

Welcome to Online Bill Pay!

Greenville Heritage Federal Credit Union is pleased to offer Online Bill Pay, the most convenient way to pay your bills online! Following are the frequently asked questions about this service. If you have any additional questions, please call **864.467.4160**.

Frequently Asked Questions

Q. Is paying bills online hard to do?

A. Paying bills online is easier and takes less time than opening the envelope containing your paper bill, reviewing it, writing a check and keeping and filing manual records of your payments. Once you've enrolled and entered your Payees, just enter a payment amount, schedule the payment date and you're done.

To make paying bills online even easier, you can receive your bills online from many of your Payees/Billers as well.

Q. What is the difference between a Payee and a Biller?

A. Nothing. The two terms are used interchangeably to indicate someone to whom you make a payment, whether or not they actually send you a "bill" or invoice.

Q. Do I need any special software or hardware to use Bill Pay?

A. No special software is necessary.

Q. If I pay bills online, do I give up control of when payments are made?

A. Absolutely not. You'll always be in control of your accounts. You decide whom, when and how often to pay. Need to cancel or change a payment? No problem, as long as it's done before the processing date.

Q. What is the Payment Assistant?

A. The Payment Assistant is an application layer that displays over the mini-modules on the right hand side of the Payment Center to assist the user in making payments, whether that user is new or experienced. The Payment Assistant provides a progressive experience, helping the user advance from basic capabilities of online bill pay to more advanced features at the appropriate time.

Q. What is an Application Layer?

A. An application layer is a layered page that allows the user to interact with the product while the Payment Center page below it remains open as well. The primary page fades so the user can focus on a related task without distractions. Once the application layer is closed, focus is returned to the Payment Center. Application layers are not blocked by pop-up blockers.

Setting Up and Maintaining Payees/Billers

Q. Who can I pay using Bill Pay?

A. You can pay almost any individual or business as long as they have a United States mailing address or receive mail at an FPO or APO address (APO - Abroad, APO - America or APO - Pacific). Please note that the following payment types are prohibited: Tax Payments, Court Ordered Payments, and Payments to Payees/Billers outside of the United States.

Q. What if I do not have an account number for one of my Payees/Billers?

A. Sometimes you will want to set up a Payee/Biller with whom you do not have an actual account number. It's easy! Simply enter the customer service phone number for that company to enable a database search. If the database does not find a

match, you may enter the rest of the information yourself.

Q. How do I delete a Payee/Biller or change their payment information?

A. Delete Payees under the Payee Set Up tab. Under this same tab you'll also find the option to change a Payee's information.

Payment Processing

Q. How do I know if a payment has been sent?

A. When you pay bills online, the service automatically creates a record of your payments that you can view at any time. This allows you to check the status of your payment and always have a general account of where you are.

Q. How many days does it take for my payment to reach the Payee/Biller?

A. Most transactions will be processed five (5) Business Days before your selected Scheduled Payment Date. It is understood that, due to circumstances beyond our control, even once they are received, some transactions may take a day or even a few days longer to be credited by your Payee/Biller to your account with them.

Q. What do I do if my Payee/Biller never received my payment?

A. If you have a question regarding a payment, use the Messages link at the bottom of the page. This link allows you to contact us via a fully secure environment regarding your account. Please provide a Payee/Biller contact name (if possible), address, and phone number.

Q. What do I do with the part of the invoice or bill that I usually mail back to the Payee/Biller with my payment? Doesn't the vendor need that to process my payment?

A. You do not need to do anything with that portion. Bill Pay will provide all of the necessary information to the Payee/Biller with each payment.

Q. How far in advance can I schedule a payment?

A. You can schedule a payment up to one year in advance of the payment due date. Do not forget to allow five business days in between the scheduled payment date and the due date. A good example of when you might schedule a payment that far in advance could be to pay annual dues to an organization or association, or to send a birthday or anniversary check to someone.

Q. What about payments I make every month for the same amount?

A. Easiest of all: establish a recurring payment. A recurring payment must be made at specified intervals (i.e., weekly, biweekly, semi-monthly, every 4 weeks, monthly, bi-monthly, quarterly, semi-annually, or yearly) for the same amount each occurrence. Set the payment frequency and the amount you wish to pay and, however you set it, your payments will be made as indicated. All you have to do is deposit the money to cover the payments. Set it and forget it!

Q. How is the payment sent to my Payee/Biller?

A. You will not always know if your payment is sent electronically or by paper check. While many payments will be made electronically, some Payees/Billers cannot receive electronic payments (such as individuals). Those Payees/Billers will be sent payments by paper check.

Q. When is the money for my payments taken out of my account?

A. Your account will be debited on your scheduled payment date.

Q. Without a check stub or a canceled check, how can I prove that I made a payment?

A. One of the advantages of paying your bills using Bill Pay is that there are generally far fewer opportunities for errors to occur. However, in the event that you do need to provide proof of payment, there are many different tracking systems in place. For example, your financial statement will reflect debits to your account, and include the name of each Payee/Biller.

Q. How can I stop a scheduled payment?

A. All online payments can be canceled before they are processed (5 or more business days prior to the requested due date). Once the payment has been processed, additional modifications are not possible.

Getting Help

Q. Who do I contact if I encounter problems when paying bills online?

A. Please call the Bill Pay Support Center at **(833) 586-8419** for assistance. Skilled customer solution representatives are available to take your call from 7 a.m. to 1 a.m. EST 365 days a year. The Support Team can answer your question regarding Bill Pay inquiries/functionality and handle payment investigation and claims/case processing.

E-Bills

Q. What are e-Bills?

A. E-Bills are your regular statements delivered to you electronically by your Payee/Biller. You can choose either to have the Bill Pay service pay the bills automatically (under a certain dollar amount) through e-Bill Auto-Pay, or pay the bills according to your chosen schedule or amount.

Q. How do I set up my Payee/Biller for e-Bills?

A. The fastest way to create e-Billers is to choose from the pre-defined list. The Merchants on this list capable of sending e-Bills are indicated by an asterisk(*).

Q. Will I still receive a paper bill in the mail from the e-Biller?

A. No. You will no longer receive your paper bill. However, you can print out any bill if you would like to keep a paper copy for your records. Your bills, statements, and notices are available online for six months from their arrival date; then they are archived.

Q. How do I know when I have new e-Bills to pay?

A. When you log on, you'll see the number of new bills, statements, and notices you've received. Also, you'll receive a reminder e-mail to notify you of new bills in your account mailbox if they have not been viewed within four days of delivery.

Q. When will I receive my e-Bill each month?

A. Most Payees/Billers will use their established billing cycle, so you can expect to receive your bill at approximately the same time of the month that you currently receive your paper bill.

Q. If I don't understand something on my e-bill what should I do?

A. For questions specific to a particular e-Bill, contact that e-Biller directly.