



www.cfcu.org
(877) 937-2328

ePay Frequently Asked Questions

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What is ePay?

ePay is Community Financial's online bill pay service.

How do I enroll in ePay?

To enroll in Community Financial's ePay, you first need to set up eBanking (Community Financial's online banking service). You do this by going to the eBanking Login area at www.cfcu.org. Enter "cf" and your account number (for example: cf1234567). You will be asked to enter the password that was established when you opened your account, if you do not remember this password, select Reset Password or call our Member Service Center (877) 937-2328.

Once you have set up eBanking, click on the **ePay Tab** to enroll in ePay. You will be asked to establish additional challenge questions that will be used to set up payees and make payments.

Is there a fee to use ePay?

No, ePay is free for all Community Financial members

Whom can I pay through ePay?

There are three payee categories: businesses, individuals, and banks/credit unions. So you can pay ANYONE in the United States, from your next-door babysitter, to your utility company, to your mortgage bank. Most payments will be sent ELECTRONICALLY through the Automated Clearing House (ACH) system using the payees' unique routing and account numbers. Payments to individuals and small businesses are typically paid via PAPER CHECK sent through the U.S. Postal Service.

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When are the payments processed?

The processing cut-off time for ePay payments is 3:00 PM EST. This means payments that are set up before 3:00 PM EST Monday-Friday will be processed on that day. Payments submitted after 3:00 PM EST will be sent during the next business day processing cycle.

What happens if I have a scheduled payment that falls over a weekend or holiday?

If a pre-conversion SCHEDULED payment falls on a holiday or weekend, it will be paid on the Friday BEFORE the weekend, or the last working day AFTER the holiday. When you establish a recurring payment, you will have the option of selecting whether a payment that falls on a holiday or weekend should be paid the business day before or the business day after the scheduled date.

How do I pay an individual in ePay?

You can pay a Bill to an individual - electronically, by providing the account and routing number information for the individual, or by check, by entering the individual's mailing address. Or, you can Pay a Person (the money you borrowed for lunch today, for example) just by providing the recipient's email address. ePay will generate an authorization code that you will need to give to the recipient. The recipient will get an email with instructions on how to retrieve the money (providing their institutions routing #, account information, and authorization code.)

I'm creating a Payee that I know can be paid electronically, why does it say "Check"?

Any payee the system does not automatically recognize will always go by check. Be sure you are entering the correct address information from your statement from that payee. If you are confident the payee accepts electronic payments and the information you entered is correct, please call Community Financial's ePay Support Center at (855) 397-4254. They will work with you to convert the payee.

When will the money be taken out of my account?

For an ELECTRONIC PAYMENT, funds are debited the same day that the payment is processed. That means payments sent by 3:00 PM EST will be debited the same day. Electronic payments submitted after 3:00 PM are debited the next day during bill pay processing. CHECK payment funds are debited from the account when the payment is processed for payment and mailed. The same time cut-off applies.

How far in advance should I set up a payment to ensure it is paid on time?

The ePay site will provide an estimated delivery date for each payment you submit. In general, allow 2-3 business days from when the payment is submitted for an electronic payment. Allow 5-10 business days for a check payment by the U.S. Postal Service. For an additional fee ePay offers an express delivery option on most check payments. See the site for details.

What if I do not have enough money in my account?

CHECK and ELECTRONIC payments are handled in the same manner as a check written out of your checkbook against an insufficient balance. If you have set up overdraft options or authorized courtesy pay, these will cover the payment. Any related fees will be deducted from your checking account. If funds are not available, the payment will not be processed and you will receive a message to inform you that the payment could not be sent due to insufficient funds and you will need to make other arrangements to pay the bill.

Can I get a copy of a payment check?

Yes. To get a copy of a check contact our ePay Support Center at (855) 397-4254. A fee may apply for a check copy.

Can I stop a payment?

Until the payment processes, you will have the option to edit or stop the payment by clicking on the Edit or Stop link beside the scheduled payment. After the process date, the Edit and Stop links will no longer be available.

Can I edit Payee addresses?

No. Once an address is entered it stays with that payee. If you need to change an address it will be necessary to recreate the payee using the new address.

What is the difference between ePay eNotifications and eBanking eAlerts?

ePay notifications are specific to your bill pay transactions and only appear in the ePay area. You can set up notifications regarding your payments and have them appear when you login, as an email or as a text message. eAlerts pertain to your Community Financial accounts and are set up in eBanking.

Will the comment or memo field I fill out when setting up a payment be passed on to the payee?

Yes & no, your payment **comments** will only appear in your history and NOT on your checks or electronic payments. Payment **memos** are only an option when the payment goes by check and will appear on the check.

How late in the day can I enter, edit, or delete a payment for same day processing?

You may add, edit, or delete a payment up to 3:00 PM EST on the day the payment is scheduled to be sent.

Where can I go if I have questions on ePay?

Call our Member Service Center at (877) 937-2328 or visit any Community Financial Branch for assistance with enrolling your account in free eBanking and ePay. If you have specific bill pay questions once your account is established, you can call our toll free ePay support line at (855) 397-4254.

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