

Bill Pay FAQs



What is Bill Pay?

Bill Pay lets you pay your bills online through Pinal County FCU. You can pay anyone in the United States that you would normally pay by check or automatic debit, even if you do not receive bills from the company or person you want to pay.

Quick Facts about Bill Pay

You can pay all of your bills at the Payment Center. You can also see a summary of your recent and pending payments.

You can receive some of your bills online in Bill Pay. You can view and pay these bills at the Payment Center. You can set up automatic payments to pay your electronic bills or to automatically schedule payments of a set amount at regular intervals.

You can review your bills and payments for the past 24 months.

You can transfer money and move payments from one account to another.

How does Bill Pay work?

To pay your bills online, simply add the companies and people you want to pay. We use this information to make the payments for your bills.

After you add your bills, you can go to the Payment Center. The Pay Bills section lists all of the bills you've added in Bill Pay. To pay a bill, enter a payment amount and the date when you want the company or person to receive your payment. You can also select this date from the calendar.

Tip: When you enter an amount, Bill Pay automatically displays the earliest date the biller will receive the payment without incurring expedited payment fees. You can accept this date or change it.

You can pay as many bills as you want at the same time from the Payment Center.

After you pay a bill, it may move to either the Pending Payments section or the Recent Payments section of the Payment Center.

The Pending Payments section provides a quick summary of the payments that have not been processed yet. The Recent Payments section provides a list of the bills that have been paid in the past 45 days.

You can also find a list of the pending and recent payments for a particular biller in the Payment Assistant.

If you can't find a payment in the Recent Payments section, go to Bill History, which shows all of the bills you paid in the past 24 months, including electronic bills and the bills that you pay automatically.

How secure is my bill payment and personal information?

Bill Pay uses several methods to ensure that your information is secure.

SSL—Bill Pay uses SSL (secure sockets layer) which ensures that your connection and information are secure from outside inspection.

Encryption—Bill Pay uses 128-bit encryption to make your information unreadable as it passes over the Internet.

Automatic Sign Out—Bill Pay automatically signs you out of a session if you are inactive for a pre-defined time (usually 10 minutes). It is best if you sign out immediately after you finish your tasks in Bill Pay.

Which browsers should I use to access Bill Pay?

We support the latest versions of these browsers:

Microsoft Internet Explorer

Mozilla Firefox

Apple Safari

Google Chrome

While other browsers may work with Bill Pay, these browsers provide the highest level of security and functionality.

We also recommend that you enable JavaScript in your browser. JavaScript is required for certain Bill Pay features to function properly.

How do I change my browser?

You can download a browser from the following websites:

[Microsoft Internet Explorer](#)

[Mozilla Firefox](#)

[Apple Safari](#)

[Google Chrome](#)

When the download is complete, follow the instructions to install the browser. After it is installed, you may want to select it as your default browser.

Note: Several browsers have options to receive automatic updates. In that case, you won't need to update your browser.

Can I use assistive technology to access Bill Pay?

Yes, we've incorporated several enhancements based on priorities one and two of the World Wide Web Consortium's Web Content Accessibility Guidelines. These enhancements aim to make Bill Pay more accessible to assistive technology users.

Tips for Screen Reader Users

The following features may help you navigate Bill Pay more easily:

Skip to Main Content Links—These links allow you to skip the page banner and the redundant navigation links and go directly to the main page content.

Link Titles—If a link opens a new window, you are alerted in the link title. Most of the links have descriptive labels, but we provide additional information in the link title if necessary. For this reason, we recommend that you set your screen reader to read the link title attributes.

Table Summaries—Whenever information is presented in a table format, we provide a brief description of the contents.

Font Sizes—The fonts can be resized without significantly changing the layout of a page.

Accessing the Payment Assistant

The Payment Assistant is a dynamic layer that provides payment-related information and links to certain features. The Payment Assistant and some of the application frames accessed from it use a presentation that may not be available to screen readers and other assistive technology tools at this time. However, you can access the same information and tasks on alternate application pages using the following table.

To perform this task ...	You can ...
Review pending and recent payments	Go to the Payment Center or Bill History.
Enter the pay date	Type the date in the format mm/dd/yyyy.
Update biller information	Go to Manage My Bills and select a biller.
Review electronic bills that are currently due	Go to the Bill Summary by clicking on the bill due icon on the Payment Center.
Sign up for electronic bills	Go to Manage My Bills and select a biller.
Stop receiving paper bills	Go to the Bill Summary and select the option to stop your paper bills.
Set up automatic payments	Go to Manage My Bills and select a biller.

What are Terms & Conditions?

The Terms & Conditions are a complete and exclusive statement of the agreement between you and Pinal County FCU regarding your Bill Pay service. The Terms & Conditions document contains information about authorization, liability, and limitation issues when using Bill Pay. In the event of a dispute regarding Bill Pay, you agree to resolve the dispute by looking to the Terms & Conditions document.

The Terms & Conditions document provides details about the following items:

Payments that are prohibited.

Password and security information.

Your liability if unauthorized transfers occur.

Errors or questions about your transactions.

Situations in which your account information can be disclosed to third parties.

Charges assessed based on services provided.

Service transactions that are returned.

Notification requirements for termination or discontinuation of the service.

Types of payments and limitations on billers.

Who can I pay using Bill Pay?

You can pay any company or person with a U.S. address, including:

Large companies

Small businesses

People

Doctors and dentists

Child care providers

Roommates

Family members

Even if you don't receive bills from the company or person, you can still add the info we use to make payments. We send payments electronically whenever possible. If the company or person can't receive an electronic payment, we mail a check.

Which bills can't I pay with Bill Pay?

You cannot use Bill Pay to pay any company or person with an address outside the United States or its territories.

You can use Bill Pay to make state and federal tax payments and court-ordered payments; however, such payments are discouraged and must be scheduled at your own risk.

Do I need to contact the companies or people that I pay if I choose to pay my bills with Bill Pay?

No, you do not need to contact the companies or people that you pay if you use this service.

We make the payment based on the info you provided when you added your bill. If we've already established a relationship with a company or person, we may send the payment electronically or to a location specified by the biller. Otherwise, we print and mail a check to the address you provided. If you enter your account info, we send it with your payment so that the company can credit your account properly.

What should I do if I pay more than one bill to the same company?

Add a bill for each separate account you have with the company.

For example, if your phone company provides your home phone service, your wireless phone service, and your Internet service, you can add the company to your list of bills three times, each time with a different account number. If your phone company consolidates all of the info on one bill and provides you with one account number, you only need to add the phone company to your list of bills once.

How do I use Bill Pay to pay my bills?

To pay your bills online, you simply add the companies and people you want to pay. We use this information to make the payments for your bills.

After you add your bills, go to the Pay Bills section of the Payment Center to view all of the bills you've added in Bill Pay. Your bills remain in this list until you delete the biller. To pay a bill, find it in your bills list and enter the amount and date for the payment.

Quick Facts About Paying Your Bills

You only have to add the companies and people you want to pay once. The company or person remains in your list of bills until you delete the biller.

You can pay as many as 30 bills at the same time from the Payment Center.

You can pay your bills from more than one payment account. However, you can select only one account at a time in the Pay Bills section.

You can set up reminders to receive notification when a bill is due. The reminder appears below the bill in the Pay Bills section of the Payment Center to remind you to pay the bill before it is due.

When you enter an amount, Bill Pay automatically displays the earliest date the biller will receive the payment without incurring expedited payment fees. You can accept this date or change it.

You can make an expedited payment to some billers by sending a check through an overnight delivery service.

Some billers let you make payments on the same day or the next business day.

When you schedule an expedited payment, you accept the associated fee.

After you enter your payment information and click Make Payments, we validate it and display it on the Review Payments page.

How can I keep track of my bills in Bill Pay?

Bill Pay provides the following features for keeping track of your bills, and most of the features are available on the Payment Center:

Feature	Description												
Bills List	The Pay Bills section lists all of the bills you've added in Bill Pay.												
Bill Reminders	You can set up reminders for your bills and have the reminder appear below the bill in the Pay Bills section for a certain number of days before the bill's due date. If you're receiving an electronic bill, the reminder appears as soon as Bill Pay receives the bill from your biller.												
E-mail Reminders	You can also receive e-mail reminders for your bills when the following events occur: The bill is due. The bill is past due. The payment has been sent and the money has been withdrawn from your payment account. The message contains information that is specific to a particular bill.												
Payment Assistant	The Payment Assistant provides a quick summary of your biller information.												
	<table><thead><tr><th>Description</th><th>For more information, see ...</th></tr></thead><tbody><tr><td>Biller name and address, including an Update link</td><td>Update Biller Information.</td></tr><tr><td>Pending and recent payments, including links to view the payment details</td><td>Bill Detail.</td></tr><tr><td>Electronic bill information, including links to sign up for electronic billing and pay electronic bills</td><td>Add an Electronic Bill and Pay an Electronic Bill.</td></tr><tr><td>Automatic payment information, including links to set up automatic payments</td><td>Set Up an Automatic Payment.</td></tr><tr><td>Payment calendar with available payment dates</td><td>Payment Calendar.</td></tr></tbody></table>	Description	For more information, see ...	Biller name and address, including an Update link	Update Biller Information.	Pending and recent payments, including links to view the payment details	Bill Detail.	Electronic bill information, including links to sign up for electronic billing and pay electronic bills	Add an Electronic Bill and Pay an Electronic Bill.	Automatic payment information, including links to set up automatic payments	Set Up an Automatic Payment.	Payment calendar with available payment dates	Payment Calendar.
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Pending Payments	The Pending Payments section provides a quick summary of the payments that have not been processed yet.												
Recent Payments	The Recent Payments section lists the bills that have been paid in the past 45 days.												
Bill History	You can view all of the bills you paid, including electronic bills and the bills that you pay automatically. You can also view any unpaid electronic bills.												

How do I know if the company or person received my payment?

Look for the payment to move from the Pending Payments section to the Recent Payments section.

You can see a list of pending and recent payments for a particular biller in the Payment Assistant.

You can see a list of pending and recent payments for all billers in the Payment Center.

If the payment was processed normally, you see the amount of the payment. If you canceled the payment, or if it failed during processing, you see the status of the payment.

You can also check the status of the payment in Bill History. If the status is Paid, the payment has been sent to the biller. In some cases, you may see the date when the biller posted the payment to your account.

When you send a payment through an overnight delivery service, we send you an e-mail message with the tracking number. You can also find the tracking number in the Bill Detail. Use the tracking number to determine when the payment is delivered to the biller.

When you set up your bill reminders, you can select an option to receive an e-mail message when the payment is sent. The message contains any posting information that the biller sends us. If you want to confirm that the payment has been posted to your account, contact the biller. It can take a few days for the biller's payment system to show the credit to your account.

You can check the account statement from your financial institution to see if the funds were withdrawn from your payment account.

You can always contact your biller directly regarding payments to your account.

What is a preferred account?

A preferred account is the payment account from which you pay most of your bills. When you designate an account as your preferred account, it appears first in the Pay From list by default.

To change your preferred account, simply select another account in the Pay From list. When you choose a different account, the Make Preferred Account check box appears so that you can select it for the new preferred account.

Note: You must make a payment to designate a preferred account. If you select the Make Preferred Account check box but don't make a payment, the previous preferred account selection continues to appear as your preference.

What is the confirmation number?

The confirmation number is a unique identifier that Bill Pay automatically assigns to each payment. If you have a problem with a payment, use this number to refer to the payment when you contact Member Service. However, if you send us a payment inquiry, the confirmation number is automatically associated with the payment in question.

The confirmation number does not indicate that the company or person has received the payment. Please refer to the previous question to learn how to verify that a company or person has received the payment. If you have a problem with a payment that has already been sent, please refer to the [FAQs for Managing Payment Problems](#).

What is the difference between a note and a memo?

A note contains descriptive information that you want to keep on file with the payment. Bill Pay does not send the note to the company or person with your payment. You can add a note to any payment in Bill Pay. You can review the note when you view the details of your payment on the Bill Detail page. The maximum length of a payment note is 256 characters.

A memo contains information that is printed on the memo line of a check that Bill Pay sends to the company or person. You can only add a memo to payments that Bill Pay sends by check. The memo is also kept on file with the payment, so you can review the memo when you view the details of your payment on the Bill Detail page. The maximum length of a memo is 34 characters.

Can I change a payment?

Yes. If the payment has not started processing, you can change the:

Account from which to make the payment.

Date you want the biller to receive the payment.

Amount of the payment.

Changing the Biller

If you made a payment to the wrong biller, you can cancel the incorrect payment and make another one to the correct biller.

Changing an Overnight Check Payment

You cannot change an Overnight Check payment. If the payment has not started processing yet, you can cancel it and schedule another payment.

Changing a Same-Day Bill Pay Payment

After you click **Submit Payments**, you cannot change or cancel a Same-Day Bill Pay payment.

Changing a Processed Payment

If the payment has started processing, or if the status is Paid, call the biller's Member Service. For more information, see the [FAQs for Managing Payment Problems](#).

Tip: If you want to change a payment that has been scheduled automatically, consider setting up bill reminders instead of an automatic payment schedule. The reminder appears below the bill in the Pay Bills section of the Payment Center for a certain number of days before the due date. You can check the reminders to ensure you're making payments on time. Automatic payment schedules work well for bills that are a set amount paid at regular intervals, such as your mortgage, rent, or car loan.

For more information, see the [FAQs for Setting Up Reminders](#) and the [FAQs for Setting Up an Automatic Payment Schedule](#).

What happens when I cancel a payment?

After you cancel a payment, its status changes to Canceled and it is not processed. Canceled payments appear in:

The Recent Payments section of the Payment Center.

Bill History.

Note: If you cancel an automatic payment, only the selected payment is canceled. You do not cancel any future payments in the payment schedule. To cancel all payments that you've scheduled to be paid automatically, go to Manage My Bills and delete the automatic payment.