



# CBI FEDERAL CREDIT UNION

## BILL PAYMENT MIGRATION

### FAQs

<p><b>What if I am not an active Bill Pay user?</b></p>	<p>If you currently do not use our Bill Pay service, you will not be affected by this upgrade</p>
<p><b>How do I Sign Up?</b></p>	<p>Our sign-up process is simple and efficient- yet detailed enough to ensure security and privacy- as we gather the information necessary to deliver your online bills and process your payments. It takes about 5 minutes to complete the sign-up process. You must have a checking account to enroll in Bill Pay. You just need to provide some basic information to get started, including account information, such as account numbers from payees whose bills you will want to pay online.</p>
<p><b>What are the computer system requirements to use the service?</b></p>	<p>CheckFree supports the following browsers:</p> <ul style="list-style-type: none"> <li>· Chrome</li> <li>· Firefox</li> <li>· Microsoft Edge</li> <li>· Safari</li> <li>· Internet Explorer (Rel. 11 only)</li> </ul> <p>To ensure a high standard of security, Fiserv requests that you access our site with a browser that supports 128-bit encryption. Additionally, while older browser versions may be permitted, the bill pay site will prompt you to update to the latest version of browser. For an optimal user experience, please ensure that your monitor is set at a minimum to an 800 X 600 display resolution.</p>
<p><b>If I am a current Bill Payer user, what information will transfer over to CheckFree after the migration on September 16th?</b></p>	<p>If you are currently enrolled in Bill Pay, you will be automatically enrolled in CheckFree Bill Pay. Your internal funding accounts, payees, future scheduled payments, and the 6 months of Bill Payment history will convert over.</p>
<p><b>Will the payment process be different than the current system?</b></p>	<p>Yes, below are the current and new methods of processing payments.</p> <p><b>Current Method:</b> If you schedule a payment with a deliver by date of 09/14/21, the funds are deducted from your account on the “send on” date and then credited by estimated delivery date.</p> <p><b>New Method:</b> If you schedule a payment with a deliver by date of by 09/14/21, the payment will be credited to the payee and the funds will be deducted from your account on 9/14/21. In some cases, funds may be sent as a paper check and the funds will not be deducted from your account until the payment is negotiated by the payee.</p>

<p><b>When is the cut off time of the last bill payment in the current bill pay system?</b></p>	<p>The last day a bill payment can be scheduled in the current system is (before 3:00PM central time on Tuesday, September 14th).</p>
<p><b>How quickly will my bills be paid?</b></p>	<p>Payments begin processing two (2) business days prior to your scheduled payment date, so you'll need to schedule payments a few days prior to the due date. You also have the option to pay for expedited service. Through this service, you can also schedule payments up to 12 months in advance, and should you happen to schedule a payment to be received on a weekend or a holiday, it will automatically be adjusted to fall on the previous business day. Paying bills electronically enhances your ability to control your payments, allowing you to better manage your cash flow and avoid late fees- which can hurt your wallet.</p>
<p><b>Will I need to re-enter the payment date on my recurring Bill Payments?</b></p>	<p>No, if your recurring payments are properly set-up they will carry over to the new bill pay system. <b>You might want to allow additional processing time for "time sensitive" payments due the week of September 13 and September 24.</b></p>
<p><b>What are eBills?</b></p>	<p>eBills are electronic versions of paper statements or bills. Your Biller's "eBill" arrives in your Bill Pay account service just as a Biller's "paper bill" arrives in your mailbox. Bill Pay allows you to view all your eBills—as well as account balances, transactions and statement information—in one convenient place.</p>
<p><b>Will my current e-bills be transferred to the new bill pay system?</b></p>	<p>No, eBills will not carry over to the new system. eBills will need to be re-entered once the new bill pay system is up.</p>
<p><b>What if I used nicknames for my payees, will that be transferred to the new bill pay system?</b></p>	<p>Yes, nicknames will carry over to the new system.</p>
<p><b>How fast are payments delivered with CheckFree?</b></p>	<p>When you schedule a payment, the payment calendar indicates the earliest available payment date – up to 5 business days, or the next business day for payees that receive electronic payments.</p>
<p><b>What payment methods can I use to pay my bills?</b></p>	<p>You can pay your online bills using only your Checking Accounts (75 &amp; 76).</p>

<p><b>Can I stop receiving statements from my providers?</b></p>	<p>You should request to receive paper statements from each biller until your first online bill from that company arrives. Depending on the billing company, this can happen within a day or may take up to one billing cycle. Each company may have different rules about continuing to send paper statements; it may be possible to receive paper bills and e-bills depending on the company you select. You will receive an e-mail when you have new e-bills online ready to view, and can print copies of all your bills from the Web site to retain for your records. For more information on each policy, we request you reach out to the biller directly for guidance</p>
<p><b>Why isn't my payment being sent electronically when it was before?</b></p>	<p>CheckFree does send most payments electronically, however it is possible that a payee in CheckFree's platform may only accept check payments or that for a period of time after conversion, payments to certain payees may begin as check payments before changing to an electronic delivery method for future payments.</p>
<p><b>Does CheckFree have an expedited payment option?</b></p>	<p>Yes. Same-Day payments can be made for payees that accept electronic payments, while next-day rush payments can be made to payees through overnight express shipping of check payment. Fees will apply</p>
<p><b>How long is my bill payment stored?</b></p>	<p>Your online billing and payment information is stored by CheckFree for at least 84 months</p>
<p><b>I need help navigating CheckFree Bill Pay. Who do I contact?</b></p>	<p>For more information on how to use the software, please visit the CheckFree "Help Center" after logging into the service. If you need further assistance using the service, please contact the credit union between the hours of 9:00 am - 4:00 pm (cst) Monday - Friday (800) 699-5417. After hours you can reach (833) 699-0058 .</p>