



Bill Payment Conversion FAQs

Why is CCU switching to a new online Bill Payment service?

In 2016 CCU's Bill Pay vendor was purchased by CheckFree, the world's largest Bill Pay service. CheckFree decided to phase out the acquired Bill Pay service and convert clients like CCU over to the CheckFree Bill Payment system beginning in 2017.

CheckFree is an industry leader in bill pay providers and is offered by some of the biggest banks in the country. As a Fiserv company, we can count on integration with our current online banking system, its stability and the resources of one of the largest financial software companies in the world.

When is the Bill Payment conversion taking place?

The conversion is taking place on March 30, 2017.

Will CCU's current Bill Payment be available during the conversion?

Access to CCU's current Bill Payment will end on Wednesday, March 29, 2017 at 2:30PM (CST)
Access to the new Bill Payment system will begin on Thursday, March 30, 2017 at 6:00PM (CST)

How do I log in to Bill Payment?

You will use the "Pay Bills" tab within your online banking account, as always.

Will I have to enroll?

You will not need to enroll in Bill Pay again but you will need to accept the new Terms & Conditions the first time you log in to bill pay beginning March 30, 2017.

Will my payees carry over to the new system?

Yes, your payees will convert to the new system. In the event that we are not provided with a payee address, you might be required to add the payee to the new bill pay system. However, we do encourage you to login and confirm.

Will the payment process be different than the current system?

With the new CheckFree bill payment system, you will choose a payment date that you want the payment to be received by the payee. If the payment is electronic, the payment will debit your account the day you selected for the payee to receive the payment. If the payment is sent by check, the check will be a draft against your account. The payment will clear once the payee receives and deposits the check and is processed through the normal channels.

Below are the current and new methods of processing payments.

Current Method: If you schedule a payment with a deliver by date of 04/14/17, the funds are deducted from your account on the “send on” date and the bill is credited on the payment due date (04/14/17).

New Method: If you schedule a payment with a deliver by date of by 04/14/17, the payment will be credited to the payee *and* the funds will be deducted from your account on 4/14/17. In some cases, funds may be sent as a paper check and the funds will not be deducted from your account until the payment is negotiated by the payee.

Will I need to re-enter the payment date on my recurring bill payments?

No, if your recurring payments are properly set up, they will carry over to the new bill pay system. However, if you have a payment that is scheduled for more than a year out (past March 2018) you may have to re-enter this scheduled payment.

When is cut-off time of the last bill payment in the current bill pay system?

The last day a bill payment can be scheduled in the current system is before 2:30PM on March 29, 2017.

What happens to my bills scheduled to be paid on March 30, 2017?

All payments via check (paper or electronic) already scheduled for March 30th will process as normal.

Will I be able to see my payment history in the new system?

Yes, you will see payment history for the past year.

Will my current eBills be transferred to the new bill pay system?

No, eBills will not carry over to the new system. eBills will need to be re-entered once the new bill pay system is up.

What are eBills?

eBills are electronic versions of paper statements or bills. Your Biller’s “eBill” arrives in your Bill Pay account service just as a Biller’s “paper bill” arrives in your mailbox. Bill Pay allows you to view all your eBills—as well as account balances, transactions and statement information—in one convenient place.

What if I used nicknames for my payees, will they be transferred to the new bill payment system?

Yes, nicknames will carry over to the new system.