

FAQ - IT'S ME 247 BILL PAY

GENERAL INFORMATION

We will be launching a new, enhanced, online bill pay soon! The new system will include features that we expect 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. On **August 16, 2016**, you will not have access to It's Me 247 Bill pay.

On **August 17, 2016**, the new system will be available and of course we encourage you to log in and check out at that time!

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

- 1) **Document your current payees**, including payee account number, payee name, contact information, etc. [Click here](#) to watch a video which explains how to quickly find your payee data.
- 2) **Note the dates** during which the upgrade will be implemented:
 - a. Bill pay access will be unavailable: **August 16, 2016**
 - b. Our New Bill pay system will be available: **August 17, 2016**
- 3) Call, email or visit your local branch for any questions or concerns regarding the upgrade: 231-777-3620

DO I NEED TO SET UP MY PAYEES AGAIN?

Yes. Our upgraded system is easy to navigate, allowing you to quickly build your payees using the payee information that we are asking you to document now.

Record your current payees prior to the upgrade:

We have created a payee data collection form which will allow you to record your payee information. [Click here for the Payee Collection Form.](#)

To record a list of your billers, you must login to the current bill pay system no later than **August 16, 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. While you will not have access to bill pay for a short period of time, your scheduled payments will process during our upgrade window. If you have already completed the [Payee Collection Form](#) you can use that data to ensure you can verify your scheduled payments post-upgrade. If you have not yet completed that form, please take a moment to fill it out now.

If your payment is scheduled to be delivered on or before **August 16, 2016**, your payment will be scheduled to process on the old system.

If your payment is scheduled after **August 16, 2016**, you will need to log in and reschedule the payment using the new system on **August 17, 2016**.

WILL REPEATING OR AUTOMATED PAYMENTS CONVERT?

No. If reoccurring payments are scheduled after **August 16, 2016**, you will need to reschedule the payments using the new system.

WILL I BE ABLE TO SEE MY PAYMENT HISTORY?

No. Your payment history will not be able to be carried forward into our upgraded system. If you want your payment history you must download or print out this information prior to **August 16, 2016**, or plan to refer to your general transaction history for this information. After this date your prior payment history will no longer be available within the bill pay system.

To download your bill pay data now, 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 DIFFERENTLY THAN THE CURRENT SYSTEM?

In a few ways. First, 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 8/12/16. The bill pay system will then send your payment prior to the payment date so that your payment would arrive by said 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 8/11/16.

Check Payment – You would need to send on or before 8/3/16.

WILL I STILL HAVE MY STATEMENTS DELIVERED TO BILL PAY?

Your electronic bills 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 17, 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 17, 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!