

BILL PAY FAQ – DATA CONVERSION

GENERAL INFORMATION

Your credit union will be launching a new, enhanced, online bill pay. Our new system will include features that will make this valuable tool even better, including:

- Full integration within online banking
- Full mobile functionality for your phone or tablet
- Ability to configure email alerts
- Real-time access to checking account balance
- Reminders if balance isn't sufficient to pay bills
- A more intuitive, user-friendly experience

In order to roll out the enhanced version, we'll need to temporarily turn off our current It's Me 247 Bill Pay for a short period prior to our upgrade. Beginning August 8, 2016 and ending August 10, 2016 you will not have access to It's Me 247 Bill Pay. On August 11, 2016 we encourage you to log in and check out the new system.

In the meantime – HERE'S WHAT YOU NEED TO DO:

- 1) **Document your current payees**, including your account number, payee name, contact information, etc. [Click here](#) to watch a video to figure out how to obtain your [payee data](#).
- 2) **Download current history**. Do so by navigating to the ACTIVITY tab within our current bill pay system, and downloading a CSV file.
- 3) **Note the dates** of the system upgrade
 - a. Bill pay access will be unavailable: August 8, 2016
 - b. Our New Bill pay system will be available: August 11, 2016.
- 4) Call, email or visit your local branch for any questions or concerns regarding the upgrade: 800-276-6161

DO I NEED TO SET UP MY PAYEES AGAIN?

We fully expect a high percentage of payee information to automatically convert to our new bill pay system. In the event that we are not provided with a biller address, you might be required to add the payee to the new bill pay system. If you notice a payee missing after August 11, 2016, follow these 3 simple steps to add them back:

1. Find your most recent bill
2. Enter the payee name
3. Enter your bill information in each box and hit "Add Payee"

Want to record your biller information before the enhancement? We have created a [payee data collection form](#) which will allow you to record your payee information. If you are interested, you can use our collection form to record your current billers.

To record a list of your billers, you must login to the current bill pay system BEFORE August 11, 2016. Follow these simple steps to obtain your Payee Information or view this step by step [video here](#). You can also view a step by step document [here](#):

1. Login to your Bill Pay Account
2. View Your Payment Center
3. Click on the Icon next to the Bill you wish to obtain information from
4. Click Details
5. Click Show to view full account number and further Payee details.
6. Validate that you are not a robot.
7. Document all necessary details listed on the [Payee Info Collection Form](#).

And you're done!

WILL MY PAYMENTS STILL PROCESS DURING THE UPGRADE?

Yes. During the upgrade window, your payments are still expected to process as normal through the end of day August 8, 2016.

****To avoid scheduling duplicate payments, be sure to document your payments scheduled through the above date August 8, 2016 as they will not display within the new system on August 11, 2016, however they will still be paid.**

WILL REPEATING OR AUTOMATED PAYMENT CONVERT?

Although we are anticipating that your recurring payments will convert, we recommend taking a moment on August 11, 2016 to confirm they have loaded correctly.

WILL I BE ABLE TO SEE MY PAYMENT HISTORY?

We anticipate roughly 6 months' worth of bill pay history to carry over to the new system. Your most recently bill pay history will not be available. If you need your most recent payment information, we recommend you download or print off the past months history prior to August 8, 2016 after which time it will not be available.

To download your bill pay data, please follow these steps:

- 1.) Login to your bill pay account
- 2.) Select the 'ACTIVITY' tab
- 3.) You can download your completed payment history to a comma-separated values (CSV) file

WILL PAYMENTS PROCESS DIFFERENT THAN THE CURRENT SYSTEM?

With the current bill pay system, your payment could be sent as a member draft check, corporate check, or an electronic payment. The new system will no longer send a corporate check from your account.

ANOTHER IMPORTANT CHANGE! – You will no longer select the 'deliver by' date when scheduling payments. The new system will ask you what day you want to 'send' your payment. Here is an example of the difference:

Current Method: You would schedule a payment to be delivered by 08/12/16. The bill pay system will then send your payment prior to the payment date so that your payment would arrive by that date.

New Method: You will pick the day that you want your payment to be processed. You will notice that we will display the estimated delivery date for your convenience. If your payment is due by 08/12/16, you would need to login before your due date and schedule your payment.

Electronic Payment – You would need to send on or before 08/11/16.

Check Payment – You would need to send on or before 08/03/16.

WILL I STILL HAVE MY STATEMENTS DELIVERED TO BILL PAY?

Your electronic bill will not carry over to the new system. If your payee is currently sending your bill to bill pay, you will be automatically un-enrolled when we turn off bill pay.

To switch to paper bills prior to the system enhancement, you would need to login to your current bill pay account and un-enroll from the electronic copy. This should be done at your earliest convenience so you can work with your biller to determine your new billing preference. If you do not request an un-enrollment prior to the enhancement, we will be notifying your biller to no longer send your bill electronically to bill pay. You should contact your biller to confirm how your bills will be delivered moving forward.

When the new bill pay service is available on August 11, 2016, we encourage that you enroll in the eBill service to re-establish electronic statements.

WILL I STILL USE THE PAYMENT INQUIRY TOOL TO SUBMIT QUESTIONS ABOUT MY BILL?

The payment inquiry tool will no longer be available within bill pay. If you have a question about your bill, you can contact our member service department by giving us a call or stopping by your local branch.

HOW WILL I RECEIVE BILL PAY NOTIFICATIONS?

We have two ways of communication with our enhanced system.

EMAIL NOTIFICATION:

You will receive an email notification from our bill pay system. The communication will be sent by noreply@payveris.com. We encourage that you add this email address to your address book to ensure that it is correctly delivered to your inbox.

ONLINE BANKING NOTIFICATION:

It'sMe247 will display the same communication within the bill pay message center.

I HAVE ADDED EXTERNAL ACCOUNTS TO MY BILL PAY. WILL I STILL BE ABLE TO TRANSFER MONEY BETWEEN THESE ACCOUNTS?

The Account-to-Account (A2A) feature will no longer be available with the enhancement. If you have added an external account for these transfers, the information will not be carried over to our new system.

We are excited to announce that we will be offering a Person-to-Person (P2P) program. You will have the convenience of sending money to anyone located in the United States by sending a secure text message or email.

WHAT IS PERSON-TO-PERSON?

The Person-to-Person program allows you to electronically send money to any individual located in the United States. You will not be asked to enter their account number and routing number. Instead – you will be asked to specify how you wish to send the payment. You will be able to send either a secure text message or email communication. With your transfer, you will enter a password that should be provided to the recipient. They will be sent a secure website that walks them through the steps of collecting the money you sent.

WHAT IF I AM NOT AN ACTIVE BILL PAY USER?

If you currently do not use It's Me 247 Bill pay you will not be affected by this upgrade.

If you have been thinking about enrolling in It's Me 247 Bill pay we recommend waiting until after August 11, 2016 to enroll so you can enjoy our upgraded system.

BILL PAY KEY TERMS

ELECTRONIC PAYEE: Merchant allows payments to be processed electronically.

(Processing Time: 1-2 Business Days)

PAPER CHECK PAYEE: Merchant will receive a physical check in the mail delivered by the United States Postal System (USPS).

(Processing Time: 7 Business Days)

MANAGED PAYEE: The bill pay vendor and the payee have established a relationship to better deliver payments on behalf of the member. The payment address is not displayed to member because the information is considered proprietary information to the vendor.

RECURRING PAYMENTS: User-defined request for automatic payments for a specific payee. The member will define the payment amount, frequency, start date, and end date.

EBILL: Payment (bill) information will display within your Bill Pay Dashboard. This information will provide you with the important items such as Payment Date, Amount Due, and Available Balance *(if applicable)*.

Thanks for being our member!