conversion, please log in and verify you templates before initiating any wire transfers to confirm all beneficiary details are intact.
Will Positive Pay exception rules carry over?	Yes, your existing Positive Pay settings and exception rules will carry over. We strongly recommend reviewing your Positive Pay configuration on the first business day after conversion to ensure continuous fraud protection. Contact us immediately at (713) 999-8875 if you notice any discrepancies.
Will my ACH origination and wire transfer limits change with the new platform?	Your current limits are set to carry over to the new system. If you need to request a limit change at any time, please contact us at (713) 999-8875. Temporary and permanent limit increases can be reviewed and approved quickly.
Will Remote Deposit Capture (desktop RDC) be available immediately after conversion?	Desktop Remote Deposit Capture will be available. If you experience any issues with your scanner or software after the conversion, please contact us at (713) 999-8875 and a specialist will assist you.
Will I need to do anything for my Quicken / QuickBooks to work?	Yes, as we complete the system conversion, you will need to modify your Quicken/QuickBooks settings to ensure the smooth transition of your data. In preparation for the conversion, we recommend you complete a final download before 10/30/2026 and disconnect your accounts in Quicken/QuickBooks. Quicken/QuickBooks will become available for use again on 11/02/2026. On or after this date, you may reconnect your applicable accounts.
SECURITY & DEVICE TRUST	**ANSWER**
What is a Secure Access Code (SAC)?	A Secure Access Code (SAC) is a unique, single-use 6-digit code which protects against fraud by safeguarding your online transactions and sensitive information. A SAC is another level of authentication in addition to your Login ID and password, providing you stronger online security.
How will my SAC be sent to me?	You choose how you want to receive your SAC: by text or phone. We need your current contact information for you to receive your SAC.
Do I have to enter a SAC every time I log in or conduct an online transaction?	No, once you have setup a SAC, you have the option to register your computer or device. Once your computer or device is registered, you will skip the SAC requirement when you log in again. To register your computer or device, click, "Register Device."
Is Mobile Banking secure?	Yes, our Mobile Banking service utilizes best practice security services such as HTTPS, TLS encryption, password access, biometrics and application time-out when not in use. Only the phones that you enroll can access your bank accounts and no account data is ever stored on your phone.

Will my previously registered/trusted devices carry over, or will I need to re-verify?	For your security, previously registered devices will be reset during the conversion. At your first login on the new system, you will be prompted to receive a Secure Access Code (SAC) to verify your identity. Once verified, you can register your device again to skip the SAC step on future logins.
How can I confirm the new banking website is legitimate?	Our new Online Banking is accessible at https://secure.gulfcapitalbank.com. Always verify the URL in your browser before entering your credentials and look for the padlock security icon. We will never ask for your Login ID, password, or SAC via email or phone. If you receive a suspicious communication, do not click any links — contact us directly at (713) 999-8875.
Will I need to update my current Security Token?	Yes, we will be using a new service for our Security Access Tokens. You will need to download the Symantec VIP app on your mobile device and contact us at (713) 999-8875 to register your soft token.
MOBILE APP	**ANSWER**
How do I access Mobile Banking?	Mobile Banking is available to everyone. Simply download the mobile app in the Apple Store or Google Play Store and follow the on-screen prompts.
Is your Mobile Banking app supported on my mobile phone?	Our Mobile Banking is supported on most iPhone®, iPad®, and Android devices. You can also use mobile phones with a mobile web browser that supports cookies.
Do I need to download a new mobile app after the conversion?	Yes, you will need to download the updated Gulf Capital Bank mobile app from the Apple App Store or Google Play Store on or after November 2nd. We recommend deleting the old app and downloading the new version for the best experience. Your existing Login ID will work on the new app.
Will my fingerprint (Touch ID) or Face ID login still work after the conversion?	Biometric login (Touch ID / Face ID) will need to be re-enabled after downloading the updated app. Log in with your Login ID and password first, then go to Settings > Security Preferences to enable biometric authentication again.
Can I still use Mobile Deposits?	Yes. The mobile app allows you to do a mobile deposit by taking photos of the front and back of the check. Once you have the image lined up in the viewer, click the camera icon in the upper right corner to take the photo.
Will my mobile deposit limits change on the new platform?	Your mobile deposit limits are set to carry over to the new platform. If you have questions about your specific limits, please contact us at (713) 999-8875.
ESTATEMENTS & PAPERLESS	**ANSWER**
Will I have access to my eStatement history?	Yes. You will continue to have access to up to 2 years of eStatements.
Do I need to re-enroll in paperless/eStatements after the conversion?	No. Your existing eStatement enrollment will carry over. You will continue to receive statement notifications to the email address we have on file. We recommend verifying your email address before the conversion date to ensure uninterrupted delivery.
Will I receive a notification when my eStatement is ready in the new system?	Yes. You will continue to receive email notifications when your eStatement is available. Notifications will come from noreply@gulfcapitalbank.com. If you do not receive your usual notification within 7 days after your statement cycle, please log in to Online Banking and check your eStatements, or contact us for assistance.
ZELLE, BILL PAY & P2P PAYMENTS	**ANSWER**
Will Zelle still work after the conversion, and will my contacts transfer?	Zelle will remain available throughout and after the conversion. Your existing Zelle contacts are expected to transfer; however, we recommend verifying your recipient list in the app after go-live. If you experience any issues, contact us at (713) 999-8875.
Will there be any Zelle downtime during the cutover window?	Zelle may be temporarily unavailable during the conversion window from October 30th to November 2nd. We recommend scheduling any time-sensitive Zelle payments before or after this window.
Can I access Bill Pay through Mobile Banking?	Yes. You will have the ability to send payments from your mobile device.
How will I access the new Bill Payment service?	You can access the new Bill Payment service by logging into Online Banking and selecting “Bill Payment” under the “Payments” tab. All your existing activity, payees, and payment templates will be available.
Will I need to do anything after the upgrade regarding Bill Pay?	No action is required. All previously entered Bill Pay information (i.e. payees, scheduled payments, recurring payments, etc.) will remain in your online Bill Pay profile. You will want to verify the information and make sure it is correct.
SUPPORT & TRAINING	**ANSWER**
Will there be in-branch assistance available around the conversion date?	Yes. Our branch staff will be available to assist you with logging into the new system and navigating key features. You are welcome to bring your device so a team member can walk through the new experience with you.
Where can I find step-by-step guides or video tutorials for the new system?	User guides, quick-start videos, and FAQs will be available at https://gulfcapitalbank.com/resources-education/ starting 11/02/2026. Topics covered include first login, setting up alerts, making transfers, Bill Pay, mobile deposit, and commercial cash management features. You can also access Help directly within the new Online Banking platform.