

## What is Online Banking Bill Pay?

Online Banking Bill Pay allows you to pay bills or make other payments from your FBCU checking account. Payments can be scheduled 24 hours a day, 7 days a week,

## Are there any fees to use Bill Pay?

No. Bill pay is a free service to all of our members.

## How do I access Bill Pay?

After logging in to your online banking account, click the Bill Pay button on the navigation bar.

## What do I need to use Bill Pay?

All you need is a First Basin Credit Union checking account.

## How do I enroll?

The first time you access Bill Pay, you will be presented with information about Bill Pay. After reading the information and agreeing to the Terms and Conditions, you can begin adding payees and making payments immediately.

## I've enrolled in Bill Pay. What do I do now?

Once you're enrolled in Bill Pay, you can start adding your payees. A 'payee' is the organization you're sending a payment to.

To add a payee, click 'Add a Payee'. Our system has numerous payees preprogrammed, so you may be able to find your payee by simply searching. If your payee isn't listed, you will be prompted to complete the payee's information.

When setting up your payees, make sure to use information from your most recent bill to avoid any processing delays. Delays can easily be caused by inputting an old or incorrect account number or mailing address.

Once you have verified the payee information is correct, click 'Add' and you will see a notification that the payee was successfully added. Next, schedule your payment.

## How do I schedule payments?

After setting up your payee(s), click the "Add Payments" button to display the payments menu. Locate the payee you want to send money to and enter the following information:

- The payment amount.
- The payment **withdrawal** date. **IMPORTANT:** This is the date the funds will be withdrawn **from your account**, NOT the date the payee will receive your bill payment. You should allow 5-7

**business days** for your payment to arrive at the payee. First Basin is not responsible for any late fees or penalties that may be assessed if your payment is late.

- Choose the payment frequency. You can choose a 'one time' payment or various other payment options. If you choose anything other than 'one time', you will need to configure the number of payments or choose if you want the payment to be made indefinitely.
- If you choose to do so, you can enter a memo on the check for your records. This is optional.

### **How do I edit or delete a payee?**

To edit a payee, click the 'Payees' menu item. Click the icon on the left of Payee name to display the payee options and choose 'Edit Payee'. The Payee Screen will be displayed and will allow you to make the necessary edits. Remember to click save!

To delete a payee, click 'Delete Payee' and you will be prompted to confirm the deletion. If this is what you want to do click 'Yes'.

### **Can I schedule bill payments from my First Basin Credit Card?**

No. You can only use your FBCU checking account.

### **Can I schedule bill payments from my Personal Line of Credit?**

No. You can only use your FBCU checking account.

### **When is my account debited?**

Your account is debited each night at 10pm on the scheduled withdrawal date, Sunday through Friday. Payments are processed and sent to the payee the following morning, meaning that payments are sent Monday through Saturday. Payments are not sent on Sundays or the day before a scheduled holiday.

### **How is my bill payment processed?**

After your account has been debited, the method of payment is determined based on pre-set logic (payee name, account number, and address). The payment files are then processed via our third-party processing company the next morning. Your payment will be processed via paper check or electronically.

### **How long does it take for Bill Pay payments to be processed?**

We recommend that you schedule your payments at least **5 business days** before the due date for check payments and 3 days for electronic payments. Depending on the payee, payments may be sent electronically or via U.S. Mail, but even electronic payments need at least 3 business days to be processed.

### **How can I see which payments are pending and which have been paid?**

Pending Payments are displayed in the 'Pending Payments' screen. This is also the default landing page when you access Bill Pay.

You can see if a payment has been paid by selecting 'History' and viewing the payment information for the payee. You can confirm that the payment has cleared by viewing the date in the 'Cleared' column on the far right.

### **Can I stop a payment I have scheduled?**

You can cancel any payment prior to the funds being withdrawn from your account by clicking on the gear beside the payee name from the 'Pending Payments' menu and selecting 'Cancel Payment'.

Once the funds have been withdrawn from your account, payments that are processed electronically cannot be stopped. Payments that are processed by check may be stopped as long as the check has not cleared, although we do not guarantee that we can stop the payment.

To place a stop payment on a Bill Pay check that has processed, but has not yet cleared, please submit your request via email by clicking the icon to the left of the payee name from the 'History' menu item and selecting 'Payment Inquiry'. From the 'Reason of Inquiry' drop down menu, choose 'request to stop and refund payment' option and enter any relevant information that will help us complete your request.

As always, you may contact us at 800-322-7242 or 432-333-5600 during our normal business hours. There is a \$25.00 stop payment fee.

### **How do I know whether a payment is processed electronically or by check?**

Click 'History' and locate the payment in question. The 'Method' column will indicate if the method is CHECK or ELECTRONIC.

### **Can I add a memo on payments processed by check?**

Yes, you can add a memo on Bill Pay check payments only. When creating the payment or by editing an existing pending payment, you can add a message in the Memo field. This message will be printed on the Memo line of the check. This only applies to those payments that are done by check.

### **Can I view an image of a cleared Bill Pay check payment online?**

Yes, once a check payment has cleared, an image of the check will be available within your Bill Pay history. You can view and print a copy of the cleared check by locating the payment in your Payment History, and clicking on the check number.

**Can I use personal finance software such as Quicken or Money to schedule bill payments?**

No. You can only schedule your payments from your FBCU Online Banking account.

**Can I use Bill Pay on the First Basin Mobile App?**

At this time we do not support Bill Pay on the First Basin Mobile app. However this functionality will be available in the very near future!

**What should I do if I have a problem or question not listed here?**

Stop by any of our locations or call us at 432-333-5600 or 800-322-7242 between 8:30am - 5:30pm CST, Monday - Friday. Or you can email us at [info@firstbasin.com](mailto:info@firstbasin.com) and someone will be in touch with you.