

GETTING STARTED:

Q: How do I sign up for American 1 Bill Pay?

A: Signing up for American 1 Federal Credit Union's Bill Pay is easy and efficient. Just log into A1@home, click on the Other Options button, then the Bill Pay link and we will lead through the easy enrollment process.

If you are not a American 1 Federal Credit Union home banking member, signing up is easy. If you have any questions, please contact us at **(888) 213-2848** or **e-mail us at a1responseteam@a1fcu.org**.

Q: What does Online Bill Pay cost?

A: American 1 members will be able to maintain their free Bill Pay services by signing up to receive electronic statements (e-statements) instead of mailed, paper statements.

Q: Do I need any special software or hardware to use Bill Pay?

A: To use Bill Pay you will need to have a browser installed on your PC or Mac which is capable of 128-bit U.S. security encryption. This is sometimes referred to as 128-bit strong encryption. If you do not have sufficient browser encryption you will receive an "Insufficient Browser Encryption" error message when you try and log on to Bill Pay. In addition to the error message, you will be provided with links where you can obtain the required browser versions.

- **Attention Mac Users:** For users of operating system releases prior to OS X 10.3, there are special browser considerations. To ensure compatibility in the new Bill Pay system with previous Mac OS versions, we recommend a Netscape browser release of 7.0 or higher available at: <http://channels.netscape.com/ns/browsers/archive.jsp>
For information about upgrading to OS X, please go to: <http://www.apple.com/macosx>

Q: Is Bill Pay complicated to use? What does it look like?

A: American 1 Bill Pay is easier and more convenient to use than our competition's bill pay services. You can view a demonstration when you log on to Bill Pay by clicking this button:



Q: Will I have a separate password for Bill Pay?

A: No. Once you have logged into American 1's A1@home system you will be able to access your Bill Pay account.

Q: Where can I view my Bill History?


A: The “Bill History” feature is located on the menu at the top. Once in “bill history,” you can specify your search and sort easily.

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

A: American 1 Bill Pay provides the following features for keeping track of your bills:

- **Bills List**—The Pay Bills section lists all of the bills you've added in Bill Pay. You can scroll through the list alphabetically by clicking the Biller Name column.
- **Bill Reminders**—You can set up reminders for your bills and have the bills appear in the Bill Reminders section for a certain number of days prior to a bill's due date. If you're receiving an electronic version of your bill, it automatically appears in the reminders list as soon as we receive it from your biller.
- **E-mail Reminders**—You can also receive e-mail reminders for any or all of your bills when the following events occur:
 - The bill is due.
 - The bill is past due.
 - The payment has been sent and your account has been debited.
 - The message contains information that is specific to a particular bill.
- **Pending Payments**—The Pending Payments section provides a quick summary of the payments that have not been processed yet. Here you may also make changes to the payments if they are not already in process.
- **Recent Payments**—The Recent Payments section lists the bills that have been paid in the past 45 days.
- **Bill History**—Bill history shows all of the bills you paid in the past six months, including electronic bills and the bills that you pay automatically. It also shows any unpaid electronic bills.

Q: How will I know that a payment can be made the same day or next day?

A:The calendar icon  will display the ‘Available Payment Dates’ in Blue. If the date in blue is the same day you are trying to schedule the payment, then this is considered a ‘Same Day payment’.

Q: The biller account numbers appear to be hidden, how can I make sure I have the correct account?

A: Go to “Manage My Bills” on the menu bar. Select the biller you wish to double check. Then, choose “update biller information.” This will display all of the details on the biller for you to edit. Be sure to save your changes.

Q: The font is appearing too large (or too small) when I access Bill Pay. How can I fix this?

A: This could be occurring due to the browser settings.

For problems with font sizes, follow these steps:

1. Click on START and click on Internet Explorer
2. Click Tools on the top menu list
3. Click Internet Options
4. Go to lower right portion of Internet Options page and click Accessibility
5. Click the third check box Ignore font sizes specified on Web pages and then click OK
6. Click OK on Internet Options page

Q: My available account balance does not change after I have scheduled a payment. Why not?

A: The funds are not withdrawn from your account until the payment due date. Also, if the payment is made by Laser Draft check, the funds will not be withdrawn until the biller cashes the check, and then the check must clear the subscriber's financial institution. Remember the 'available balance' is the balance of all cleared funds from the account. **It does not include any pending payments or uncleared checks.**

Q: What should I do when my address changes?

A: If you move and/or change your address, please promptly notify American 1 Federal Credit Union . To change your address visit any branch or mail us your signed address change to:

**718 E. Michigan Ave.
Jackson, MI 49201**

Q: How can I remove an e-Bill from the bill reminder section when the bill has either been paid outside of Bill Pay, the bill contains a credit or the bill has a zero balance?

A: You will have to file the e-Bill in order to remove it from Bill Reminders. To file an e-Bill:

1. Go to the Recent Payments section.
2. Click View Bill History.
3. Find the bill you want to file.
4. Click View Detail.
5. Click File Bill.
6. In Payment Method, select the payment method used for the bill. This is where you can indicate that the bill was paid by check, etc.
7. In Bill Note, type an optional note about the bill and its resolution. You can type a maximum of 80 characters.
8. Click File Bill.

Q: Where do I find the Bill Pay Terms and Conditions?

A: At the bottom of the Payment Center page, you'll find a hyperlink called "Terms & Conditions," as well as information about Bill Pay security. American 1 also has a downloadable version on our Bill Pay web site.

PAYMENT / BILLER QUESTIONS:

Q: Who can I pay using Bill Pay?

A: You can pay virtually anyone in the United States or its Territories, 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. 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.**

Q: Who can't I pay using Bill Pay?

A: You cannot use Online Bill Pay to pay any company or person with an address outside the United States or its territories. We do not support court-ordered payments or state or federal tax payments and doing so is at your own risk.

Q: How do I set up a biller?

A: Simply click on the "Add A Bill" button. Tell us who you want to pay by going to the Add a Company or Person to Pay page and adding the information we use to send your payments. You can also add an electronic version of your bill from companies that can send electronic bills. To facilitate in this process, it is helpful to have a list ready of the biller names, the address where you send the payment, the biller's telephone number and your account number with the biller.

Q: How do I delete a biller?

A: Click on the "Manage My Bills" button, select the biller you would like to delete from the drop down list provided. Then click the option to "Delete this biller".

Q: What if I do not have an account number for one of my billers?


A: You do not need an account number. Simply click on the "Add a Bill" button at the top of the page, select "company without an account number" or "person." Then enter the details specified.

Q: How many days does it take for my payment to reach the biller?

A: Some companies let you send payments on the same day or the next business day, depending on the time of day when you enter your payment information. For most bills, it can take two to four business days to send the payment.

For this reason, it is recommended that all scheduled payment dates selected by you be no less than five business days before the actual due date (not the late date and/or a date in the grace period) If you properly follow the procedures described herein, and the service fails to send a payment according to the payment instructions received, the service will bear responsibility for any late charges. In any other event, including but not limited to choosing a scheduled payment date which is not five business days before the due date or on or past the due date stated on your invoice or bill, the risk of incurring and the responsibility for paying any and all late charges or penalties, is yours.

Q: How do I know which dates I can use for sending my payments?

A: You can click the calendar icon  to determine the dates you can select for sending your payments. The calendar shows:

- The pay dates available in the current month. You can scroll to future months, if necessary.

- The earliest date you can select for the company or person to receive the payment. The due date for your bill, if you are paying an electronic bill or if you set up reminders for the bill you are paying.
- Whether the company accepts payments on the same day or the next business day.

Q: What do I do if one of my billers' address changes?

A: Click on the "Manage My Bills" button, select the biller you would like to modify from the drop down list provided. Then click the option to "Update Biller information". Update the information as needed and click on the "Save Changes" button. Use the Online Bill Pay system online help for additional assistance, if needed.

Q: Can I schedule a payment in advance? How far in advance?

A: Yes. You can schedule a payment up to one year in advance of the payment due date. A good example of when you might use a payment that far in advance could be to pay annual dues to an organization or association, or to send a "birthday or anniversary" check to someone special.

Q: What about payments I make every month for the same amount? How can I do this easily without repeating the payment request every month?

A: You can establish an Automatic Payment; an Automatic Payment must be made on the same day each month and for the same amount. Click on the "Manage My Bills" button at the top of the page. Select "add an automatic payment" and follow the online prompts. You can also elect to receive an email notice about the automatic payment.

Q: Can I place a stop payment on a Online Bill Pay payment?

A: Yes, at certain times during the payment scheduling period, but only under the following conditions:

A bill payment is "In Process" starting at the cutoff time on the fourth (4th) business day prior to the scheduled payment date and continuing up to the scheduled payment date. A bill payment is a "Pending Payment," starting from the time you enter payment instructions until the payment is "In Process." A bill payment is considered "Completed" on the business day you selected as the scheduled payment date. You may cancel any pending payment (including recurring bill pay payments) by following the directions provided on the Online Bill Pay system "Online Help". There is no charge for canceling or editing a pending payment. **Please note:** we may not have a reasonable opportunity to act on any stop payment or cancellation request given after a payment is "In Process" and it is not possible to stop or cancel a payment which is "Completed. Stop payment requests sent to us via electronic mail or in any other manner will not reach us in time for us to act on your request. Stop payment requests will be accepted only if we have a reasonable opportunity to act on such a stop payment order. You can disclose if there will be a stop payment fee, here)

Q: How do I cancel a payment?

A: Look for the payment in the Pending Payments section of the Payment Center. Click the Cancel link and confirm that you want to cancel the payment.

Q: How do I edit a "pending payment"?

A: Click on the blue "change" button and make your changes. If the "change" option isn't there, the payment is already in process and can not be edited.

Q: How is the payment sent to my biller?

A: There are three possible methods of submitting the payment to your biller: payments may be made electronically via the Automated Clearing House (ACH), by a check drawn on the bill pay provider's account, or by a laser draft drawn on your account. The method of payment depends upon the processing method that can be accommodated by the biller (e.g., some billers are unable to accept electronic payments) **Note:** You cannot select the payment method, this is determined systematically at the time of payment processing.

Q: If a payment is now listed in the "Recent Payments" section, why has my account not been debited yet?

A: The funds are not withdrawn from your account until the payment due date. However, corporate checks are mailed three days before the due date and most electronic payments are sent out one day before the due date. Also, if the payment is made by Laser Draft check, the funds will not be withdrawn until the biller cashes the check, and then the check must clear the subscriber's financial institution.

Q: How does the payment post to my Checking account and appear on my statement?

A: The payment may be deducted from your share draft account by two methods:

1. Via an electronic debit through the Automated Clearing House Association (ACH), or
2. Via a draft drawn on your account and processed through the Federal Reserve System (as if you had written a check drawn on your share draft account.) The payment deduction method is determined systematically based upon the bill pay provider's operating procedures. All bill payments debited from your account will appear on your monthly statement.

ACH debits will reflect the name of the biller (e.g., XYZ Utility Company) as well as the date and amount. However, laser drafts will be reflected on your statement with simply a date and check number. All payments can be viewed with the biller's name, payment amount and payment date by reviewing your recent payment history under the electronic "Payment List" option provided to you as part of the Online Bill Pay service.

Q: The funds have been deducted from the account, why has the biller not been paid?

A: Check to see when and how the payment was made. If it has been more than 10 business days from the process date, and the check has not cleared, initiate a case and request the check to be stopped and refunded or reissued.

Q: What do I do with the part of the invoice or bill that I usually mail back to the biller with my payment?

Doesn't the vendor need that to process my payment?

A: No. You can simply throw that part away. We provide all of the necessary information to the biller with each payment.

Q: Do I need to contact each of my billers and let them know that I am going to be using an automated bill pay system to pay them?

A: No.