

## Frequently Asked Questions- Online Bill Payment

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**Q. Who is eligible for Bill Payment?**

A. Any Member that has a checking's account. If you do not have one, please contact the Credit Union at [info@premieronecu.org](mailto:info@premieronecu.org) to open your free account today.

**Q. Who can I pay with the new system?**

A. You can pay anyone in the United States who you would normally pay by check. This includes paying bills, but it also includes sending money to people.

**Q. How does it work?**

A. To pay your bills online, simply add the companies and people you want to pay. We use this information to make the payments for your bills. After you add your bills, you can go to the Payment Center. The Pay Bills section lists all of the bills you've added. To pay a bill, enter a payment amount and the date when you want the company or person to receive your payment. You can also select this date from the calendar. Pay as many bills as you want at the same time from the Payment Center.

**Q. Will my bill payees carry over after the conversion?**

A. The majority of bill payees were transferred over to the new system. We encourage you to verify if they all have converted successfully.

If you are a primary member and have Bill Payment set up on multiple memberships, please log in to each membership to view them. For secondary joint members, converted Bill Payments will not appear in the account.

**Q. Can I arrange to have my billing statements sent to me electronically?**

A. Yes. One of the features of our new system is online bill presentment. This enables you to completely automate your billing by receiving your bills electronically, if your biller offers e-bills.

**Q. Will my bill payment history be transferred over?**

A. Unfortunately, your bill payment history will **NOT** be available on the new system. Paid bills will appear in your account history, but not in Online Bill Pay. If you did not download the history, we have it available. Please contact the Credit Union at [info@premieronecu.org](mailto:info@premieronecu.org) for more details.

**Q. Will the new system store bill payment history?**

A. Yes. Beginning October 27<sup>th</sup>, the new system will build up bill pay history going forward. On an ongoing basis, it will retain 18 months of history.

**Q. Will the new system make any payments I have scheduled for after the conversion date?**

A. Yes, provided that we were able to convert the appropriate payees. Please review all of your payees and schedule transfers in the new system.

**Q. When will the funds from bill payments be deducted from my account?**

A. Another new feature of the system is that it will deduct funds on the day the payment is received by your biller, whereas the previous system deducted funds on the day you scheduled the payments. It is important to keep this in mind, so you do not end up overdrawing your account.

**Q. Can I access Bill Pay from anywhere in the world?**

A. Members can access our Bill Payment system within the 50 states and Puerto Rico. Unfortunately many Foreign ISPs block or restrict IPs or IP ranges in the US, so we are unable to guarantee access to the Bill Payment system from outside the US.

**Q. Which browsers should I use?**

A. For best performance, we recommend you use one of the following supported browsers:

- **Microsoft Internet Explorer 10 or above**(Windows 7, and Windows 8.1)
- **Apple Safari 6.2** (OS X 10.8 Mountain Lion)
- **Apple Safari 7.x** (OS X 10.9 Mavericks)
- **Apple Safari 8.x** (OS X 10.10 Yosemite)
- **Chrome** (Windows 7, Windows 8.1, OS X 10.8, OS X 10.9, OS X 10.10)
- **Firefox** (Windows 7, Windows 8.1)

While other browsers may work, these supported browsers provide the highest level of security, accuracy, and functionality. We also recommend that you enable JavaScript and cookies in your browser. JavaScript is required for certain features to function properly.

**Q. How do I get assistance?**

A. You can contact the Credit Union by email at [info@premieronecu.org](mailto:info@premieronecu.org) or contact our Member Service Call Center at 408.524.4500 or 1.855.500.P1CU (7128).