

ClickSWITCH Frequently Asked Questions:

Q: What does a yellow (!) next to a card subscription provider mean?

A: The (!) next to a provider means the provider is temporarily down for maintenance. Check back later to attempt to swap out your card. The (!) may also mean that there is an issue with your account. If you click on the provider with an (!) you will receive information regarding the problem with the provider account and instructions on how to resolve the issue.

Q: Why did I receive a notification that my account was accessed from an unknown device?

A: You may receive notification from some providers that your account is being accessed from an unknown device. This may occur if you selected “Remember Me” upon login and the provider registers your device. If the CardSwap system accesses an account with these settings in place, the provider may notify you since our system is different than what you typically use to access your account.

Q: What if my switch isn’t completed and I miss a payment?

A: 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.

Q: Why did I receive a notification that my iTunes account is being accessed from Virginia?

A: You may receive notification from some providers that your account is being accessed from a location different from where you are located. This is caused by providers detecting a login from our servers rather than your location.

Q: Where do I get a SwitchTRACK code?

A: You will be provided with a letter which will list your SwitchTRACK code when you enroll with one of our employees in the branch. You can also get your SwitchTRACK code over the phone if you enroll over the phone.

Q: My SwitchTRACK code isn’t working; what should I do?

A: Please contact Colorado Credit Union for assistance with your SwitchTRACK code.

Q: What do I need to start my switch?

A: You’ll need to gather all of your automatic payment and direct deposit information to get your switches started. A previous statement is a great source of information for the automatic payments and direct deposits tied to an account.

Q: What is an automatic payment?

A: An automatic payment is a regular, ongoing payment that is initiated externally to your bank account, such as a monthly insurance bill, utility payment or vehicle loan payment.

Q: What is a direct deposit?

A: A direct deposit is any payment that you receive from an organization directly into your account. These could include payroll direct deposits, government direct deposits (Social Security, Disability, etc.) and dividend direct deposits from investment accounts.

Q: How long will it take for me to submit a switch request?

A: Submitting a switch typically takes less than 90 seconds.

Q: Once a switch has been submitted, when does a company receive the information?

A: Switches are processed and sent out within 24 hours of the switch being submitted.

Q: Do I need to call my billers and depositors to confirm the switch?

A: We display the status for each automatic payment or direct deposit on the home screen under the button titled "View Existing Switches". If a switch shows a "Completed" there's no need to contact the biller or depositor. For switches that are marked as "Mailed" for more than 15 business days, you may want to contact the biller or depositor to confirm the status and see if the company needs additional information.

Q: Why do I need to enter my billing account number or other specific information?

A: Companies require specific information to ensure your identity and to update the account information in their system.

Q: Which address should I use for my biller and depositor?

A: A large number of billers and depositors are already in our system. However, if we do not have a company's address, please use the address that is indicated on the payment confirmation or statement the company sends you. You can also typically find the address displayed in the Help or Contact Us areas of the company's website.

Q: What if I don't have the information required to submit a switch?

A: If a field has an asterisk on the right, this information is required in order for the switch to be submitted. If you are in the middle of a switch, you can click "Save and Continue Later". It will save as an "Information Needed" status and you can either log back in later when you have the required information or contact CCU for help.

Q: What if I forget to include an automatic payment or direct deposit when submitting my switches?

A: You can easily submit additional switches any time! Simply log in to your ClickSWITCH account and click the correct tab in your Dashboard.

Q: One of my switches has an “Action Needed” status. What does this mean?

A: Occasionally, after you have submitted a switch for processing, our research team determines that the company requires you to update your banking information with them online. When this happens, your switch will show an “Action Needed” status. You may also see an “Action Needed” status if the switch is rejected for other reasons. To see the details of the action you need to take, you can click on the Edit icon in the Actions column.

Q: Will I be notified of any switch updates?

A: If you provided an email address during enrollment and have allowed alert emails, you will receive switch updates via email. If not, you will need to log in to ClickSWITCH and view the switch status.

Q: Can I use ClickSWITCH to switch my bill payments?

A: Since bill payments are not automatically recurring, you’re not able to use ClickSWITCH for them.

Q: Why do I receive email confirmation that a new payment method is on file for some providers, but not others?

A: Whether you receive a confirmation email from a provider is dependent on the provider and the provider’s process for notifying customers of changes on their account.

Q: Why am I receiving an error message when adding a new payment method?

A: You will receive an error message if you are entering an incorrect card number, expiration date, zip code or CVV. Double check that you are entering correct card information. *Please Note: You are only allowed to enroll a Colorado Credit Union credit or debit card.*

Q: Why do some providers require me to enter a security code?

A: Authentication requirements differ by provider. Some providers require a security question or code to access an account. If the provider requires you to enter a security question or code outside of CardSwap, you will also be required to enter your security question or code inside of CardSwap.



Invalid Debit/Credit Card Messages

The following are potential errors that can occur when you add your debit/credit card.

The card number field is invalid – The card number entered was incorrect. You will need to re-enter the card number

Please use a Colorado Credit Union card - The card needs to be a Colorado Credit Union debit/credit card. Cards from any other issuer will NOT be accepted.

Please correct the errors and try again – If you enter an invalid expiration date, CVV code or zip code the card will not validate. You will need to re-enter your card information.

The card is already linked to your account – The card you are attempting to add into CardSwap was already added. If you would prefer a different Colorado Credit Union card to be on file with the selected providers, you can add the new card into CardSwap.