

First Citizens Federal Credit Union Bill Pay Guide

First Citizens' | 200 Mill Rd. Fairhaven, MA. 02719 | [www . Firstcitizens . org](http://www.Firstcitizens.org)

Online Bill Pay system is designed to Improve your banking experience with us. With our free Online Bill Pay system you are able to manage all of your bill payments with ease.

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HOW TO USE ONLINE BILL PAY: STEP 1

When you land in the payment center you will see your converted payees. To make a payment, select your “ay form” account (your default funding account will not convert). Next, enter in an amount into the amount box. Last, select a deliver by date.

The dynamic calendar will advise you on the soonest available delivery date. If you’d like to add a new payee, select “add a company or person.”

STEP 2

If adding a new payee, the “add a company or person” pop up will appear. Enter in the name of company you wish to pay. If you are adding a personal payee , select the personal tab. This will allow you to enter in the address details for the check remittance.

STEP 3

Enter in biller information, some payees may require more information than others.

STEP 4

If the merchant you are adding is capable of receiving eBills, you will be presented with the option to enroll. You May be offered the opportunity to use eBills on a trial basis, meaning you may receive eBills and your paper statement for a period of time. At the end of your trial period, you will then decide if you would like to continue receiving eBills. You may also be automatically enrolled in the eBill trial periods. You will receive an email alert if this occurs.

FAQS: Why am I receiving a message that says Online Bill Pay is not available?

If you receive an error message that says “Bill Pay is not available,’ please check to make sure we have the most up to date home phone and/or email on file. You may verify this information by accessing the “Service Center” tab within Online Banking. If after verifying your information, you continue to receive an error message, please contact Customer Service for assistance.

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Why do I have to enroll in eBills?

By re-enrolling in our new and improved eBill system, you will have access to new features such as PDF copies of your bill, eBill alerts and new payment options that will allow you to schedule one time and reoccurring payments based on your eBill each month.

How does the new Online Bill Pay system help to protect my account from fraudulent bill payments?

To help safeguard you against fraud with our enhanced Online Bill Pay, every payment is evaluated to ensure that it is within your normal behavior as well as within the normal behavior for that biller/payee. If we have any questions regarding any of your payments, the payment may be held for 48 hours while we try to contact you for verification. If we are unable to contact you, the payment may be cancelled.

How can I add a new biller/payee?

Click the “Add a Company or Person” button from within the Payment Center and select the “Company Tab.” You can either search for the company in the search “Search” bar, or you can select the company from the list of major billers/payees. When adding a major biller/payee, the biller/payee information has already been identified by the Online Bill Pay system, therefore, all you need to do is enter your account information for that major biller/payee. For smaller businesses or local businesses, the biller/payee information may not be readily available; therefore, you may need to enter more information about the business such as mailing address and phone number.

Why are some payments sent electronically, while others are sent by check?

The method of payment is determined by the biller/payee. Some biller/payees may also set certain dollar limits to what payments are sent electronically and what payments are sent by check. This means that your payment could be sent electronically, and other times, a payment to that same biller/payee could be sent via check. The system will also send more check payments out initially while it establishes your normal behavior.

What information is required to enroll for an eBill?

Often, only the biller/payee name and account number are required, although some do require an additional field for validation, such as ZIP or phone number.

What is the cutoff time for payments?

Typically, the cutoff is at 10:00 PM. Some billers have a cutoff time prior to 10:00 PM. In most cases, an electronic payment due tomorrow can be scheduled up until 10:00 PM tonight.

What happens if I don't have enough money in my account?

If you do not have enough money in your account on the “Deliver By” date, the payment will still be sent to the biller/payee and you could receive an insufficient funds charge (as disclosed in our schedule of fees). We will try to

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collect payment a second time within 24-48 hours. If at that time you still do not have sufficient funds, a second insufficient funds charge may be assessed. At times, we may work with the biller/payee to try and reverse the payment. If the payment cannot be reversed, we will contact you directly to satisfy your outstanding balance. Your access to Online Bill Pay may also be restricted for payments resulting in insufficient funds.

Are payments guaranteed?

The service will bear responsibility for any late payment related charges up to \$50.00 should a payment post after its due Date as long as the payment was scheduled in accordance with the following guidelines:

When scheduling Bill Payments, you must select a Scheduled Payment Date that is no later than the actual Due Date reflected on your Biller Statement unless the Due Date falls on a non-Business Day. If the actual Due Date falls on a non-Business Day, you must select a scheduled Payment Date that is at least one (1) Business Day before the actual Due Day, you must select a Scheduled Payment Dates must be prior to any late date or grace period.

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