



**DAYAIR**<sup>SM</sup>  
CREDIT UNION

*Service That Soars!*

## **Day Air Credit Union's Online BillPayer and e-Bills Frequently Asked Questions**

### **What is Online BillPayer?**

Online Bill Pay is a service of Day Air Credit Union that allows you to pay your bills online, a service that will be free of monthly charges. You can pay virtually anyone, anytime, anywhere in the United States. Making payments online is one of the most efficient and economical features of Online Banking. It saves you the time of writing checks, trips to the mailbox, and time at the post office. It even saves you the cost of stamps. In addition, you can elect to receive e-Bills - from a large number of companies such as major credit cards and wireless phone providers.

### **Who can I pay with Online BillPay?**

You can pay any business or individual that you currently pay by check - your phone bill, loan payments, insurance, credit cards - even your dentist or daycare center. Please note you cannot pay court-ordered payments or state and federal taxes online at this time.

### **How are payments delivered to payees?**

Payees are businesses or individuals to whom you are making a payment. Payments you make through Online Bill Pay are delivered in two ways:

- Most payments are delivered electronically. Payees who are paid in this way receive your payment information, including your account number, through secure electronic transmission.
- All other payments are made by a paper check that is issued and mailed to the payee.

### **Where can I view my Bill History?**

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.

### **Can I view my bill history for a specific biller?**

Yes, on the View Bill History screen you can click on the "Biller Name" column header to sort the billers alphabetically and group all payments made to that biller for the selected time frame.

### **What is an e-Bill?**

An e-Bill is an electronic version of your payee's monthly statement. You can request an e-Bill from any of 370 merchants to be posted monthly to your online bill pay account.

### **Can Online BillPayer pay your e-bills automatically?**

Yes. The full amount due can be set-up to be paid automatically, unless you set a maximum amount. Amount due is either the amount of the bill, such as a telephone bill, or the minimum payment on a credit card.



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**How will I know that a biller can send e-Bills?**

If a biller is able to send e-Bills, then you will see “Add an electronic version of my bill” as an option when setting up the biller. If you do not choose to add an e-bill at that time you can do so at a later date in the Manage My Bills section. If you have signed up to receive e-Bills from a biller, you will see the e-Bill icon next to the biller’s name in the Payment Center.

**How can I view an online bill that has already been paid?**

Click on the “View Bill History” link in the Recent Payments module of the Payment Center. Here you can search for the payment.

**How can I identify an automatic payment? Can changes be made to an automatic payment?**

If automatic payments have been established for a biller the icon will appear next to the biller’s name. By clicking on the icon, or accessing the biller through the Manage My Bills page, you can make changes to the automatic payment. Any changes made affect all current and future payments that are scheduled as automatic payments.

**How can I edit a "pending payment"?**

To edit a pending payment, click on 'Edit'. Changes allowed include payment date, payment amount, and payment account.

**Where can I see a demonstration of this?**

You can view an online demonstration of Online Bill Pay by [clicking here](#).