

## Bill Pay Enhancements | Frequently Asked Questions

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### 1. When will this Bill Pay enhancement take place?

This system enhancement will take place on 6/16/22. There will be an outage of 30 minutes between 6:00AM – 6:30AM ET.

### 2. Why is HFCU making changes to the current Bill Pay system?

We are performing this change to improve member experience and to allow for future system enhancements for a better member/user experience.

### 3. What are the benefits to the new Bill Pay enhancement?

Members will have a more user friendly environment to manage their bill payments with new and improved features such as:

- Sort billers in “call to action” order.
- Choose between two Payment Views.
  - Pay multiple bills with the click of a button or pay one bill at a time.
- Add billers suggested based on geographic location.
- Forecast the impact of transaction activity with a Balance Worksheet.
- View payment and e-bill history data in graphs.
- Show and hide billers.
- Get system-generated reminders based on previous payment behavior.
- Select a funding account for each payment and Bill Pay will remember the last account used.
- Warn the member or block payments if amount exceeds account balance.

### 4. Are there any new features that come with Bill Pay enhancements?

Yes! In addition to familiar features for scheduling and reviewing payments, the upgraded user interface includes new features for added convenience:

- **Balance Worksheet:** Members can view and plan payments related to their account balance(s).
- **Smart Reminders:** When you make more than one payment to a Smart Reminder eligible payee, they will automatically be reminded to pay again.
  - Payees are eligible based on how all HFCU Bill Pay members pay them.
  - Payees with regular frequencies like utilities, insurance, and some credit cards are Smart Reminder eligible.
- **Graphical Reporting:** Reports now include graphs.

- **Multi-pay View:** Members can pay bills one at a time or more than one bill at a time.

#### 5. Are there any features that are no longer available?

**Yes, Secure Messages.** This feature allowed members to communicate within Bill Pay to customer support about Bill Pay related items. The member support agent viewed and responded in the Bill Pay Customer Service Tool. This feature is no longer supported

- Members can still call or email Bill Pay support by clicking on More > Customer support which has active links to send an email or call support.

#### 6. What happens with payments that are in process or scheduled for a future date?

**The upgrade will not impact payments.** Payment history, in process, and scheduled payments will be available in the updated user interface.

#### 7. What will happen with my e-bills?

**The upgrade will not impact e-bills.** You will have access to view and pay existing e-bills, view reports and historical e-bills, and establish new e-bills in the upgraded user interface.

#### 8. What happens with payees in an inactive status?

If a payee is inactive prior to the upgrade, the payee will be **active but hidden** in the new Bill Pay interface. The interface does not support inactive payees from the browser, but members can manage infrequently used payees using the Show/Hide feature from the browser or by creating a Custom View that excludes a payee. Inactive payees are not hidden when using the mobile app.

#### 9. How can I contact Bill Pay support?

You can go to the 'More' tab with in Bill Pay and click on 'Customer Support' for options to reach FIS. There is no change in the Support email or phone number that is being used today, which is reflected in the 'Customer Support' section of the Bill Pay interface.

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