



## iPay OneClick Bill Pay Terms & Conditions

### **Introduction:**

This is your bill paying agreement with Austin Federal Credit Union (AFCU).

You may use Austin Federal Credit Union (AFCU)'s bill paying service, OneClick to direct AFCU to make payments from your designated checking account to the Payees you choose in accordance with this agreement. The terms and conditions of this agreement are in addition to the account agreements, disclosures and other documents in effect from time to time governing your account.

### **Service Fees:**

You may be charged a reoccurring monthly usage fee of \$4.35 to use OneClick. For a list of current fees, please see AFCU's Fee Schedule located at <http://austinfcu.com/depositrates.htm#fee> or contact us to be sent a fee schedule. OneClick offers a variety of services for additional fees. If at any time you choose to use those services, you accept the fees associated with them. The amount of any fees will be disclosed to you at that time.

### **Instructions for Setting up Payees & Payments:**

**Payees** - If you want to add a new Payee, first select the Payee tab located in the bill pay or speak to a service representative.

- AFCU reserves the right to refuse the designation of a Payee for any reason.

**Payments** - You may add a new payment to a Payee by accessing the service and entering the appropriate information. Most other additions, deletions, or changes can be made in writing or by using the service.

- You may pay any Payee with-in the United States (including U.S. territories and APO's / AEO's).
- The Financial Institution is not responsible for payments that cannot be made due to incomplete, incorrect, or outdated information.

### **The Bill Paying Process:**

**Single Payments** - A single payment will be processed on the business day (generally Monday through Friday, except certain holidays) that you designate as the payment's processing date, provided the payment is submitted prior to the daily cut-off time on that date. The daily cut-off time, which is controlled by the Financial Institution, is currently 3:00 PM Central Time.

A single payment submitted after the cut-off time on the designated process date will be processed on the next business day. If you designate a non-business date (generally weekends and certain holidays) as the payment's processing date, the payment will be processed on the first business day following the designated processing date.

**Recurring Payments** - When a recurring payment is processed, it is automatically rescheduled by the system. Based upon your selected frequency settings for the payment, a processing date is calculated for the next occurrence of the payment. If the calculated processing date is a non-business date (generally weekends and certain holidays), it is adjusted based upon the following rules:

- If the recurring payment's Pay Before option is selected, the processing date for the new occurrence of the payment is adjusted to the first business date prior to the calculated processing date.
- If the recurring payment's Pay After option is selected, the processing date for the new occurrence of the payment is adjusted to the first business date after the calculated processing date.

**Note:** If your frequency settings for the recurring payment specify the 29th, 30th, or 31st as a particular day of the month for processing and that day does not exist in the month of the calculated processing date, then the last calendar day of that month is used as the calculated processing date.

### **Single and Recurring Payments:**

The system will calculate the Estimated Arrival Date of your payment. This is only an estimate, so please allow ample time for your payments to reach your Payees.

**Cancelling a Payment** - A bill payment can be changed or cancelled any time prior to the cutoff time on the scheduled processing date.

**Available Funds**

- If, on any day, the available funds in your bill pay account are not sufficient to pay the full amount of a check, draft, transaction, or other item, plus any applicable fee that is presented on your account we may return the item or pay it in conjunction with overdraft services we offer. See Austin FCU for a description of those services. The determination of an insufficient available account balance may be made at any time between presentation and the credit union's cutoff time with only one review of the account required. We do not have to notify you if your account does not have sufficient available funds in order to pay a bill payment item. Your account may be subject to a charge for each item regardless of whether we pay or return the item.

**Liability**

- You are solely responsible for controlling the safekeeping of and access to your Personal Identification Number (PIN).
- If you want to terminate another person's authority to use the Bill Pay service, you must notify AFCU and arrange to change your PIN.
- You will be responsible for any bill payment request you make that contains an error or is a duplicate of another bill payment.
- AFCU is not responsible for a bill payment that is not made if you did not properly follow the instructions for making a bill payment.
- AFCU is not liable for any failure to make a bill payment if you fail to promptly notify the Financial Institution after you learn that you have not received credit from a Payee for a bill payment.
- AFCU is not responsible for your acts or omissions or those of any other person, including, without limitation, any transmission or communications facility, and no such party shall be deemed to be the Financial Institution's agent.

**Amendment**

The Financial Institution has the right to change this agreement at any time by notice mailed to you at the last address shown for the account on the Financial Institution's records, by posting notice in branches of the Financial Institution, or as otherwise permitted by law.

**Termination**

- AFCU has the right to terminate this agreement at any time.
- You may terminate this agreement by written notice to AFCU.
- AFCU is not responsible for any fixed payment made before AFCU has a reasonable opportunity to act on your termination notice.
- You remain obligated for any payments made by AFCU on your behalf.