



Bill Pay – Frequently Asked Questions

How do I sign up for Bill Pay?

Signing up for online Bill Pay is easy and efficient. Just log into Insight Online and click on the Bill Pay button. We will lead you through the user-friendly enrollment process. If you are not an Insight Online user yet, please contact a Financial Services Representative at 407.426.6000 or toll-free 888.843.8328 to set up your account today.

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

To use online Bill Pay you will need to have a browser installed on your PC, 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.

Will I have a separate password for online Bill Pay?

No. Once you have logged into Insight Online, you will be able to access Bill Pay.

How do I view my Bill History in the new and improved Bill Pay?

The "View Bill History" feature is located on the Payment Center under the "Recent Payments Module" near the bottom of the page. Once in the "View Bill History" section, the columns can be sorted simply by clicking the column headers. For example, you can click on the heading 'Amount' and the data will be sorted by the dollar amount. You can view 24 months of history within online Bill Pay. Your Bill Payment History from our old system can be accessed by searching your Monthly Statements.

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

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

- **Bill List** — The Pay Bills section lists all of the bills you've added in online 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.
- **Email Reminders** — You can also receive email reminders for your bills when the following events occur: the bill is due, past due, the payment has been sent and your account has been debited, or 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.
- **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, including electronic bills and the bills that you pay automatically. It also shows any unpaid electronic bills.

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

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'.



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

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 your Insight checking account. Remember your 'available account balance' is the balance of all cleared funds from the account. It does not include any pending payments or uncleared checks.

What should I do when my address changes?

If you move and/or change your address, please promptly notify the credit union. To change your address, please contact your Money Coach at 407.426.6000 or toll-free 888.843.8328.

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

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

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.

If I close my account with Insight Credit Union and I have subscribed to an eBill service, do I need to contact the merchant that the eBill must be sent to another address?

Yes, we strongly recommend you contact the Biller directly and provide them with the necessary information to redirect your eBill to another financial institution or cancel your eBill and begin receiving a paper statement.

Who can I pay using Online Bill Pay?

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. If you use Online Bill Pay to make state and federal tax payments and/or court-ordered payments, please know that we highly discourage this and these types of payments will be scheduled at your own risk.

Who can't I pay using Online Bill Pay?

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 guarantee court-ordered payments or state or federal tax payments and doing so is at your own risk.

How do I set up a biller?

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 this process, it is helpful to have a list ready of the biller name, the address where you send the payment, the biller's telephone number and your account number with the biller.

How do I delete a biller?

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".



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

You do not need an account number. Simply click on the "Add a Bill" button at the top of the page, then select "Company without an account number" or "person" and follow the online directions. To add a person you will need the person's name, address and phone number.

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

The helpful calendar icon will display the dates you can select for sending your payments.

What do I do if one of my biller's addresses changes?

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 online help link for additional assistance, if needed.

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

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.

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

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.

What happens if I try to enter a Payment Date that is not available?

The system will give you an error message and ask you to enter another date.

Is there somewhere I can enter a Check Memo?

Yes. On the screen where you "Confirm the Payment", you will see an area that says memo: and you have the ability to enter in a note.

Can I place a stop payment on an Online Bill Pay payment?

Yes, you can cancel and/or modify payments that have the "change" or "cancel" link under them. 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 will be accepted only if we have a reasonable opportunity to act on such a stop payment order. As stated in the fee schedule, there is a stop payment order fee of \$15.00.

How do I cancel a payment?

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. If the payment is already "In Process" the cancel link will not be available; you should contact the credit union to determine if a stop payment is still an option.

What happens if my due date falls on a non-business day (example: a federal holiday or weekend)?

When scheduling; 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 Date. Scheduled Payment Dates must be prior to any late date or grace period.



When will my recurring payment be paid if the Due Date falls on a federal holiday or weekend?

If you have a recurring payment that falls on a federal holiday or on the weekend (a non-Business Day), your payment will arrive at the merchant the preceding business day.

How is the payment sent to my biller?

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.

How are funds taken from my account?

Payments you make through Online Bill Pay are deducted in two ways:

- Most payments are delivered electronically. Payments sent electronically will be deducted on the payment due date that you specify when you schedule your payment.
- Some payees will be sent a Laser draft check, which will be drawn on your checking account. Funds are withdrawn from your account when the Laser draft check is presented for payment by the payee's financial institution.
- In both instances, you will not see your balance reflect the payment until actual withdrawal.

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

The funds are not withdrawn from your account until the payment due date. However if the system sends a check to the biller for your payment these 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 your Insight checking account.

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

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, contact toll-free Bill Pay 866.820.8074 and request additional assistance.

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?

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

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?

No. This will not be necessary.

Is there an age requirement to use Bill Pay?

Yes, members must be 18 years of age to enroll and use Bill Pay.

As a Business Member, can I use Bill Pay?

Yes, Business Members are welcome to enjoy the benefits of our new and improved Bill Pay. Please be sure the First and Last name fields are complete. You must include the Social Security Number and Date of Birth of the primary business owner. The primary business owner must be 18 years of age to enroll.