



**Cornerstone**  
CFCU

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## OASIS Bill Pay Service

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# Overview

## Bill Pay

Bill Pay is the electronic bill paying activity. It's convenient because your bills are paid automatically and on time. It's secure because only you, with your user ID and security code, may access your Bill Pay accounts. It's easy and quick because you don't have to write checks, tear off bill stubs, stuff envelopes, lick stamps, and find a mail box!

Bill Pay offers an alternative to the traditional method of paying bills. Instead of waiting to receive a bill in the mail, writing out a check and mailing the payment back to the merchant, you may handle all your payments through Bill Pay.

You may schedule payments to be made on certain dates. In addition, Bill Pay gives you a confirmation number for every payment and keeps track of your last 18 months' payment history. These features make Bill Pay an excellent record keeper. You no longer have to keep track of payments --- Bill Pay does it for you.

Using Bill Pay essentially involves only three steps:

1. Set up your personal list of merchants. To pay a bill with Bill Pay, the merchant(s) you want to pay must be in your personal merchant list along with all account numbers you have with that merchant.
2. Review and pay your bills.
3. Change or cancel your payment information as necessary. With Bill Pay you may do the following:
  - Set up a scheduled payment.
  - Review and change your scheduled payments.
  - Check on past payments.
  - Keep your merchant list up to date.

# You Should Know...

## How Bill Pay Works

Before you begin using Bill Pay, it may help you to understand how it manages your bills and payments.

There have always been three parties involved in a Bill Pay transaction:

- You
- Your Merchant
- Our Institution

Traditionally, you received a statement in the mail and then sent a paper check to your merchant, who returned it to the financial institution for payment. Bill Pay has streamlined this process. You simply send payment information to the Service using Bill Pay, and the Service takes care of everything else.

## How Your Bills are Paid

Bill Pay uses one of the following methods to pay your bill:

- Electronic payment to merchants on the electronic network. Your account is debited the following business day after Bill Pay processes the payment, and the merchant usually receives payment within two working days of the processing date.
- Paper payment to merchants who do not receive electronic payments. Your account is debited the following business day after Bill Pay processes the payment, and the merchant receives a paper check from the Service within five business days.

## Types of Payments

Bill Pay recognizes two types of payments:

- A one-time payment is paid at a time you specify.
- An automatic payment occurs as often and as many times as you specify for up to ten years.

Payments that are made on future dates that you specify are called scheduled payments. These include the one-time payments and the automatic payments. Payments are processed on the scheduled date at 2:00pm Eastern Time. Automatic Scheduled payments that fall on non-business dates are processed on the preceding business day.

## Payments for Government Obligations

Special care should be taken when scheduling payments for government obligations such as taxes and court-directed payments. Ample time for the delivery, processing and posting of your payments should be allowed since you may incur significant penalties as a result of late payments.

# How To...

## Use Bill Pay

Use Bill Pay like any other internet application. Navigate by use of links and submit buttons, and fill in data by use of text boxes.

Bill Pay works best with current versions of Microsoft Internet Explorer, Mozilla FireFox and Apple Safari. In addition, JavaScript, Cookies, and SSL must be enabled.

You may verify that you are in a secure environment by the presence of the unbroken key in the lower left of the page. The SSL2 security software, installed with your browser and necessary to access our institution's banner page, provides this security.

## Use Common Buttons

As you use OASIS & OASIS Bill Pay, you will notice that the same buttons appear on many pages. These commonly used buttons and their functions are:

- OK        Saves any changes you have made or performs the requested action on the current page.
- Cancel    Ignores any changes you have made on the current page and takes you to the previous page.

## Use the Bill Pay Menu

To use Bill Pay, make a selection from the Bill Pay menu:

- Quick Pay                      To set up payments.
- Scheduled Payments        To manage scheduled payments.
- Payment History              To check on a past payment.
- Merchant Accounts          To manage your personal merchant list.

## Set Up Payments

To set up a payment, select Quick Pay from the Bill Pay menu. Also, upon entering the Bill Payment service the screen will default to Quick Pay.

To set up a payment to a merchant account, do the following:

- Select the financial account (payment account) from which you want the payment to be made.
- Enter the payment amount.
- Enter the date you want the payment or initial payment to be processed.
- Select the frequency with which you want the payment to be made.
  - If you selected a payment frequency other than "Only once," enter the number of payments.
  - Click OK.

The confirmation number on the confirmation page uniquely identifies the payment to the Service.

## Review, Change and Delete Scheduled Payments

To review, change or delete a scheduled payment, select Scheduled Payments from the Bill Pay menu. Any changes to a scheduled payment must be entered prior to processing time on the scheduled payment date.

To change the date, amount or payment account of a scheduled payment, do the following:

- On the Scheduled Payments page, select the scheduled payment.
- Enter the new information.
- Click OK.



If you originally set up a payment frequency other than "Only once," you may also change the number of payments.



To change the payment frequency, you must delete the payment and set it up again with the payment frequency you want to use.



To delete a scheduled payment before processing time on the scheduled payment date, click Delete.

## Check on Past Payments

To check on past payments, select Payment History from the Bill Pay menu. On the initial Payment History page, do the following:

- Enter the criteria that you want the Service to use to find past payments. If you don't specify any criteria, you retrieve all available payment history. If you specify:
  - Payment confirmation number - You see the one payment with that confirmation number.
  - Payment details (enter any or all of the following that you want to match):
    - Merchant name (select from drop-down list) - You retrieve all payments for that merchant.
    - Payment start date - You see payments from that date forward.
    - Payment end date - You retrieve payments made within the time span between payment start date and payment end date. You are required to specify an end date if you entered a start date.
    - Payment amount - You see all payments within plus or minus \$10 of the specified amount.
- Click OK.

## Payment History Page

The Payment History page displays a list of payments that match the search criteria.

If you scroll to the bottom of the list and want to have additional payments added to the list, click More.

## Keep Your Merchant List up to Date

To keep your merchant list up to date, select **Merchant Accounts** from the **Bill Pay** menu. The **Merchant Accounts** page displays with a list of the merchants whose bills you pay through **Bill Pay**.

From this page, you may do the following:

- Add a merchant to your list.
- Add an account with a merchant already on your list.
- Look at merchant detail information.
- Delete a merchant from your list.

To add a merchant to your list from the master list in **Bill Pay** click **Add Merchant**.

To add an account with a merchant already on your list, do the following:

- Select the merchant.
- Click **Add Merchant Account**.

To look at merchant detail information, do the following:

- Select the merchant.

To delete a merchant from your list (you can only delete a merchant for whom there are no payments scheduled), do the following:

- Click **Delete** to the right of the intended merchant.

## Merchant Details Page

From the **Merchant Details** page, you may do the following:

- Look at merchant detail information.
- Change the name for that merchant account.

If you change the name for that merchant account, click **OK** to update the account information.

# Glossary of Terms

Account name - Optional name of 1 to 5 characters that you associate with an account through the Merchant Accounts function.

Account number - Your personal account number with that merchant.

Amount due - Total amount due on a presented bill.

Automatic payment - Payment made as often and as many times as you specify for up to ten years.

Billing information - Information about a bill you receive from a merchant on the network. It includes billing information and recommendations for payment.

Confirmation number - Number assigned by the Service to keep track of a transaction. Automatic payments are assigned a new confirmation number when a payment is made and the next payment is scheduled.

Date - Date a scheduled payment was processed.

Due date - Date a presented bill is due.

Electronic Remittance / Electronic Payment - Payment in which your account is debited the business day after Bill Pay processes the payment, and the merchant usually receives payment within two working days of the processing date

Failed - Payment that could not be processed by the Service; this may happen if Bill Pay determines that you have insufficient funds or your account was closed.

In process - Payment which Bill Pay determines is being processed.

Merchant account - Your account number with a merchant.

Merchant list - Your personal merchant list includes merchants whom you add with the Merchant Accounts function.

Number of payments - Indicator for how many automatic payments are to be scheduled.

One-time payment - Payment paid one time, at a time you specify.

Paper Remittance / Paper Payment - Payment in which your account is debited the business day after Bill Pay processes the payment, and the merchant receives a paper check from the Service within five business days.

Past payment - Scheduled payment that has been processed by Bill Pay.

# Glossary of Terms (cont'd)

**Payment account** - Bill Pay account that you have selected to pay a particular scheduled payment.

**Payment date** - Date on which a scheduled payment is to be processed.

**Payment end date** - End date of time span for past payments search that began with payment start date.

**Payment frequency** - Time interval between automatic payments.

**Payment start date** - Date to start payment history search forward.

**Payment type** - Term that informs you whether you have set up a payment with a merchant, and if you have, whether your payment is one-time or automatic.

**Processed** - Payment for which Bill Pay has collected funds from the user and distributed the funds to the merchant.

**Scheduled payments** - Payments to be made on future dates; specifically one-time or Automatic payments that you define in the Quick Pay function.

**Security code** - An 8- to 16-character code that identifies you to the Service when you sign on. The Security Code must contain at least 2 numbers and 2 letters.

**SSN** - A 9-digit number that matches a number stored on the Service. It identifies you to the Service.

**Status** - Indicator for whether a payment has processed or failed; or in process.

**User ID** - A 6- to 50-character code that identifies you to the Service.

**User specified account name** - Name you may give to an account with a merchant.