



We're Here For You

Frequently Asked Questions Concerning Bill Payment

What is Bill Payment?

Bill Payment will allow members to pay bills directly through a computer. Either a specific payment date can be selected or a schedule can be set up to automatically pay a bill.

Do members need to register for Bill Payment?

Yes. Members must read and accept a Bill Payment electronic communication disclosure. Once the "OK" button is clicked, the member may continue to register for Bill Payment.

How do you register for Bill Payment?

Members can register for Bill Payment by selecting the "Bill Payment" button located in the top navigation bar of Summit Online Access. Members must complete a Bill Payment application and submit the application for processing. Upon receipt of the application, The Summit will review and verify it. After verification, an email will be forwarded to the member with a Bill Payment Account Identification Number. A day or two following the receipt of an Account Identification Number, the member will be mailed a Bill Payment Security Code.

What items are necessary in order to use Bill Payment?

A Summit checking account, a computer, Internet access, a Bill Payment Account Identification Number, a Bill Payment Security Code, and signing into Summit Online Access are necessary to access The Summit's Bill Payment Service.

What will Bill Payment cost?

Online Bill Payment is FREE to all members.

Will there be any restrictions to use this service?

Members must have a Summit checking account and accept the Bill Payment electronic communication disclosure to use Bill Payment.

What if the wrong ID or Security code are entered?

Entering an invalid Account ID or Personal Security Code more than three times will result in the member's account being locked from Bill Payment for security reasons. To reset an account, the member should call The Summit's Information and Technology Department at (585) 453-7060 or toll free at 1-800-836-7328, extension 7060.

What bills can be paid through Bill Payment?

Practically every bill can be paid through Bill Payment (i.e. credit card accounts, department store charge accounts, utilities, auto loan, doctor, day care, etc.). There are organizations that will not accept payments via Bill Payment, such as the IRS and other taxing entities.

Can a Summit account other than checking be used to pay bills?

No. Due to regulatory restrictions, the Bill Payment Service must be performed against a Summit checking account.

When is Bill Payment available?

Payments can be scheduled 24 hours a day, seven days a week.

Does Bill Payment work with Personal Finance Management software packages?

Yes. Transaction history can be downloaded to Quicken, Microsoft Money, or any spreadsheet software.

How many days does it take for a payment to reach the payee?

Payment processing takes 4 to 10 working days. The main variable in processing time is whether the payee accepts electronic bill payment or requires a physical check. If the vendor does not accept electronic payments, a check will be issued and mailed directly to the vendor.

When is an account debited for a scheduled payment?

The checking account is debited within two business days of the processing date. This date is specified by the member and is seen on the Pay Bills and Pending Payments screen. Payments scheduled on a Saturday, Sunday, or holiday will be debited from the member's checking account within one to two business days.

Can a payment be cancelled after it has been entered?

Yes. A pending Bill Payment can be canceled over the Internet within the Pending Payments screen or by calling The Summit's Member Service Center at 1-800-836-7328.

Will The Summit place a stop payment on a pending Bill Payment?

Yes. A call must be placed to The Summit's Member Service Center at (585) 453-7030 or toll-free at 1-800-836-7328, extension 7030 during business hours.

What happens if there are non-sufficient funds (NSF)?

If there are not sufficient funds available in a member's checking account, the Bill Payment debit will be returned. The account will then be blocked preventing any further Bill Payment processing. To unblock an account, the member must call The Summit's Information and Technology Department at (585) 453-7060 or toll-free at 1-800-836-7328, extension 7060 during business hours.

How are new payees added to the payee list?

Members can add to the payee list by using the Add Payee screen.

How long is Bill Payment history kept?

There is immediate access to 3 months of Bill Payment history. In addition, Digital Insight (bill payment service vendor) maintains Bill Payment records for up to two years.

Can Bill Payment be used internationally?

Yes. Access to the World Wide Web with a secure browser allows bill payment even while out of the country.

Who do you contact with any Bill Payment questions?

Once the member uses Bill Payment, a call can be placed to The Summit's Member Service Center at 1-800-836-7328 with any questions.

How can members contact The Summit for more information about Summit Online Access?

Members are welcome to call The Summit's Member Service Center at (585) 453-7030 or toll-free

at 1-800-836-7328, extension 7030 for more information. Members can also visit The Summit's website at www.summitfcu.org to view the Online Bill Payment & Presentment Demo and Online Bill Payment Quick Start Guide on the Online Services page, or send inquiries via e-mail to m-service@summitfcu.org.