



## Bill Pay FAQ

### When and how are the payments processed?

Payments submitted, recurring or one time, will be processed at 8:00 AM EST (Eastern Standard Time) and at 3:00 pm EST, Monday through Friday, excluding holidays. Payments submitted after these times, will be submitted on the next scheduled processing time. For scheduled recurring payments, on weekends and holidays, you have the choice of processing before or after the weekend or holiday. One-time payments cannot be processed on weekends or holidays and must be processed on the next business day.

### Can I use Online Bill Payment if I live outside the U.S.?

Yes, as long as you have a bank account in the United States. However, you cannot pay bills to payees located outside the United States.

### Can I get a copy of a cancelled (reconciled) check?

Yes. You may pull images of checks on your own if cleared within 18 months or you can contact the Credit Union for this information.

### How long is history retained in the View Payment History section?

Payment history for active and deleted payees is retained and viewable 18 months.

### How far in advance should I set up a payment to ensure it is paid on time?

For an ELECTRONIC PAYMENT, allow 3 business days from when the payment is submitted.

For a CHECK payment, the check will be in the mail on the same day the payment is submitted if it is submitted before the 3 p.m. processing. Allow 5 to 7 business days for a check payment, based on the destination.

Please note that we have no control over the U.S. Postal Service or when the payee processes the payment.

### Are there minimum and maximum payment amounts?

There is a \$1.00 minimum payment amount for both electronic and check payments.

Maximum daily limits are shown below:

<b>Email Payment Cap – Trans</b>	<b>1500.00</b>
<b>Email Payment Cap – Day</b>	<b>1500.00</b>
<b>Pay an Individual – Trans</b>	<b>1000.00</b>
<b>Pay an Individual – Day</b>	<b>2000.00</b>
<b>Max Transaction Amount</b>	<b>2500.00</b>
<b>Max Mobile Transaction Amount</b>	<b>1500.00</b>

### Can I have multiple payments to the same payee on the same day?

Yes, you can. A duplicate payment notification for verification will display alerting of a recent payment from the same merchant.

### Can I stop a payment?

Only check payments can be stopped after the check is printed and mailed, payment history will show the confirmation number for that payment. For electronic payments, only pending statuses can be stopped or edited. The stop payment would be added in the same manner as for a regular check written out of your checkbook.

### Whom can I pay through Online Bill Payment?

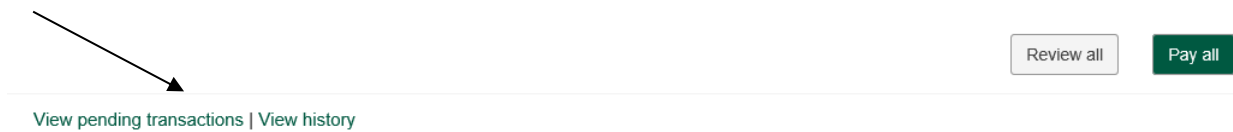
You can pay ANYONE in the United States with a valid US Bank Account from the next-door neighbor, to the utility company, to the bank, and even a child in college.

### Where do I find the status fields for Payment History?

In the Bill Pay area, click on Payments



Then click on View history at the bottom of the payee list to choose either pending transactions or history.



### **How many payees may I have set up?**

There is a no limit to the number of payees you can set up through the Bill Pay, however there is a limit to how many payees can be viewed on the screen. You have the option to hide certain payees from displaying.

### **Can I edit Payee addresses?**

You may edit the address of a CHECK payee only.

### **How do I know if a payee is electronic or check?**

Once you have set up the payee, then you can look at the PAYEE LIST screen and you will see a field that will tell you if the payee is electronic or check. At any point in time, a payment can be switch from check to electronic by the bill pay provider.

Electronic

Check

### **What payment frequencies are available?**

You can set up payments in any of the following frequencies:

- Weekly
- Bi-weekly
- Monthly
- Semi-monthly
- Quarterly
- Annually
- Semi-annually

### **When can you edit the dollar amount on a scheduled recurring payment?**

You may edit the dollar amount any time but will not affect the current payment being processed. You have the option to edit a recurring payment once or for the entire series.

### **Can I postdate recurring payments?**

If a monthly recurring payment is set up to be paid on the 15th and the current date is November 12th, a payment will be scheduled for the month of November and set up to occur the 15th of every month until the end date is reached. However, if the payment is set up to be paid on the 15th and the current date is November 16th, the first payment will occur on December 15th.

### **Can I postdate a single payment?**

Yes. Just set the payment date for a valid future date.

### **Will the memo field I fill out when setting up a payment be passed on to the payee?**

Yes, your memo will appear on paper check bill payments. The memo field is 40 characters long. Any amount over 40 characters will be cut off. Personal comments can be added for the subscriber only. Memo field information will not appear on electronic payments.


### **When will the money be taken out of my account?**

Funds are debited when the bill payment is processed at the scheduled times noted above for when and how payments are processed.

### **What if I do not have enough money in my account?**


Your account balance will be checked for funds verification at the date/time the bill payment is scheduled to be processed. A 2<sup>nd</sup> attempt at the next processing time will be performed before notifying that the bill payment cannot be processed due to funds not available.

### **Can I pay a bill using a debit or credit card?**

Those merchants participating can be paid via a debit or credit card. The option pay by card will show on the payee record.  Pay by Card

**Is there any additional information about bill pay that I can view?**

Yes, when you log onto the Home Banking system, you may click on View Demo in the Bill Payment area or you may click on Help to view additional FAQ information from the Bill payment provider.

 Messages ( 0 ) |  [Chat Now](#) |  [View demo](#)



FAQ

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