



Business 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 July 20, 2017. **The old Bill Pay system will no longer be available after July 19.**

How do I log in to Bill Payment?

Simply log in to the new Online Banking system beginning July 20 and click on the "Pay Bills" tab. You will need to use the same login credentials used the very first time you logged into the new Online Banking system. (Prior to updating any passwords)

Will my payees carry over to the new system?

No, you will be required to re-register all your current payees. We encourage users to log in to the current bill pay system prior to July 20 to record all current payees and recurring payments.

Will I need to re-enter all my recurring bill payments?

Yes, you will have to re-enter both your payee information and recurring bill payment information in the new system.

What happens to my bills scheduled to be paid on July 20 or after?

All payments via check (paper or electronic) scheduled for July 20, will no longer process. You will have to add your payees and set up any payments (one-time or recurring) in the new Bill Pay system.

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.

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 08/14/17, the funds are deducted from your account on the “send on” date and the bill is credited on the payment due date (8/14/17).

New Method: If you schedule a payment with a deliver by date of by 8/14/17, the payment will be credited to the payee *and* the funds will be deducted from your account on 8/14/17. 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 be able to see my payment history in the new system?

No, bill pay history will not carry over to the new system. However, all debits from your CCU account will always be documented on past statements.