

FAQ's

how it works

Payments

may be made to the Credit Union
at any one of the following
SurePay Locations:

Q13. Can I now make utility bill payments from my credit union account at SurePay?

A. No. The SurePay facility only allows deposits into your credit union account. SurePay cannot access your credit Union account to allow transfers of any kind.

Q14. If there is a discrepancy regarding my payment/deposit at SurePay who do I contact?

A. Queries regarding deposits/payments to the credit union through SurePay should be directed to our Contact Centre at 430-5200.

Q15. In the event of any delay in processing my loan payment caused by SurePay, BPWCCUL or other technical difficulty, will the credit union charge me loan interest for the delay period?

A. No. All deposits/payments will be reflected on members' accounts as taking place on the day the transaction was made at the SurePay collection point.

Q16. Can third party cheques be used to make payments at SurePay?

A. No. All cheques MUST be made payable to SurePay

Q17. Can I make payments/deposits on another member's account?

A. Yes.

BRIDGETOWN

COURTS • Bridgetown
Express Stationery • Da Costa Mall

ILLUMINAT • Whitepark Road
Trimart Supermarket • Bridge Street

CHRIST CHURCH

Cell & Accessories • Super Centre, JB's
Cell & Accessories • Super Centre, Oistins
COURTS • Sheraton Centre

Cyber Cell Oistins • Harvest Mart Complex
Douglas Shopping Centre • Silver Sands
Fair Deals • St. Patrick's, Christ Church
Trimart Supermarket • Rendezvous

ST. GEORGE

Ellerton Mart • Ellerton St. George

The Glebe Lotteries • Glebe St. George

ST. JAMES

First Stop • Thorpes, St. James

NovaCom • Super Centre, Holetown

ST. MICHAEL

Carlton & A1 Supermarket • Black Rock
Cell & Accessories • Channel Supermarket,
Black Rock
COURTS • Haggatt Hall Mall International

DNK Pharmacy • Wildey
Merchandise King • Spooners Hill
Push Shoes • One Accord Plaza
Ticket Centre • Super Centre, Warrens
Trimart Supermarket • Haggatt Hall

ST. PETER

COURTS • Speightstown

ST. PHILIP

COURTS • Six Roads Emerald City Complex

Emerald City Supermarket • Six Roads
Trimart Supermarket • St. Martins, St. Philip

COURIER

A&S Bill Courier

Did you know...



...that you can
now pay your
Credit Union
accounts using
SurePay?

SurePay

...the convenient way to pay

Powered by ILLUMINAT



**BARBADOS PUBLIC WORKERS'
CO-OPERATIVE CREDIT UNION LIMITED**

Belmont Road, St. Michael • Broad Street, Bridgetown
Contact Centre Tel: (246) 430-5200
www.publicworkers.bb

Benefits to the members

- » **More locations to make payments**
- » **More hours during which to make payments**
- » **Make multiple payments with one cheque - members can make payments to the Credit Union as well as pay their utility bills with one cheque.**
- » **Real time access to payment information**
- » **On-stop shop**

What's more, in addition to your Credit Union payments you can also pay these bills:

- Barbados Light & Power Co. Ltd.
- Barbados Water Authority
- Cable & Wireless
- Clico Mortgage & Finance Corporation
- Consolidated Finance
- Digicel
- Direct TV
- Freemotion TeleBarbados Residential
- Multichoice TV

FAQ's how it works

Q1. What is the purpose of this facility?

A. The facility affords credit union members the convenience of being able to make deposits or loan payments to their credit union accounts using any SurePay collection point.

Q2. What credit union payments can I make at SurePay?

A. Any deposit or payment currently allowed at our Co-Optima Teller ATMs will be taken at SurePay outlets. In other words, payments to:

- Share account
- Deposit account
- Back-to-School Loan
- Car Loan
- Christmas Loan
- Land Tax Loan
- Personal Loan
- Land Loan
- Education Loan
- Travel Loan
- Line of Credit
- Secured Line of Credit

Q3. Is there a maximum amount I can pay or deposit to my credit union account using SurePay?

A. The maximum deposit that can be made at a SurePay collection point is \$9,999.99

Q4. Is there a minimum amount I can pay or deposit using SurePay?

A. No.

Q5. On my account statement—whether online or hardcopy—will I see the payments I make using SurePay clearly labeled as such?

A. SurePay transactions will be clearly identified for ease of reference.

Q6. How can I be sure that my credit union information remains confidential?

A. The credit union only provides SurePay with enough information to identify each member, specifically, their Name, Address, Credit Union Account Number, and National Registration Number. None of the balances on your account can be viewed at SurePay's locations thus ensuring that your confidential financial information remains only with the credit union.



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Q7. How soon after I make a deposit at SurePay will it be shown on my account?

A. SurePay transactions will be clearly identified for ease of reference.

Q8. How can I check that my funds have been deposited?

A. Checking up on deposits is easy. Simply call our free Co-Optima Voice Audio Response System from any touch tone phone at 437-8917 or log on to Co-Optima Connect, our free Online Banking service at www.publicworkers.bb to check your transactions. Visit to either of our branches in order to sign up for these free services. Queries can also be made to our Contact Centre, Co-Optima Contact at 430-5200.

Q9. How soon after I make a deposit at SurePay will the funds be available for withdrawal from my account?

A. If the deposit was made by cheque the usual cheque hold will be placed on the funds. Cash deposits will be available as soon as they are credited to your account by BPWCCUL.

Q10. What proof of payment will I receive from SurePay when I make a deposit or payment and how can I be certain that my payment is being credited to the correct account?

A. Once the transaction has been completed, the SurePay cashier will issue you with a receipt itemizing the payment(s) made and the account it was applied to.

Q11. What guarantees do I have that SurePay will transfer the payments to my account?

A. Once you are provided with an official receipt by SurePay, The Barbados Public Workers' Co-operative Credit Union Limited will honour all payments shown on your receipt and will work with SurePay to ensure that all payments made by you to SurePay for the Credit Union will be credited to your account. Any errors or inconsistencies on the part of SurePay or their agents will not be the liability of the member.

Q12. What information and/or document will I need to present to the SurePay cashier in order to make a payment?

A. It would be useful to have your National Identification card or credit union number on hand to simplify the identification process and speed up your transaction.