

Bill Payment Frequently Asked Questions

Q. Novice Mode, what is it and how can I turn it On/Off?

- A. The Novice Mode provides an extra level of on-screen help tips. This mode is designed for less experienced Bill Payment users. To turn the Novice Mode Off:
1. Click on the Novice Mode link to access Customer Service.
 2. Click the Novice Mode radio button Off.
 3. Click the Submit button.

To turn the Novice Mode On:

1. Click on the Novice Mode link to access Customer Service.
2. Click the Novice Mode radio button On.
3. Click the Submit button.

Q. How do I register for Bill Payment?

- A. You may register for Bill Payment either online or by paper-based application (the process varies by financial institution). The online method is invoked the first time you attempt to access Bill Payment. First, you will be requested to read and accept Oakland County CU's authorization disclosure. Failure to accept the disclosure terms prevents the registration process from proceeding. After the disclosure is agreed to, you complete an online registration form. After submission, the registration form is electronically forwarded to Oakland County CU for review. Oakland County CU is responsible for checking the information submitted and for assigning the payment plan.

If you try to enter Bill Payment during the application-processing period, you will be shown a page requesting that you wait for the acceptance notification.

Q. When can I start using Bill Payment?

- A. After enrolling for Bill Payment you will first receive an Approval e-mail. Once your account has been enabled, you will receive an Activation e-mail indicating that you may log on to your Internet Banking session, and begin using Bill Payment.

Q. What frequency of recurring payments is allowed?

- A. The frequency of recurring payments can be weekly, bi-weekly, monthly, semi-monthly, quarterly, semi-annually and annually.

Q. How do I find my recurring payments?

- A. Recurring payments are viewed by selecting View Payments. To view recurring payments:
1. Click the payee name link. A popup screen appears showing the recurring payee name, account number, process date, confirmation number, payment status (i.e., pending-recurring), Payment frequency, and final payment date.

Q. How do I check the status of a payment?

- A. Bill Payment tells you the status of your payment on the View Pending and History Payments page in the Status column. Please refer to the Status definitions for more information.

Q. What does payment status mean?

- A. Payment Status indicates:
1. a payment that is pending,
 2. a payment that has been sent.

Examples of payment status:

1. A single payment that is scheduled to be paid is shown as *Pending-Single*
2. A recurring payment that has not been paid is shown as *Pending-Recurring*
3. A payment that has been paid is shown as *Payment Sent*

Q. How do I edit a pending payment?

- A. To edit pending payments:
1. In the View Payments screen, click the checkbox next to the payment to be changed.
 2. Click on *Edit Payments*. The Edit Payment screen appears.
 3. Click the appropriate field and enter the changes.
Note: *If the payment is a recurring type payment, the Change Date button will be seen. If the payment is a one-time payment, the Change Date button will not be seen.*
 4. Once the changes are correct, click the *Edit Payments* button.

Q. What does Estimated Total refer to?

- A. The estimated total figure refers to the cumulative total amount for pending payments only. Totaling begins by adding the first payment to the next pending payment (by date), then to the next and so on. The total amount of all pending payments is shown in green. The 'Estimated Total' value assumes no payments will be edited or deleted and payment dates (pending and recurring) will be maintained.

Q. How do I transfer funds?

- A. Currently there is no method to transfer funds between accounts using Bill payment.

Q. What description will show on my account history?

- A. The ACH descriptor on the account history gives specific information about the payee name, ACH post date and the amount paid, which helps avoid confusion associated with unused check numbers.

Q. How do I view my history payments?

A. Payment history is viewed in the View Payments screen. When first viewed, payments for the past 15 days pending payments for the next 30 days are shown. For additional payment history:

1. Enter a new date range using the Next Payment Date Range fields.
2. Click on the Next Date Range button.

Q. How far back can I view historical payments?

A. At least six months of payment history can be viewed online. The Bill Payment processor maintains payment history for up to seven years.

Q. How quickly is Bill Payment updated when a new payee is added or when a payment account number is changed?

A. When you update payee information, the new information is available immediately.

Q. Are annual summaries including amounts paid by category or payee provided?

A. No special reports are included with the Bill Payment service.

Q. Can I use Bill Payment with all my accounts?

A. No, only a single checking account may be used for payments.

Q. When is Bill Payment available?

A. You may schedule payments 24 hours a day, seven days a week.

Q. How are Bill Payment transactions reflected on my checking account?

A. All Bill Payment transactions are reflected as an ACH debit on the account statement.

Q. How do I add new payees?

A. You add payees by using the Add Payee page.

Q. How do I search for a payee?

A. To search for a payee:

1. Select Payee.
2. Click the Search for Payee button.
3. Click the General, or VISA or MasterCard entry fields and enter the payee's name or the first 8 digits of the card number, as applicable.
4. Click the Search for Payee button.
5. If the payee's name is found on the database, click on the checkbox to the left of the Payee's name.
6. Click the Select Payee button, the Add Payee screen appears.

7. Add the Payee's nickname and account number. The account number may be found on the bill.
8. Click the Add button, the Payee will be added to the list of Payees.

Q. Can I sort my list of payees?

- A. Payees are automatically sorted then displayed alphabetically starting from the top of the page.

Q. How do I delete a payee?

- A. Pending payments must be deleted before a payee can be deleted. To delete a payee:
1. Click the View Payments button, the View Payments screen appears.
 2. In the fields under Next Payment Date Range, enter the "From" and "To" dates for the pending payment.
 3. Click the Next Date Range button, all pending payments falling between these selected dates will be displayed within the View Payments screen.
 4. Click the checkbox next to the payment to be deleted.
 5. Click the Delete Payments button, the payment will be deleted from the view payment summary.
 6. Click the Payee button.
 7. Click the checkboxes of the payee to be deleted.
 8. Click the Delete Payee button, a new screen appears showing payee(s) to be deleted.
 9. Click the Cancel button to abort and return to the Payee list or;
 10. Click the Delete button to permanently delete the payee(s) from the payee list. A deleted payee confirmation screen will confirm this payee has been deleted.

Q. How long does it take to add a new payee to a payee list?

- A. New payees added using the Add Payee page will be added to the payee list immediately.

Q. How do I change a payee's information?

- A. Only the Nickname and Account Number may be edited once a payee is set up. To edit these items:
1. Select Payees and your list of payees appear.
 2. From the Payee list, select the checkbox to the left of each payee to be edited.
 3. Click the Edit Payees button and information on selected payees appears.
 4. Fields for Account Number and Nickname contain the current description - edit fields you want to change.
 5. Click the Submit button and a confirmation page appears with the updated information and a status indicating whether the change was successful or not.
 6. Clicking the Continue button brings you back to the Payees page where you can

confirm the change.

In order to change the name and/or address, the current payee must be deleted and a new payee added (all pending payments must be deleted first). Please refer to the FAQ above for more information on deleting payees.

Q. What happens if the payee name changes?

A. If your payee changes names, send the new payee name via E-mail to the Bill Payment processor. Payee name changes will be updated by the Bill Payment processor.

Q. Why do I get the Duplicate Payment Warning?

A. Duplicate Payment warnings are caused by scheduling a payment on the same date, for the same amount, and to the same payee. The system will not allow you to schedule duplicate payments.

Q. If I receive an error message while scheduling payments, how can I be sure the payments are actually scheduled?

A. Return to the View Payments screen and verify your payment has been scheduled. From the View Payment screen, you may edit, delete, or re-schedule your payment(s). Make sure that you are viewing the relevant date range.

Q. How do I schedule recurring payments?

~~A. To schedule recurring payments.~~

1. Click the Schedule Payments button, the Schedule Payments screen appears showing current payees.
2. Click the checkbox next to the payee to receive recurring payments.
3. Click on the Amount field, then type in the amount of the payment. Do not include a dollar sign or comma.
4. Press the Tab key or click the Recurring Date button, the Payment Date screen appears.
5. Select the frequency of payment from the appropriate Payment Date drop-down menu.

Note: *Entering payment data into any field causes the associated payment type to be selected. For example, selecting Monday from the drop-down box in the weekly field will cause the recurring payment radio button to be selected. Likewise, entering a date into the single payment date field causes the single payment radio button to be selected. This is done to provide visual feedback to the user of what type of payment has been selected.*

6. In the Final Payment Date field, enter the date of the last recurring payment. Use the Tab key to navigate through the date fields.
7. Click the *OK* button, a Payment Confirmation screen appears indicating payment

was successfully scheduled.

Q. How do I skip a recurring payment

A. Recurring payments cannot be skipped, only deleted.

Q. How do I delete a recurring payment?

A. **CAUTION**, deleting a recurring payment deletes all pending payments associated with that recurring payment. To delete a payment:

1. Click the View Payments button, the View Payments screen appears.
2. In the fields under Next Payment Date Range, enter the "From" and "To" dates for the pending payment.
3. Click the Next Date Range button, all pending payments falling between these selected dates will be displayed within the View Payments screen.
4. Click the checkbox next to the payment to be deleted.
5. Click the Delete Payments button, the payment will be deleted from the view payment summary.
6. Reschedule the new payment.

Q. What happens if sufficient funds (Non-sufficient funds or NSF) are not available in the account used for bill payment?

A. If a 'non-sufficient funds' condition exists, the debit will be returned via banking channels. The ACH return will prompt the system to block your bill payment account, preventing you from making more bill payments until the NSF condition is resolved. Any future dated recurring payments scheduled for release during the time the account is blocked will not be sent.

Q. Can I use Microsoft Money or Quicken to pay bills?

A. No. Bill payment does not support Microsoft Money or Quicken.

Q. Can I use Bill Payment internationally?

A. Bill payment provides you with peace-of-mind when you are traveling for an extended period of time. If you have Internet access with a secure browser, you may pay your bills while out of the country. Payments may only be made to payees within the fifty United States and territories.

Q. Can I use Bill Payment from outside the U.S.?

A. You may pay bills from outside the U.S. if you are using a compatible browser. Payments may only be debited from U.S. bank accounts and may only be made to payees inside the U.S.

Q. Can I pay bills to payees outside the U.S.?

A. No. Payments cannot be made to Payees outside the U.S.

Q. Is there a limit to the number of Bill Payment accounts I can set up?

A. Yes, you are limited to one Bill Payment account.

Q. When are funds debited from my checking account?

A. On the process date, the Bill Payment processor generates an ACH debit (in the amount of the bill payment) to your checking account. Your checking account will be debited within two banking business days.

Q. What do payees actually receive?

A. Electronic payees receive payment information in an electronic format that credits their account. Non-electronic merchants or individual payees receive a laser-printed paper check sent through the U.S. Postal Service.

Q. How do I know which account my bill payments are made from?

A. Please contact your Financial Institution.

Q. When may bill payments be scheduled for processing?

A. The Bill Payment processor processes payments on all days excluding Sundays and Federal Reserve Board recognized holidays. In cases where a payment gets scheduled on a Sunday (this can potentially happen on a recurring payment), the payment is processed on the day before (Saturday). If you happen to be setting up the payment on this particular Saturday, the bill payment will be processed on the next banking business day. Also, please note that weekly recurring payments may not be scheduled on Saturdays.

Q. How is the payment deducted from my checking account?

A. The payment is deducted by direct ACH debit.

Q. Are payments made electronically or by check?

A. Payments are made either by paper check or electronically by ACH credit. The method employed on any single payment depends on whether the Bill Payment processor has established an electronic payment relationship with the payee and they are found on the electronic payee database.

Q. Who can be paid using the Bill Payment user interface?

A. Anyone in the fifty United States and territories who can accept a check, with the exception of tax payments (such as federal, state and local), court-directed payments (such as alimony and child support) and any other government related payments.

Q. Can I pay my bills on the weekend?

A. You may set up your payments during the weekend. However, Bill Payment prohibits you from scheduling a single payment and the first of a recurring payment on the same weekend. This is because payments scheduled for Sunday are processed the day before. Therefore, when scheduling payments on a weekend, the first day you may schedule payments (single payment or the first of a recurring payment) is the first business day following the weekend.

Q. What is the lead-time for processing payments?

A. The payee will be in receipt of payment within three (3) banking business days for an electronic payee and five (5) banking business days if the payee is paid by check.

Q. How are multiple bill payments within a single day debited?

A. Each bill payment is debited separately.

Q. Explain the timing of payment debits and credits.

A. All debits and credits are sent out (at the same time) on the process date you designate.

Q. Does the Bill Payment processor use a "process date" or "due date" processing model?

A. The Bill Payment processor uses the 'process date' model. Under the process date model, payments are initiated on the process date you designate. Special rules govern when payments are processed for particular days, so please refer to the Schedule Payments/Bill Pay Help section. The process date model is advantageous because it reduces confusion about the timing of the payment debit and when payees are in receipt of payment.

Q. How are check payments processed?

A. All checks are drawn on one of the Bill Payment processor's clearing points.

Q. Does the Bill Payment processor have payment amount limits?

A. The Bill Payment processor has a payment cap of \$ 9999.00, regardless of how the payment is disbursed. The Bill Payment user interface limits the entry of payment amounts greater than this amount.

Q. If I select an erroneous electronic payee and this causes a posting delay and late charge, what is the process and who bears the burden of the late charge?

A. If you select an electronic payee address that matches your payment coupon exactly and the Bill Payment processor routes the payment to a different payment center, the Bill Payment processor is responsible for the late charge and will reimburse any payee-imposed late fees, up to \$50.00. If you select an electronic payee with an address that is different from that indicated on the payment coupon, you are responsible for the late charge. You always have the option to manually set up a payee with the (correct) address found on the payment coupon.

Q. How do I place a 'stop payment' on a bill payment?

A. A payment may be edited or deleted anytime before the payment is processed. For stop payment requests initiated after processing, you must contact the Bill Payment processor Customer Support. Payments remitted electronically cannot be stopped.

Q. Who handles customer support for Bill Payment?

A. The Support Inquiry section of Customer Support provides examples and a method to contact Customer Support by e-mail or telephone. Links to Customer Support Inquiry are displayed at the bottom of most Bill Payment pages.

Q. What are the Bill Payment processor' support hours?

A. Customer support hours includes telephone coverage for the following periods: Monday-Friday: 7:00am-9:00pm CST (8:00am-10:00pm EST) Saturday: 8:30am-5:00pm CST (9:30am-6:00pm EST) Sunday: Closed

Q. What if my account information is incorrect?

A. To change your address and phone number, you must contact your Financial Institution directly.

Q. Who should I contact if I am locked out?

A. After your third attempt at submitting an incorrect password, you must contact the Bill Payment processor to request your bill payment account be unlocked.

Q. How do I close my Bill Payment account?

A. Contact your Financial Institution for information to close your Bill Payment account.