

## **Bill Payer FAQs**

There are two basic steps for paying bills:

- To begin, add a payee to your personal payees list.
- Once you add a payee, you can begin making one-time or recurring payments.

It's as easy as that!

### **How do I activate Bill Payer Services?**

Login to Online Banking (using the login button at the top of your screen). Find the Bill Payer link and click on Account Setup. You will be asked to review the terms and conditions or just accept them before you can move on. You will then be prompted to fill in some general information to register for the service. You will receive an email acknowledgement that your registration has been received and you can set up your payees.

### **What is the fee for Bill Payer services?**

There is no fee for our Bill Payer Services and you may pay an unlimited number of bills.

### **Can I pay bills from my Savings Account?**

The service is only available with an active Solidarity checking account.

### **Is it safe?**

Yes. Solidarity has chosen web browsers that are capable of conducting a secure session with an SSL (Secure Sockets Layer)-enabled web server. This means that data being transmitted between your computer and our server is scrambled. Even if the transmission is tapped, the eavesdropper will not see any meaningful data. When the data finally arrives at our server, the data is then unscrambled.

### **How are payments made to merchants?**

Payments are made electronically by ACH, which is transmitted in about 3 business days, or by check. Payments that are made by check, will normally take anywhere from 7 to 10 business days. You need to schedule your payments accordingly to insure the payment is made on time. Most large utility companies and the bigger retail merchants accept electronic payments.

### **How many days in advance should I schedule my payments?**

Electronic payments should be scheduled at least 3 business days in advance of the due date, excluding grace periods. Check payments should be scheduled 7 business days in advance of due date, excluding grace period.

Initially, the first time you're paying bills with this service, until you learn which payments are submitted electronically or by check, you should allow 7-10 business days before due date.

### **What if I enter incorrect merchant information?**

It is very important that you enter your information accurately. A wrong address may result in a payment not being received by your merchant by the designated due date.

Also, a wrong account number could result in the payment being posted to the wrong account.

**When must the money be available in my checking account?**

When you submit a payment to be deducted from your checking account the funds must be available at that time or on the scheduled payment date you've set up in Bill Payer.

**When is the payment actually sent?**

The payments are remitted to the merchants on the same business day that you have your bill(s) set up to be paid by 3:45 p.m. Central time, or 4:45 p.m. Eastern Standard time (depending which one Indiana is on at the time). Please keep in mind that a Regular Business Day is considered Monday, Tuesday, Wednesday, Thursday and Friday.

**What if the money is not available in my account?**

If funds are not available in your checking account, the payment will not be made and you will need to reschedule the payment.

**Can you pay bills from outside the U.S.?**

Yes, as long as the merchant and merchant address is within the U.S. All payments will be made in U.S. dollars.

**How can I verify if my bill has been paid?**

Under the Bill Payer service pull down the tool bar and look for "bill pay history". This will have dates you may select to verify payments. Select the confirm number to verify payment. This will give you a status of pending, processed or cleared depending on the method in which the payment was accepted by the merchant.

**What if a merchants says they haven't received my payment? Or, I have a question on a specific payment?**

Please verify the following before notifying us:

1. Check to see if the funds were deducted from your checking account;
2. Check to see if all merchant information was entered correctly;
3. Check to see when the payment was sent (same date funds were deducted from account) and allow 5 business days for the payment to be received by the merchant.

If you have questions, e-mail us at [solfcu@solfcu.org](mailto:solfcu@solfcu.org) or call us (765) 453-4020 or (800) 999-5894. Please include the information stated above for our research to be conducted and leave us a daytime telephone number or e-mail to contact you.

**Can I stop payment on a bill?**

Stop payments can't be placed on electronic payments. If your payment was made by check we can accept your stop payment request if the payment status is not "cleared". If the payment status is "pending" you may place a stop payment. If the payment status is "processed" we may be able to stop payment after more verification. You will need to check the status of your payment before notifying us. There is a fee for stop payments. Please refer to our Fee Schedule under Bill Payer.

**Can I set up Automatic Payments?**

Yes, under Scheduled Payments on the pull-down toolbar in bill payer. Payments are ongoing in the same amount and frequency (monthly, bi-weekly, etc.). You set up the payments to be made in the same frequency (weekly, monthly, biweekly, etc.) in the same amount. You designate the start date and the end date of the recurring payments. Each payment will be made automatically for you until the designated end date.

**What is the difference between a One Time Payment and a Recurring Payment?**

A One Time Payment is one that will be paid "one time". You can set it up to pay today or a future date, but that will be the only time that payment happens. A Recurring Payment is one that will pay at the frequency you specify, either weekly, monthly or semi-monthly. The payment date on Recurring payments will be the first day that this payment will happen and the recurrence will be based on that date. The Last Payment Date is only used for Recurring Payments and will be when the payment ends. If you wish it to continue to pay on a Recurring basis for an indeterminate time, choose a date several years in the future.

**Do I need to set up my payees (merchants) every time I make a payment?**

No, once you've completed the initial set-up, Bill Payer is very easy to use and stores this information. Simply select the merchant from your list and enter the payment information to schedule a payment. Your payees are listed under "Payee List". You also may add "new" payees or remove payees from your list.

**Can I cancel a "Scheduled Payment"?**

Yes, as long as the funds have not been deducted from your account. To cancel a payment you go to Scheduled Payments, click on the confirmation number of the payment, and then click Remove (and then Submit) at the bottom or just change the date of the payment to sometime in the future.

**How many merchants can I set up?**

You may set up a maximum of 9,999 merchants.

**Are there any merchants that I can't pay with this service?**

Yes, you can't pay any governmental agencies including but not limited to taxing authorities, such as federal, state and local taxing agencies, or recipients of court-ordered payments such as alimony or child support. Payments to any organization or individual with an address outside the U.S. are also not valid through this system.

**Can I make my Solidarity payments with Bill Pay?**

It is more efficient to make payments to your accounts at Solidarity through the Transfer options in Online Banking.