



## INTERNET BANKING AND BILLPAY

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### IMPORTANT AREAS TO BE FAMILIAR WITH:

**Accounts Tab-** Manage account, view accounts/balances, pay SharePoint loans, cash advances, Visa access

**Transfer Tab-** Transfer funds within accounts, transfer to another person's account at SharePoint, transfer funds from your SharePoint Checking to an account at another financial institution (FI)

**Payments Tab-** Set up payees, pay bills, schedule payments, request payment research, pay SharePoint loans

**Account Services Tab-** Set up account alerts, set up personal alerts, change contact information, manage expense categories, view statement, order checks

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### WHAT'S NEW?

#### **Cross account transfers-- Transferring SharePoint funds to another person's account at SharePoint**

- 1) Under Transfer Tab, click "transfer to an account that is not yours" link.
- 2) Then click "set up account that is not yours" (located to the right). Member will need to know exact member number and name on account. This function is case sensitive.

#### **External Transfer--Transferring funds from your SharePoint Checking account to an external FI**

- 1) Under Transfer Funds Tab, click on the "transfer to an account outside of this FI".
- 2) Click "External Accounts"
- 3) Click on "add external account" (at the top), then provide account information.

### Frequently Asked Questions

*Q: Why is Home Banking asking me to change my password?*

A: For your protection, an added security feature will require you change your password every 60 days.

*Q: Why is Home Banking asking me to change my security questions?*

A: For your protection, an added security feature requires you change your security questions every 180 days.

*Q: While reviewing my account transactions, can I view more than 30 listings at once?*

A: No, 30 is the maximum amount you can view at one time.

*Q: Can I split up my categories when making a payment?*

A: No, each payment can be classified by only one category.

*Q: How do you advance funds from a Line of Credit account?*

A: In the Accounts Tab, select the available loan's "Cash Advance" which allows this advance of funds. (i.e. Reserve LOC, HELOC).

*Q: How do I pay on my Reserve Line of Credit account?*

A: To make a payment you can click on "**Pay Now**" or you can pay by going to the **Payments tab** and clicking on **Pay your bills**. There is a paydown option to include total interest due.

*Q: How do you make a loan payment?*

A: SharePoint loans can be paid in Internet Banking in the Accounts Overview tab- click "Pay Now" button. Choose payment type (regular payment or principal). **Or**, payments can be made in the Payments tab, click "Make a Loan Payment."

*Q: How do you view/pay Visa®?*

A: SharePoint Visa cards can be viewed/paid in the Accounts Overview tab, under "Visa."

*Q: How do you set up a bill payment?*

A: Under the Payments Tab, click "pay your bills," add a payee.

*Q: How long will it take for a check from BillPay to be received by the payee?*

A: BillPay Checks are mailed from our processing center in Utah and should arrive 3-5 days after the send date. Remember, the delivery date may vary from the date the payee actually processes the payment.

*Q: What if the BillPay Service changes my payee's address from what I entered? Should I change it back?*

A: Our BillPay Service will automatically identify opportunities to send payments most efficiently. Do not change the updated address information as that can result in delayed payment processing.

*Q: What if I have a question regarding an electronic payment I made?*

A: You can use the research payment link to inquire about an electronic payment. (It is located in your payment history, click on the payment and research link at the bottom.)

*Q: What if I have a dispute on a check issued through BillPay?*

A: You can request a stop payment for a fee, as you would do with a written check.

*Q: Why does it show that my bill payment was delivered but my payee says they haven't received a payment?*

A: Please be aware that the estimated delivery date pertains to postal delivery; each payee processes their mail and payments different, which may impact when your payment is actually processed.

*Q: How come the amount of my BillPay check is not deducted from my available balance?*

A: If a payment is sent via check, it will not be deducted from your account until the check has cleared. If an electronic payment is sent from BillPay, it will be deducted from your account after 3:00 p.m. (You can choose to enter this check in your electronic register, which will then show as pending until the check is processed you will need to enter the correct check number, amount etc).

*Q: What if my BillPay check needs to be expedited?*

A: Our processing center offers an expedited, next day check service for a fee of \$19.95.

*Q: How do I set up an external transfer?*

A: To set up an external transfer, go to the **Transfer Funds tab**, and click on the side bar box noting: **Transfer to an account outside this financial institution**. Then click on **External Accounts**, and click **Add External Account**. You will be asked to enter the **Routing & Transit #, Account #, and Account type, and provide a nickname**. Check the box **accepting terms and conditions**, click on **Add Account**. During the next few days, two test deposits will be made to your external account (i.e. \$0.50 and \$0.33). After a few days, you will need to **go back into the Transfer Funds tab**, click on **External Accounts**, and then click on the Financial Institution you are trying to add. You will need to provide the two test deposit amounts, in the order you received them. This process validates that this is the correct account and then updates your selection to include that financial institution/account.

*Q: Can I set up an external transfer from my SharePoint savings.*

A: No, external transfers can only be made from a SharePoint Checking account. Due to Reg D you are not able to transfer from a SharePoint Savings account.

*Q: How do you set up an account alert?*

A: In the Accounts Tab, select "alerts" and choose from a variety of options (i.e. Balances, checks cleared).

*Q: Where do you go to rename an account?*

A: Rename an account in the Account Services Tab, under "Account Management." Click on the account, under my account nickname.

**Please Note:**

Internet Banking only allows the following special characters in the password field:

! + & @ - . , : # \$ % \_ ? ~ ' ( ) [ ]