

BillPay Frequently Asked Questions

1. What is UGEFCU Billpay?

UGEFCU Billpay allows you to pay your bills online.

The bill payment feature allows you to:

- Pay anyone, anytime, anywhere in the United States, from your mortgage lender to your cable bill.
- Set up repeating payments, such as a car payment or rent.
- Schedule single payments up to one year in advance.

2. What do I need to use Billpay?

You must have a share draft account with UGEFCU.

3. Is there a fee for using Billpay?

There is no cost at this time to use Billpay.

4. How secure is my bill payment and personal information?

UGEFCU Electronic Billpay uses several methods to ensure that your information is secure.

- username and password: Your username and password are unique identifiers that only you know. As long as you don't share your username and password with anyone, no one can sign in to UGEFCU Billpay as you.
- SSL: UGEFCU Billpay uses SSL (Secure sockets layer), which ensures that your connection and information are secure from outside inspection.

- Encryption: UGEFCU Billpay uses a powerful encryption and server authentication protocol, based on RSA encryption technology. The web application requires 128-bit encryption capability.
- Third party monitoring. All traffic flowing to and from the Firewall, Webserver and Data Server is monitored and checked for attacks, based on readily updated signatures. Network operations personnel is notified immediately if availability issues are detected.

5. How many days before the due date should I schedule a payment?

It is recommended that you specify a payment date at least 5 business days before the due date to ensure that your payment reaches its destination on time.

6. How long will it take for the merchant to receive their payment?

For initial payment to a vendor, you need to allow 5 business days for us to verify the merchant information. You must also allow an additional 5 business days for the payment to be sent. UGEFCU has no control over the vendor's processing of your payment, therefore you may want to allow for that.

Once you have made your initial payment to a payee, your payment history will notify you of payment method(electronic or check). For every subsequent payment, you should allow 2 business days for electronic merchants and 5 business days for those merchants paid by check(unable to receive electronic payment). Please remember that UGEFCU cannot control the delivery of

payments by the post office or the posting schedule of the merchant even though the payment is actually credited to your account. Because merchants may not post the payment the same day that they receive them, we recommend that you allow a few days in your payment schedule to ensure timely payment of your bills. It is your responsibility to select dates to allow enough time for the payment to get to the merchant so that you are not late with your payments.

7. Are there payments I should not make through Billpay?

The following payments are prohibited:

- Tax payments
- Court ordered payment
- Payment to payees outside of the United States

8. Is there a cut-off time for me to cancel or change a payment scheduled for today?

You can review, change or cancel a payment at anytime. If the payment is scheduled for that day, the change or cancellation must be before daily settlement time (2:00pm Eastern time). The system will display an error message if you attempt to modify a payment after the deadline.

9. What happens if there is not enough funds in my account to cover a payment?

We will be unable to process the payment request and you may incur an overdraft fee. You will also need to re-initiate the payment request. You will be responsible for any late fees charged by the merchant.

10. How do I terminate my service with Billpay?

In order to terminate services you must provide a written statement requesting cancellation. You can also email your request to UGEFCU@ugefcu.net.