

# Welcome to PayIT!

Greenville Heritage Federal Credit Union is pleased to offer PayIT, the most convenient way to pay your bills online! Following are step-by-step instructions for enrolling in our bill pay service followed by the Terms and Conditions which address the most common questions members ask, including processes, timeframes, and limitations. If you have additional questions after reviewing this guide, please call **864.467.4160**.

1. Log in to Home Banking. If you are not currently a Home Banking user, click on [Enroll Now](#) below the Home Banking Login box and follow instructions to become a Home Banking User. You will have the option to enroll in our online bill pay service, PayIT, during the enrollment process.

If you have already created your Home Banking account, Log in and Click on the Self Service tab.

**Greenville Heritage FEDERAL CREDIT UNION**  
Discover the Benefits of Ownership!

Welcome back TEST ACCOUNT. Your last login was: 03/20/2019 03:16:15PM EDT

Overview Bank IT **Self Service**

**Balances**

Account	Actual	Available
*4001=01	\$ 10.00	\$ 5.00
*4001=75	\$ 22.68	\$ 22.68

[View All](#)

**Recent History - \*4001=75**  
No history records were found.  
[View All](#)

**Quick Transfer**

From: Not Set  
To: Not Set  
Amount: \$

**Alerts**  
No Alerts within the last 7 days  
[Choose alert type to view](#)

**Scheduled Transfers**  
You currently have no scheduled transfers.  
[Schedule a Transfer](#)

**Scheduled Payments**  
There are no payments scheduled.  
[Schedule a Payment](#)

[SPECIAL OFFERS](#)

[Terms and Conditions](#)

**Virtual Branch**  
Greenville Heritage Federal Credit Union  
864.467.4160

2. Click on Bill Pay Enrollment.

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Overview Bank IT Self Service

**Alerts**  
[Account Alerts](#)  
[Transfer Alert](#)  
[General Alert](#)  
[Alert History](#)

**Additional Services**  
[eStatements](#)  
**[Bill Pay Enrollment](#)**  
[Mobile Money](#)

**Member Requests**

[Terms and Conditions](#)

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3. Open the Terms and Conditions and read through them. You cannot bypass this step.

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Overview Bank IT Self Service

### Bill Pay Enrollment

To enroll in Bill Pay complete the following:

I have read and agree to the [Terms and Conditions](#)

Enroll in Bill Pay

www.financial-net.com says  
You must open the Terms and Conditions link.

OK

Overview Bank IT Self Service

Select if you have read and agree to the terms and conditions

### Bill Pay Enrollment

To enroll in Bill Pay complete the following:

I have read and agree to the [Terms and Conditions](#)

Enroll in Bill Pay

Terms and Conditions

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4. Check the box to indicate that you have read and agree to the Terms and Conditions and click the Enroll in Bill Pay button.

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Overview Bank IT Self Service

### Bill Pay Enrollment

To enroll in Bill Pay complete the following:

I have read and agree to the [Terms and Conditions](#)

Enroll in Bill Pay

Terms and Conditions

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5. You will see the following message confirming your enrollment.

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Overview Bank IT **Self Service**

Thank you for enrolling in Bill Pay. This option will be available the next time you login to the system.

Alerts  
Account Alerts  
Transfer Alert  
General Alert  
Alert History

Additional Services  
eStatements  
Bill Pay Enrollment  
Mobile Money

Member Requests

Terms and Conditions

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6. The next time you log in to Home Banking, you will see the PayIT tab. Click on it to see all of your options and begin setting up payments from your checking account.

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Overview Bank IT **Pay IT** Self Service

Set Up/Change Payments | Quick Pay | Scheduled Payments | Payment Calendar | Payment History | Merchant Accounts

Please allow 5 Business Days for Delivery. NOTE: Holidays and weather may add additional days to postal delivery. GHFCU cannot guarantee when recipient will open mail and post payment.

Switch to List View

Pay Bills From  
\*4001=75 -- Checking

Merchants with scheduled payments are not listed below. Merchants that appear on this list are frequently used merchants.

**TEST - \*EST**  
TEST  
5 day delivery

Amount \$

Send on Date

Payment Frequency Only Once

Number

Schedule Payment(s)

Scheduled Payments  
There are no payments scheduled.  
[Schedule a Payment](#)

Payment History  
There is no payment history.

Terms and Conditions

**Virtual Branch**  
Greenville Heritage Federal Credit Union  
864.467.4160

# PayIT via Home Banking

## GHFCU's Online Bill Pay Service Terms and Conditions

### Authorization

You desire to subscribe to the services and authorize Greenville Heritage Federal Credit Union, "Credit Union," and any third party acting on our behalf, to serve as your agent in processing payments to targeted merchants and/or transfers to and from targeted accounts pursuant to your payment and/or transfer instructions, and you authorize the Credit Union to post such payments and/or transfers to your designated account(s). You understand that the Credit Union may not make certain payments and/or transfers if sufficient funds are not available in your designated Account. This authorization is in force until revoked by you or the Credit Union in writing and is subject to the Service Terms and Conditions as provided in the Accounts and Services Booklet of the Credit Union (a current copy may be obtained at any branch office or on our website) as amended from time to time.

### Welcome to Online Bill Payment "PayIT" – the faster way to pay bills

PayIT is a new bill payment service offering an alternative to the traditional method of paying bills. Instead of writing the check and mailing the payment, you can handle all your payments automatically through PayIT. You can schedule payments to be made on certain dates utilizing funds in your checking account with the Credit Union. In addition, PayIT gives you a confirmation number for every payment and keeps track of your previous 18 months' payment history. You no longer have to keep track of payments made - PayIT does it for you.

### How to Set Up Your Personal Merchant List

To pay a bill with PayIT, you must add the merchants you want to pay to your personal merchants list along with their associated account number. You can request any merchant to be paid. Once set up and active, you can make payments right away. PayIT does not make the following payments:

- Tax Payments
- Payments for other government obligations such as court directed payments

### How PayIT Processes Payments

PayIT begins processing all payments scheduled for each business day at 2:00 p.m., Eastern Time. If you need to schedule, change or delete a payment for that day, you must do so before 2:00 p.m., Eastern Time. Payments scheduled for non-business dates are processed on the next business day.

### How PayIT Manages Insufficient Funds

If you do not have enough money in your account to cover your payment, the payment is failed and you receive a "failed payment" message when you access the MailIT system. The MailIT messaging service is an added benefit. You get an individual message mailbox in which to send private messages to our Member Services department and receive a reply.

### To Use Internet Service

1. Log onto our website at [www.greenvilleheritage.com](http://www.greenvilleheritage.com).
2. Click on Home Banking, and then click on Enroll.
3. Complete the Home Banking Enrollment Application and send to the Credit Union.
4. Once approved (generally within 24 Business Hours), click Log-In.
5. Enter your User ID and Security Code on the logon screen. Your User ID and Security Code are provided to you when you return the Home Banking Application to the Credit Union. Note: you will be asked to change your Security Code to a private one the first time you log into the service.
6. Once logged into the service, you will be presented with a menu of services. Depending on your enrollment, functions may include:
  - BankIT home banking account access
  - PayIT bill payment services
  - MailIT electronic messages to a Credit Union Representative
  - Personal options to customize your session
  - ExportIT to export transaction history to personal financial management software such as Microsoft Money or Intuit Quicken.

## **Checklist of Important Points about Your Home Banking & Online Bill Payment Account**

- Overdraft protection transfer from the Prime Share (01) account and Courtesy Pay does not apply.
- If the bill and/or transfer fails, member will be notified via MailIT on Home Banking.
- Member is responsible for the security of his/her Password(s).
- Payment must be scheduled 5 business days prior to the payment due date (regardless of any grace period).
- Member is responsible for supplying accurate merchant information: account number, current payment address, etc.
- Member should check periodically to make sure the address of the merchant has not changed.
- Maximum reimbursement for finance charges and late fees is \$50.00 if Fiserv caused the error.

### **Home Banking and Bill Payment Service Terms and Conditions Electronic Funds Transfers Disclosure**

The following terms and conditions govern the manner in which Greenville Heritage Federal Credit Union, "Credit Union," will provide Virtual Branch Home Banking and Online Bill Payment Services "Services" to you:

You can reach out for assistance with Home Banking or PayIT in the following ways:

- Call 864.467.4160 to speak to Member Services Representative during normal business hours.
- Send a secure message through Home Banking.

### **Services**

You authorize us to utilize Fiserv to provide the Services to you on our behalf. Payment of taxes or court directed payments via the Service is prohibited. We reserve the right to refuse to make any payment and/or transfer. Funds will arrive at your targeted Merchant and/or Account as close as reasonably possible to the date designated by you in your payment and/or transfer instruction (Payment Date). Subject to the terms and conditions of this Agreement and the Accounts and Services Booklet of Greenville Heritage Federal Credit Union, you authorize us, and any third party acting on our behalf, to choose the most effective method to process your payment and/or transfer, including, without limitation, electronic, paper or some other draft means. For each properly instructed payment to an eligible Merchant and/or transfer to a targeted Account, you will receive a transaction confirmation number (Confirmation Number). The Payment Date indicated by you must always be a Business Day (as defined below). If it is not, the Payment Date will be deemed to be the first Business Day after the date indicated.

UNLESS YOU RECEIVE A CONFIRMATION NUMBER, WE SHALL NOT BE LIABLE FOR ANY FAILURE TO MAKE A PAYMENT AND/OR TRANSFER, INCLUDING ANY FINANCE CHARGES OR LATE FEES INCURRED AS A RESULT. IT IS ALSO IMPORTANT THAT THE PAYMENT DATE BE ON OR BEFORE THE MERCHANT DUE DATE, NOT THE LATE DATE, AND, SINCE THE TIME FOR US TO PROCESS YOUR PAYMENT VARIES ACCORDING TO THE PARTICULAR MERCHANT, YOU MUST BECOME FAMILIAR WITH THE PAYMENT PROCESSING TIME FOR EACH MERCHANT YOU DESIRE TO PAY, AND ALLOW THE APPROPRIATE NUMBER OF BUSINESS DAYS BETWEEN THE DAY YOU INPUT YOUR PAYMENT INSTRUCTION AND THE PAYMENT DATE. SUBJECT TO THE LIMITATION DISCUSSED BELOW, IF YOU FOLLOW THE PROCEDURES DESCRIBED IN THIS AGREEMENT FOR PAYMENTS, AND YOU ARE ASSESSED A PENALTY OR LATE CHARGE, WE MAY REIMBURSE YOU FOR THAT LATE CHARGE UP TO A MAXIMUM OF FIFTY DOLLARS (\$50.00). IN THE EVENT THAT YOU DO NOT ADHERE TO THE OBLIGATIONS SET FORTH IN THIS AGREEMENT, OR YOU SCHEDULE A PAYMENT LESS THAN THE NUMBER OF BUSINESS DAYS BEFORE THE DUE DATE REQUIRED FOR A PARTICULAR MERCHANT, YOU WILL BEAR FULL RESPONSIBILITY FOR ALL PENALTIES AND LATE FEES AND WE WILL NOT BE LIABLE FOR ANY SUCH CHARGES OR FEES. THE SERVICE ASSUMES NO LIABILITY FOR THE LATE POSTING OR MISAPPLICATION OF PAYMENT ONCE FUNDS ARE RECEIVED BY MERCHANTS. THIS ABSENCE OF LIABILITY, HOWEVER, DOES NOT PRECLUDE SERVICE FROM WORKING TO RESOLVE THESE TYPES OF ISSUES WHEN THEY ARISE. IF REQUIRED, WE WILL BE RESPONSIBLE FOR PROVIDING PROVISIONAL CREDIT IF PAYMENT DISPUTES THIS ACTION.

## Limitations

**Dollar Amounts.** There is a dollar limit of \$10,000 (or the available balance in your designated funding account, whichever is less) per Merchant transaction on your Bill Pay account.

**Available Funds Required.** All bill payments initiated through PayIT are subject to sufficient funds being available in the affected account to cover the payment on the Bill Payment Date.

**Payees.** Any payee you wish to pay through PayIT must be payable in U.S. Dollars and be located in the United States. Each payee must appear on the payee list you create within your Merchant Account listing and the account you are paying with must be in your name. You may not use PayIT to make payments to a federal, state or local governmental or tax unit, or to pay child-support or alimony, or to make payments to other categories of payees that you establish from time to time.

**Payment Dates.** If a payment is due on a Saturday, Sunday, or Federal holiday, PayIT will schedule the payment to occur on the first business day after the payment is due. In these cases, you should plan to have the payment initiated on the last business day before any of these days in order to ensure your payment is made on time.

**Telephone Access.** The following may not be accomplished over the phone: User Access Code changes (including passwords); setting up payee accounts; and canceling or modifying a Bill Pay transaction. (See paragraph entitled "Canceling or Modifying Bill Pay Authorized Payments.")

WE ARE NOT RESPONSIBLE FOR ANY OTHER LOSS, DAMAGE OR INJURY, WHETHER CAUSED BY YOUR EQUIPMENT OR SOFTWARE, THE SERVICES, OR ANY TECHNICAL OR EDITORIAL ERRORS CONTAINED IN OR OMISSIONS FROM ANY USER GUIDE/BROCHURE RELATED TO THE SERVICES. WE SHALL NOT BE RESPONSIBLE FOR ANY DIRECT, INDIRECT, SPECIAL OR CONSEQUENTIAL DAMAGE ARISING IN ANY WAY OUT OF THE INSTALLATION, USE OR MAINTENANCE OF YOUR EQUIPMENT, SOFTWARE OR THE SERVICES, EXCEPT WHERE THE LAW REQUIRES A DIFFERENT STANDARD.

## Canceling or Modifying Bill Pay Authorized Payments

Bill Pay payment transactions with today's date for the bill payment date or start date cannot be canceled or changed once your PayIT session is terminated. You may, however, edit or delete these transactions up until the PayIT session is terminated.

In order to request a cancellation of a payment or change a Bill Pay transaction designated with a future bill payment date or a "Recurring" date, you must use PayIT and follow the instructions provided to you. You must cancel the payment using PayIT by midnight of the day before the scheduled processing day.

If Home Banking is not accessible, however, you understand the Credit Union will only accept a verbal or written notice to cancel a Bill Pay transaction if it relates to a payment designated as "Recurring" or with a future payment date. You understand that this notice is acceptable only if it is received at Greenville Heritage FCU, P.O. Box 2564, Greenville, SC 29602 no later than three business days before the scheduled date of the payment. If you call, the Credit Union may also require you to put your request in writing and get it to the Credit Union within fourteen days after you call. If the payment was designated as "Recurring," the notice must detail whether the cancellation applies to only one of the recurring transactions or all transactions in the recurring stream. There may be a fee associated with canceling a payment.

## New Services

We may, from time to time, introduce new services or enhance the existing Services. We shall notify you of the existence of these new or enhanced services. By using these services when they become available, you agree to be bound by the obligations concerning these services, which will be sent to you.

## Care of Your Security and Security Code

You understand that to have Home Banking access, you are required to acquire the necessary equipment, services and software. These include a personal computer, modem, Internet Service Provider (ISP) and Netscape Navigator or Microsoft Internet Explorer browser software. As browsers are updated over time, older versions may not function effectively for Home Banking. It is your responsibility to upgrade your browser, when it becomes apparent it is needed, to ensure that

you can access the Home Banking system. These requirements are more fully described in the Accounts and Services Booklet with the Credit Union, the terms and conditions of which are incorporated herein by reference. You agree that you will not give your Home Banking Security Code or make it available to any other person. If you believe that your Security Code has been lost or stolen, or that someone has made payments and/or transfers using your Security Code without your permission, notify the Credit Union AT ONCE by phone any time during Business Hours or send an electronic message through Home Banking.

### **Your Liability for Unauthorized Payments**

If you believe that your Security Code has been lost or stolen, notify the Credit Union AT ONCE as provided above in order to keep your possible losses down. If you notify us within two (2) Business Days after you learn of the loss or theft, your maximum liability is \$50.00. If you do NOT notify us within two (2) Business Days after you learn of the loss or theft of your Security Code, and we can prove that we could have prevented someone from using your Security Code if you had told us in time, your maximum liability is \$500.00.

Also, if your statement contains payments and/or transfers that you did not make, notify the Credit Union AT ONCE. If you do not notify us within sixty (60) days after the statement was mailed to you, you may not get back any money you lost after the sixty (60) days if we can prove that we could have stopped someone from taking the money if you had told us in time. If a good reason (such as extended travel or hospitalization) kept you from telling us, we may extend these time periods.

### **In Case of Errors or Questions about Transactions**

Contact us as soon as possible at the address or telephone number described above if you think that a payment and/or transfer listed on your statement is in error or if you need more information about a payment and/or transfer listed on the statement. We must hear from you no later than sixty (60) days after you received the first statement on which the problem or error appeared. When you call or write us, the following must be provided:

1. Your name and account number.
2. Describe the payment and/or transfer you are unsure about (Merchant Name, Account Information, Transaction Date, and Transaction Amount) and explain as clearly as you can why you believe it is an error or you need more information. If possible, please provide us with the Confirmation Number for such transaction.
3. Tell us the dollar amount of the suspected error. If you tell us orally, or by using the MailIT feature through Home Banking, we may require that you send your complaint in writing within ten (10) Business Days.

We will tell you the results of our investigation within ten (10) Business Days (twenty (20) Business Days for a new account) after we hear from you and will correct any error promptly. However, if we need more time, we may take up to forty-five (45) days (ninety (90) Business Days for a new account), to investigate the complaint or question. If we decide to do this, we will provisionally credit your account within ten (10) Business Days for the amount you think is in error in order for you to have use of the money during the time it takes to complete our investigation. If we ask you to put your question or complaint in writing and we do not receive it within ten (10) Business Days, we may not provisionally credit your account.

If we decide that there was no error, we will send you a written explanation within three (3) Business Days after we have completed the investigation. You may ask for copies of documents that we used during our investigation. Expenses incurred by the Credit Union to research disputed transaction(s) shall be paid by you when such transaction(s) are proven to have been authorized by you or made by an unauthorized user. Further, when we determine that there was no error or that the disputed transaction(s) was authorized, you will repay any amount we provisionally recredited to your account(s).

### **Disclosure of Account Information to Third Parties**

We will disclose information to third parties about your account or the transactions you make: (1) when it is necessary for completing transactions, or (2) in order to verify the existence and condition of your account for a third party, such as a credit bureau or merchant, or (3) in order to comply with government agency or court orders, or (4) if you give us your written permission.

### **Charges**

In the event we are unable to process a Bill Pay transaction, (if, for example, there are insufficient funds in your designated Account(s)) the transaction will result in a "Failed Payment and/or Transfer." Overdraft protection transfer from another share type does not apply to home banking or online bill payment service. Courtesy Pay, or overdrawing of accounts, does not apply to home banking or online bill payment service. If we are unable to process a Bill Pay transaction due to

Insufficient Funds, we will charge an Insufficient Funds Fee to you. In the event of repetitive Failed Payment and/or Transfer, we reserve the right to suspend your subscription to the PayIT service. This suspension may be without prior notice to you. If your subscription is suspended, transactions which were previously initiated may still continue to be processed unless canceled and confirmation of such cancellation is provided as specified below. Suspension will be handled by Member Service and all inquiries and correspondence relating thereto including requests for reinstatement should be directed to Member Service. In the event your subscription is suspended, we may notify you by mail to your listed address. With respect to any Failed Payment and/or Transfer, you agree to reimburse us within fourteen (14) days after notice is sent to you, for any funds we have already paid to one or more of your designated Merchants which we were unable to recover by debit to the Merchant or charge to you.

If it is necessary for us to bring any legal or other action to collect any sum you owe the Credit Union; if we incur any costs or expense as a result of any order or instruction received from any owner or any owner's agent under this Agreement, any adverse claim, legal process or otherwise; if you fail to comply with any obligation in this Membership Agreement; or if we successfully defend any claim against the Credit Union brought by any owner, agent, personal representative, executor, heir or other party in interest involving your accounts or services with us, then all owners of the account(s) or service(s) concerned agree, jointly and severally, to pay us for all costs and expenses, including reasonable attorneys' fees.

### **Fee Schedule**

You agree to pay the Credit Union the fees published on the Rate and Fee Schedule which may change from time to time.

### **Additional Terms and Conditions**

1. In addition to the foregoing, you agree to be bound by and comply with the requirements of the applicable state and federal laws and regulations. We agree to be bound by them too.
2. We reserve the right to terminate your use of the Home Banking program, in whole or in part, at any time without prior notice.
3. You may cancel your subscription to Home Banking, upon thirty (30) days prior notice to Member Service. You will be responsible for all payments and/or transfers you have requested prior to termination and for all other charges, fees, and taxes incurred.

**BE SURE TO CANCEL ALL OUTSTANDING PAYMENT AND/OR TRANSFER ORDERS WITHIN THE 30 DAY NOTIFICATION PERIOD. WE WILL NOT BE LIABLE FOR PAYMENTS AND/OR TRANSFERS NOT CANCELLED OR MADE DUE TO YOUR ACTIONS RELATED TO HOME BANKING TERMINATION.**

4. These Terms and Conditions may only be altered or amended by us. In such event, the Credit Union shall send notice to you at your listed address or transmit notice of the alteration or amendment of the applicable services. Your use of the services following receipt of such notice constitutes acceptance of such alterations or amendments.
5. In the event of a dispute regarding the services, you and we agree to resolve this dispute by looking to these Terms and Conditions. These Terms and Conditions shall supersede any and all other representations made by you or our employees.
6. These Terms and Conditions shall be governed by and construed in accordance with the laws of the State of South Carolina.
7. The maximum per Merchant dollar amount is \$10,000.