

Frequently Asked Questions & Answers

Regarding Our Enhanced Online Banking & BillPayer Services

Please note that we may update this information from time to time. As new questions are asked and answered, we will add them to this list for your convenience.

Q: Why am receiving a challenge question that I did not select?

A: You may have entered your account number/User ID incorrectly. Please re-enter your account number/User ID again.

Q: When I click on "Pay Bills" in Bill Payment, I receive this message: "You are opening a new browser session to pay your bills with." The bill payment screen won't load. What should I do?

A: In order for the screen to load, you must "allow" our site on your pop up blocker.

Q: I am unable to download to Quicken. How can I do this?

A:

1. Please change the password for the Quicken/Educational Systems FCU account to match the new password you set on the Educational Systems FCU Online Banking website.
2. Right click on the "Educational Systems FCU Account" (or whatever name you have given to your Educational Systems FCU account) and select the "Edit account" command.
3. Click on the "Online Services" tab.
4. Click "Remove from One Step Update" (Click OK to accept).
5. Run the Quicken command File >> File Operations >> Validate.
6. When the bank data is displayed, select the existing account option and select your existing Educational Systems FCU account which was disabled in step 3.

Q: What does my password have to contain?

A: The password should consist of between 6-12 characters, made up of a mixture of letters (lowercase and uppercase), numbers.

Q: I can't remember the answer to my security question and now I am locked out. What do I do?

A: Please contact us for further assistance at 1-800-356-6660.

Q: I can no longer access another account through my home banking. How do I regain access?

A: In order to regain access, you will need to update the password from the other account in your home banking. Please use the following steps:

- Click "Your Preferences."
- Click "Multiple Accounts."
- There will be a listing of accounts. One or more will be listed as inactive.
- Click on "modify" next to the account you wish to regain access to.
- A page will load where you can re-enter the new password for the linked account.
- Once this has been successfully submitted, the account will be reconnected.

Q: What is my User ID?

A: This is your account number. Do not enter zeros in front of the account number.

Q: Why did you change the BillPayer and Online Banking Systems?

A: To continue improving our service to you, the new Online Banking and BillPayer systems were upgraded to provide enhanced security and additional features. Plus, the new look and feel of the site is much more user friendly.

Q: Do I have to reset all of my BillPayer merchants on the new system?

A: No, all of your payment instructions and merchants transferred over to the new system.

Q: I tried to setup a bill to be paid on the next day, but made the payment after 5:00 p.m. Will my payment be processed the next day?

A: All payments must be scheduled prior to 5:00 p.m. on business days. Anything paid after 5:00 p.m. can be scheduled for the next available date. If the payment is paid by check, it can take four days for the merchant to receive it. When you enter an amount for payment, Online BillPayer automatically displays the earliest date you can select for the company or person to receive payment. You can either accept the date or change it to a later one.

Q: When is the money for the payment withdrawn from my payment account?

A: If the payment is sent electronically, the money for the payment is withdrawn from your payment account on the pay date. If the company or person cannot receive electronic payments, Online BillPayer prints a check and sends it to the billing address. For some checks, the money for the payment is withdrawn on the pay date. For others, the money is withdrawn when the company or person deposits or cashes the check. You can, however, see a record of the payment being processed on the date you made the request.

Q: Will my username, password, images, pass phrases & challenge questions remain the same?

A: No, your current password has expired. You will be asked to change your password when you log-in the system for the first time. Everything else will remain the same.

Q: I can't see my previous payment history on the new BillPayer system. Where is it?

A: Due to the enhancements to the system, you will not view past bill history on the new BillPayer system. However, you may view your past payments in your share draft account history in Online Banking. Going forward, BillPayer history will be available on the new system.

Q: How safe is the new system?

A: The new system is very safe. Security features have now been enhanced, requiring you to change and in some cases, increase the length and/or the complexity of your password.

Q: I am entering my User ID and my regular password, why was I sent back to the login screen?

A: Please contact us for further assistance at 1-800-356-6660

Q: Why did my Bill Pay payment not come out on the scheduled payment date, but the screen shows that the payment has been made?

A: This is because the payment is a "Draft Check". A Draft Check is a check drawn on your account and mailed to the payee a few days before the due date. The funds for the payment are deducted from your account when the payee cashes the check, just as if you wrote the check. You can, however, see a record of the payment being processed on the date you requested it to be paid.

Q: Why can't I reorder Money Market or HELOC checks online?

A: This feature is not available at this time. Please contact us and we will place the order for you.

Q: When my Bill Payer page says a payment is "pending" what does that mean?

A: It means that the payment is scheduled to be made on the date you requested.

Q: When my Bill Payer page says a payment is "processing" what does that mean?

A: It means that the payment has been processed by our Bill Payer System but not yet received by the payee.

Q: Can I modify my "Biller" information anytime?

A: Yes, but not after it has started processing.

Q: I saw Bank of America on my account history – I never asked to make a payment to Bank of America.

A: Check Free, who processes our bill payments, uses Bank of America for processing.

Q: What if a check sent out by my BillPayer account gets lost and is never received by the payee?

A: Please contact us at 1-800-356-6660. We will investigate the matter.

Q: What does the “e sign-up” icon mean – it is next to most of my payees?

A: It means that you can get your bills electronically for that payee. No more paper bills in the mail!

Q: When I log out of bill pay it takes me to the home page. Do I need to sign back in?

A: No. Just click on log-in and you will be redirected back to your account summary page.

Q: When I go to the Bill Payment tab, it does not give me the option of paying bills. How do I get to this option?

A: Click on “Pay Bills” right next to Enrollment Options – it will take you directly to the “Payment Center” screen.


Q: I get an error message. What do I do?

A: Please contact us at 1-800-356-6660 for further assistance.

Q: Is there a website that will disable pop-ups?

A: Yes, the website used to disable common pop-up blockers is <http://genesis.genesee.edu/misc/popupsDisabled.html>.

Q. How do I know if I have set up recurring payments for a payee?

A. There will be an icon  to the left of your payee. Move your cursor over the icon and this information will show: New window: Automatic payments have been set up for (name of payee).

Q. How does a recurring payment show in the payments section (right side of the window)?

A. The recurring payment will show paid and in the *Recent Payments* section and your next scheduled payment will show in the *Pending Payments* section.

Pending Payments		
Pending Payments Table		
Billers	Amount	Pay Date
VERIZON RE... *xxxxx	\$54.00	12/05
	Change	Cancel
<hr/>		
WASHINGTON... *xxxxx	\$106.00	11/14
	Change	Cancel
<hr/>		
Total	\$160.00	

Recent Payments		
Recent Payments Table		
Billers	Amount	Pay Date
VERIZON RE...*xxxxx	\$54.00	11/05
<hr/>		
WASHINGTON...*xxxxx	\$37.00	10/30
<hr/>		
Total	\$91.00	

Q. I set up a payment to be made, but it didn't happen.

A. You may not have completed the total process. After setting up the payment you must go to the bottom of the window and click on Make Payments. It will take you to two more screens so that you can review, make changes or cancel the payment. On the last screen you will click Finished.

Q. I recently made changes to my personal information (such as address, phone number, email or account number). Why have the changes not been made?

A. Changes are made to our system on a weekly basis.