



BILL PAY

Frequently Asked Questions



HOW DO I LOG IN TO ONLINE BILL PAY?



First, sign in to your CCCU Online Banking account. Once logged in, select "Bill Pay" from the Dashboard menu.



WHO CAN/CANNOT BE PAID?



You may pay any "payee" within the United States (including U.S. territories and APO's/AFO's).



HOW MUCH DOES ONLINE BILL PAY COST?



With your CCCU checking account there is no charge to use Online Bill Pay*

*\$6.95 a month with a Second Chance Checking Account



HOW SOON CAN I BEGIN PAYING BILLS ONCE I'VE REGISTERED TO USE ONLINE BILL PAY?



You will be able to add payees and pay bills right away! Certain payees that are considered high risk will require a one-time payee activation step before payments can be scheduled or processed.



HOW DO I SET UP A PERSON-TO-PERSON PAYMENT?



When adding a payee, choose the "pay an individual" option. Whether you have their deposit account information or not, there are options readily available to send your payment.



CAN A PAYEE SEE MY PAYMENT MEMO?



No. Memos are for your personal use only and will not be sent with your payment.



WHICH TYPES OF PAYEES REQUIRE THE ACTIVATION STEP?



Payee activation is required for the following payees:

- A person
- Bank or Credit Union
 - Checking and savings always require an activation code
 - Loans and credit cards only require an activation code if we are unable to locate a match in the payee database.



WHAT IS THE PAYEE ACTIVATION CODE?



The payee is activated by a one-time, system-generated code. You can choose to activate the payee immediately after adding a new payee or you can activate at a later time. You will not be able to schedule a payment until the activation process is complete. The activation code is specific to each payee and expires if you request a new code for the payee or end the bill pay session.



WHEN CAN I SCHEDULE THE FIRST PAYMENT TO A NEW PAYEE THAT I JUST SET UP?



You may set up a Payee and schedule the first payment in the same session as long as the payee has been activated (if applicable). Person-to-Person payments through use of email address require a second activation step by the person receiving the funds. This must be completed before a payment can be scheduled or sent.

Q WHAT ARE THE ACTIVATION STEPS FOR SETTING UP A PERSON-TO-PERSON PAYEE?

A After filling out the payee information, you will create a keyword and communicate that word to the payee. The payee will receive a link in their email with instructions to complete the process. The payee is required to enter the keyword as a measure of security. When entered correctly, the system prompts them to enter their bank account information. You will be able to view the keyword when you edit your payee. The payee has nine days to enter their keyword and account information. Scheduled payments cannot process until the payee enters their account information.

Q HOW SECURE ARE MY ONLINE PAYMENTS AND INFORMATION?

A Security begins with your browser session. To protect transactions, we only accept logins originating from a browser that supports a high level of encryption (128-bit). Encryption prevents transactions from being read by unauthorized parties over the Internet.

Bill pay supports the most recent versions of Microsoft Edge, Firefox, Safari, and Google Chrome.

Q WHAT IF I'M STILL HAVING DIFFICULTIES USING THIS SERVICE?

A Please contact our Bill Pay Member Service at 844.357.9663 during the hours of 4:30am-12:00am Pacific Time, Monday through Friday. To contact Consolidated Community Credit Union, dial 503.232.8070 or toll free 1.800.444.8115 during business hours: 9:00am to 5:00pm Pacific Time, Monday through Friday.

Q HOW CAN I SEE MY SCHEDULED PAYMENTS?

A You can see your scheduled payments by clicking on 'Bill Pay', then the 'Scheduled' tab. This will display a calendar view and an easy-to-read list view, which is located below the calendar.

Q HOW DO I EDIT OR CANCEL A SCHEDULED BILL PAYMENT?

A To edit a bill payment that is already scheduled, click on 'Bill Pay', then the 'Scheduled' tab. Scroll down the list until you find the payment you want to edit. Click the pencil icon to edit the payment or the trash can icon to delete the payment.