

MCU@Home BillPayer FAQs

These FAQs provide answers to some of the most frequently asked questions about the BillPayer (BP) application.

1. What is BillPayer?

BillPayer allows you to pay bills, or make other payments, directly from your checking account using the Internet. Payments can be scheduled 24 hours-a-day, seven days-a-week, from anywhere in the world.

2. What is required to use BillPayer?

You must have a checking account at Missouri Credit Union (MCU), an Internet browser that meets the minimum requirements, and Internet access to use the BillPayer service.

You may use any of the following Web browsers to access BillPayer:

- Microsoft Internet Explorer 5.5 or greater (for PC)
- Netscape Communicator 6.0 or greater (for PC)
- Microsoft Internet Explorer 5.1 or greater (for MAC)
- Netscape 6.0 or greater (for MAC)
- Mozilla Firefox 2.0 or greater (for MAC or PC)

3. How do I enroll?

Enrollment in BillPayer is easy, and there are no forms to complete and no paperwork to fill out.

Once you are logged into the MCU@Home Website, click on the **[BillPayer]** link on the navigation bar. The first time you click on the **[BillPayer]** link, an enrollment screen will display. After reading and agreeing to the “**Terms and Conditions of Use**”, you may then begin adding payees and making payments immediately.

4. How much does it cost to use BillPayer?

FREE for Ultra and e-Connect Advantage Members. Free for Plus Advantage Members with e-Statement.

All for a low \$2.95 per month for Plus Advantage Level members who don't take advantage of e-Statements! And, a low \$2.95 per month for Smart Start and Basic Advantage Level members. The \$2.95 is charged monthly to your Checking Account only if you use Bill Payer in that month.

5. Is there a dial-up (non-Internet) version of BillPayer available?

No. The only computer-based bill-paying service available from Missouri Credit Union is BillPayer which is accessed via the Internet. If you have Internet access, and have a Web browser that meets the [minimum requirements](#), you can begin using BillPayer immediately.

6. I've enrolled in BillPayer. What do I do now? How do I add payees?

When you access BillPayer for the first time, you must add payees before you can schedule payments.

Add payees in the following manner:

- Log in to MCU@Home.
- Click on the [BillPayer] link on the navigation bar of the MCU@Home menu.
- Click on the [Manage Payees] link in the left navigation bar.
- Click the [Add Payee] tab to display Add Payee screen.
- Input the complete payee information then click [Submit].
- For more details, see [Understanding BillPayer Payees](#).

7. When is my account debited?

Your account is debited approximately 9:00 - 9:30 PM CST, on the scheduled withdrawal (bill payment) date, Monday through Friday. Payments are processed and sent to the payee the following morning (meaning that payments are sent Tuesday through Saturday mornings). Payments are not sent on Sundays or holidays.

8. How is my bill payment processed?

After your account has been debited (after 9:45 PM CST), the payment is issued either electronically or via a check to the assigned payee.

9. How can I see which payments are pending or payments that have been paid?

To view your one-time or recurring pending payments, click on the [Pending] link located on the left navigation bar.

To view your BillPayer history, click on the [History] link located on the left navigation bar. By default, the previous 30 days of payment history will be displayed. You may then click on the [Detailed Search] tab to obtain more detailed payment history. You can search by payee name, amount, or date range.

10. Can I use personal finance software, such as Intuit's Quicken or Microsoft Money, to schedule Bill payments?

Currently, all MCU@Home functions (including BillPayer) may only be accessed via the MCU@Home Website.

11. What should I do if I have a problem or question?

- The first thing to do is look for an answer to your question within these FAQs.
- For a speedy resolution, we ask you to complete your request in MCU BillPayer:
 - Once in BillPayer, click on [History].
 - Click on the [payee's name] to whom the payment was sent.
 - At the very bottom of the screen you will see: [Select an Inquiry/Research option:]
 - Then click on what you would like to have done. The choices are:
 - Payment not received by payee

- Payment received late by payee
- Request a stop and refund payment
- Request a check copy for this payment
- Question

Choose one, and then click on **[Submit]**. Your request will be sent directly to the MCU Helpdesk. We will e-mail you with MCU BillPayer response in 1 to 2 business days.

12. Can I stop a payment that I have currently scheduled?

You can cancel any payment, prior to the point that funds are actually withdrawn from your account, by clicking on the **[Pending]** link located on the BillPayer sub-menu. Click the **[Cancel]** link located on the Pending Payments screen to cancel a payment.

Once the funds have been withdrawn from your account payments that have been made electronically cannot be stopped. Payments that have been made by check might be stopped as long as the check has not cleared (although we do not guarantee that we can stop any payment).

A Stop Payment may be placed and you will receive credit back to your account in 5 to 7 business days. There is a fee for a Stop Payment which is \$18 for Ultra Advantage Level, \$20 for Plus Advantage Level and \$22 for e-Connect and Smart Start Advantage Levels.

To check the status of a check payment, click on the **[History]** link located on the BillPayer sub-menu, then click the **[Payment History]** tab. The **Check Cleared** column will display the dates that payments have cleared.

Please check your MCU account history to see when funds are credited back to your account.

13. How do I know whether a payment has been made electronically or by check?

The **Method** column, located on the **Payment History** screen, shows whether a payment has been made electronically or by check. ***Please note that payees not already in the BillPayer database are paid by check the first time a payment is scheduled, even if they are eligible to accept electronic payments.*** These payees are then paid electronically thereafter.

If you find that your payment is going out **electronically** and sometimes by **check**, it is because the payment information you entered does not match what your payee is requesting for this payment to go out electronically. The payment therefore defaults to a check.

There are some payees who may never be paid electronically, even if the payee accepts electronic payments. MCU and its payment processor reserve the right to determine the most appropriate way to make payments.

14. How do I schedule payments?

Missouri Credit Union recommends that you schedule your payments a **minimum of five to seven business days** in advance of the payment due date.

Depending on the payee, BillPayer payments may be sent to the payee either electronically or via U.S. Mail. **However, even electronic payments need at least three business days to be processed.** Also be aware that some payments which require a coupon or a payment stub may take longer to process by the payee.

Scheduling bill payments via BillPayer is easy. Use the following procedures to schedule both one-time and recurring payments.

The date that a payment is due is not the same as the “scheduled date”. The scheduled date is the date that funds will actually be debited from your account. The payment will be received by the payee several days later.

You can schedule funds to be withdrawn from your account the same day the payment is scheduled, or up to a year in advance of the payment due date. However, you must allow enough time for the payment to be transmitted, received, and processed by your payee.

To schedule BillPayer payments, use the following procedure(s):

- Verify that the payee to be paid has been created within BillPayer. See the section on [adding payees](#) for more information.
- Once you have created the payee, click on the **[Make Payments]** link from the BillPayer sub-menu to schedule your Bill payments.
 - To make a **one-time payment**, click on the **[Payments]** tab and follow these steps:
 - Select the payee name
 - Type in the dollar amount
 - Type in (or select) the date you wish the funds to be withdrawn from your account
 - To make a **recurring payment**, click on the ‘Recurring Payment’ tab and follow these steps:
 - Select the account from which you would like to make the payment
 - Select the date you would like the recurring payment to start
 - Select the payee name
 - Type in the dollar amount of the payment
 - Select the frequency that the payment should be made (i.e., monthly, weekly, etc.)
 - Type in the total number of payments to be made. You may enter any number up to “999” for the number of payments’ figure. Make sure to type a number greater than “1”, or the payment will only be made one time.

15. When submitting bill payments, I get a message that reads “You have two identical payments scheduled on row # and row #. Please remove or change them.” How do I correct this problem?

BillPayer prevents you from scheduling duplicate payments and displays a message when the payments window has two identical payments listed. Remove one of the duplicate payments before clicking the **[Submit Payments]** button.

16. When submitting bill payments, I get a message that reads “It appears that you may have entered a duplicate payment. Please check your information”. How do I fix this?

BillPayer prevents you from scheduling a payment that is a duplicate to a “pending” payment. To find out which is the duplicate payment, click on the **[Pending]** payments link and examine the pending payments.

17. Why do I keep getting the message “Amount must be between \$0.01 and \$10,000.00” when scheduling a payment?

You will receive this message if you are scheduling a payment for “\$0.00”, or a payment that is over the BillPayer maximum amount of “\$10,000.00”. Please edit the payment amount and resubmit the payment.

18. How far in advance can I schedule payments?

You may schedule payments up to one year in advance.

19. What are recurring payments?

Recurring payments are payments that are set to be processed on a fixed frequency, for a fixed amount.

When setting up a recurring payment, you will be allowed to select the payee, amount, frequency, and number of payments to be processed (or set the payment for “indefinite payments”).

Once the requested number of recurring payments has been paid, BillPayer will alert you via a notification e-mail.

20. How do I delete Payees with recurring payments?

- a. Go to www.missouricu.org and login to [MCU@Home]
- b. Select [BillPayer] from menu and login.
- c. Click on [Pending] on the left side of the page.
- d. Click [Cancel] next to the Payee that you are wanting to delete (this will delete any pending payments getting ready to go out).
- e. Click on [Managed Payees] on the left side of the page.
- f. Click [Delete] next to the Payee that you are trying to delete (this will delete that Payee completely from the BillPayer setup).
- g. If you **ONLY** want to cancel a recurring payment one time, only use steps a-d.

21. When attempting to delete a BillPayer payee record, I keep getting a message that reads “The payee cannot be removed because it has pending payments”. How do I fix this?

BillPayer prevents you from removing or deleting a payee record if a pending payment exists for that payee. In order to delete your payee record, you must first delete any pending payments scheduled for that payee.

22. How do I delete pending payments?

To delete a pending (scheduled) bill payment:

- Click on the [Pending] menu option
- Click on the [Cancel] link next to the payment you wish to cancel
- Click the [Yes] button when the confirmation screen prompts you to complete the request

23. How would you notify me in case of an exception while processing my payment?

The following exceptions could occur while processing your bill payment:

- Non-Sufficient Funds
- Duplicate Payment

An automated e-mail will be immediately generated, and sent to the e-mail address on file, in the event one of the above exceptions occurs.

24. Will I receive any other types of automated BillPayer notifications?

Yes, the following e-mail notifications may be sent to the e-mail address on file:

- **Recurring Payment Has Ended** – A notification is sent when the last payment of a recurring payment is processed. If you would like to continue sending further payments, please access BillPayer and setup a new recurring payment for the payee.
- **Large Payment Notification** – A notification is sent when a payment over \$5,000 is made from your account. This notification is a courtesy notification. If there is a problem with this payment, please contact our **Help Desk Center** during business hours at **(573) 874-1477**.
- Payee maintenance done by member.

25. How can I avoid any payment delays and ensure that good payee information exists?

- Verify that your payee information is up-to-date by comparing it to a current bill or statement at least twice a year. This will insure that payments are being sent to the most current address and account number.
- If your payee notifies you of payee information or billing address information changes, update your payee information within BillPayer immediately.
- Global Electronic Payee List (GEPL) – If the payee being created is a large commercial corporation that handles significant consumer billing and payments, a payee record may already exist in the BillPayer GEPL.

The GEPL is a listing of pre-defined payees that already exist within the BP system. This feature eliminates the need to setup many of the more common payees, and also allows expedited payment to GEPL payees.

- Do not mask your account number by replacing digits with an “X”, or by adding extra information. BillPayer may not be able to submit your payment electronically if the account number entered does not match the account number on your bill exactly. Account numbers typed in the format “XXX-XXXX-XXX-1234” or “213 555 1212 1234 – work phone” will not work! When necessary, you can use the “Nick Name” feature for each payee record to further identify similar payees.

26. I no longer wish to use MCU BillPayer. How do I cancel the BillPayer service?

MCU BillPayer is a service that you, as a member, set up yourself and that you are able to stop any time you wish (as long as no payments are showing as “pending”). Just do not schedule any new payments and change the dates on recurring payments to end.

27. I have a question about a transaction on the history for one of my accounts. Who do I contact?

You may email MCU Helpdesk at helpdesk@missouricu.org or you may call toll free 800-451-1477 (from outside of Columbia or Jefferson City), or call in Jefferson City 573-635-8007, or in Columbia 573-874-1477.

28. How do I view and/or print a copy of a check?

You can obtain a free copy of any cashed check by going to your BillPayer History and locating the check number. If the check number is underlined, then the check has been cashed and is now available to view/print. Click on the underlined check number and an image of the front and back of the cleared check will appear.