

GENERAL INFORMATION

COPFCU will be upgrading to a new, enhanced, online bill pay system called It'sMe247 Bill Pay. Our new system will include features that will make this valuable tool even better, including:

- Full integration within online banking
- Full mobile functionality for your phone or tablet
- Ability to configure email alerts
- Real-time access to checking account balance
- Reminders if balance isn't sufficient to pay bills
- A more intuitive, user-friendly experience

In order to roll out the enhanced version, we'll need to temporarily turn off our current Bill Pay system for a short period prior to our upgrade. From **January 25, 2017 through February 2, 2017** you will not have access to Bill Pay. On **February 3, 2017** your new It'sMe247 Bill Pay system will be available and we encourage you to log in and check it out.

In the meantime – HERE'S WHAT YOU NEED TO DO:

- 1) **Document your current payees by January 24,** including your account number, payee name, contact information, etc. **This is especially important as we have received notification that not all payee data will transition to the upgraded service.** Use this [Payee Collection Form](#) to help you gather all the necessary details.
- 2) **Download your payment history.** Click the *Activity* tab, select the length of history you'd like, then click *Download Payment List*.
- 3) **Note the dates** of the system upgrade
 - a. Bill pay access will be unavailable: **January 25 through February 2, 2017**
 - b. Our New Bill pay system will be available: **February 3, 2017**
- 4) Call, email or visit your local branch for any questions or concerns regarding the upgrade:

Queensgate	Colerain	Reading
513.381.2677	513.385.4808	513.948.1234

** You must login to the current bill pay system **BEFORE January 25, 2017** to gather your Payee/Biller details.

DO I NEED TO SET UP MY PAYEES AGAIN?

Yes, you will need to set up some payees on the upgraded system. If you notice a payee missing after **February 3, 2017**, follow these 3 simple steps to add them back:

1. Refer to your completed [Payee Collection Form](#) to find the details needed or find your most recent bill.
2. Enter the payee name
3. Enter your bill information in each box and hit "Add Payee"

WILL MY PAYMENTS STILL PROCESS DURING THE UPGRADE?

Yes. During the upgrade window, your payments are still expected to process as normal through the end of day **January 31, 2017**.

WILL REPEATING OR AUTOMATED PAYMENTS CONVERT?

For those payees that do convert to the upgraded system, the repeating or automated payments set up for those will convert. If a payee does not convert to the upgraded system, neither will the repeating/automated payments. We recommend taking a moment on **February 3, 2017**, to review your payees and repeating/automated payments. You will need to re-enter any data that did not convert.

WILL I BE ABLE TO SEE MY PAYMENT HISTORY?

Yes, we anticipate roughly 6 months' worth of bill pay history to carry over to the new system. Prior to January 25th, we do recommend that you download or print off your past months history in the event that not all history transfers.

To download your payment history, log in to our current online banking system. Once inside the Bill Payment system, click the *Activity* tab, select the length of history you'd like, then click *Download Payment List*.

WILL PAYMENTS PROCESS DIFFERENT THAN THE CURRENT SYSTEM?

The new system will ask you what day you want to 'send' your payment. This means you will be picking the day that you want your payment to be processed. You will notice that we will display the estimated delivery date for your convenience. Here is an example:

If your payment is due by 08/12/17, you would need to login before your due date and schedule your payment.

Electronic Payment – You would need to send on or before 08/11/17.

Check Payment – You would need to send on or before 08/03/17.

WILL I STILL HAVE MY STATEMENTS DELIVERED TO BILL PAY?

No, your electronic bill will not carry over to the new It'sMe247 Bill Pay system. If your payee is currently sending your bill to bill pay, you will be automatically un-enrolled when we turn off bill pay. When the new bill pay service is available on **February 3, 2017**, we encourage that you enroll in the eBill service to re-establish electronic statements.

HOW WILL I RECEIVE BILL PAY NOTIFICATIONS?

We have two ways of communication with our enhanced system.

EMAIL NOTIFICATION: You will receive an email notification from our bill pay system. The communication will be sent by noreply@payveris.com. We encourage that you add this email address to your address book to ensure that it is correctly delivered to your inbox.

ONLINE BANKING NOTIFICATION: It'sMe247 will display the same communication within the bill pay message center.

WHAT IS PAY ANYONE (PERSON-TO-PERSON)?

The Pay Anyone person-to-person program allows you to electronically send money to any individual located in the United States. You will not be asked to enter their account number and routing number. Instead, you will be asked to specify how you wish to send the payment - either through a secure text message or email communication. With your transfer, you will enter a password that should be provided to the recipient. They will be sent a secure website that walks them through the steps of collecting the money you sent.

BILL PAY KEY TERMS

ELECTRONIC PAYEE: Merchant allows payments to be processed electronically.
(Processing Time: 1-2 Business Days)

PAPER CHECK PAYEE: Merchant will receive a physical check in the mail delivered by the United States Postal System (USPS).
(Processing Time: 7 Business Days)

MANAGED PAYEE: The bill pay vendor and the payee have established a relationship to better deliver payments on behalf of the member. The payment address is not displayed to member because the information is considered proprietary information to the vendor.

RECURRING PAYMENTS: User-defined request for automatic payments for a specific payee. The member will define the payment amount, frequency, start date, and end date.

EBILL: Payment (bill) information will display within your Bill Pay Dashboard. This information will provide you with the important items such as Payment Date, Amount Due, and Available Balance *(if applicable)*.

Thank you for patience and cooperation as we upgrade our Bill Pay system to serve you better. If you have any questions about our Bill Pay upgrade, please call any of our branches.

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