

**BILLER DIRECT**  
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**BILLER DIRECT**

**What is Biller Direct?**

Biller Direct can be found in Online Banking under the 'Pay Bills' menu, and it makes it easy to organize and pay all your bills, in one place. You no longer need to visit various websites to pay bills. With Biller Direct, our Online Banking is your one stop site for making payments. This service allows you to link accounts and set up card payments to numerous eligible providers including utility companies, cable providers, and more. You will be able to manage payments and receive real-time updates<sup>1</sup> so that you know your current balance, payment amounts, and due dates.

**What makes Biller Direct different from Bill Pay?**

Both options allow the payment of bills via Online Banking on a one-time or recurring schedule, however, each differ on method of payment and user experience.

Biller Direct is linked to a Premier America checking account number for ACH payment or to your Premier America Credit Union card of choice – debit card or credit card. Payments sent via Biller Direct are 100% electronic. Additionally, it's a more intuitive experience, built perfectly for use with a desktop or mobile device. Payment options are flexible and easy to navigate. Payments from Biller Direct work the same as if you paid on the provider's site directly!

Bill Pay is linked to your checking account number and normally involves mailing a check, submitting an e-check, or a direct debit via ACH. Payments submitted with traditional Bill Pay normally take a few business days to post, but payments submitted with Biller Direct typically post the same-day.

**What are the benefits of using Biller Direct?**

*Card Payment Options* - Biller Direct distributes payments as an ACH or Credit/Debit Card transaction. Many providers only allow electronic payment options on their own website. Biller Direct allows you to access a consolidated view of your bills with the ability to submit electronic payments, every time.

*Expedited Payments* - Electronic payments are preferred because they are faster! Biller Direct allows for Real-time and Same-Day card processing.

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<sup>1</sup> Enabling notifications is required to receive SMS (text) and/or emails in real-time. Delivery of notifications may vary from provider to provider.

*Real Time Alerts* - Biller Direct alerts<sup>2</sup> - provide clear and timely notification reminders and details that improve cash flow monitoring.

## ENROLLMENT

### How do I enroll for Biller Direct?

You must have an online account with a provider to add them to Biller Direct. You can enroll by following these steps:

1. In Online Banking, select the **Pay Bills menu** and then click/tap **Biller Direct**.
2. First-time users will see a guided tour of the benefits of the service.
  - Click/Tap **Next, Next**, then **Add a Bill**.
3. Select a company from the drop down to get started.
  - The companies listed are the most commonly selected providers. Scroll to find your provider and click/tap to select. Select as many providers as you want to pay from *the same payment method*.
  - You can also click/tap **Search by name** and enter the provider you're looking for.
  - Matches display as you type, based on the letters entered so far. Click the company you want.
  - If your provider is not found, Biller Direct may not have identified them as a company that accepts e-payments. If you are certain they do, then we may submit a request for the provider to be added on your behalf. You may submit this request by providing the provider's name and website in the following ways:
    - Submit a Secure Message through Online Banking to recipient "Member Service."
    - Contact us at 800-772-4000.
    - Contact your local branch.
  - All requests will be reviewed by Biller Direct, but there is no guarantee that the provider will be added.
4. Click/tap the provider name/logo to link to your online account with them.
  - Enter your **Username** and **Password** for the provider's site.
  - Click **Verify**. Biller Direct will verify your login credentials.

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- If you forgot your password, click **I forgot my login/password**. You are redirected to the provider site to retrieve or reset your credentials.
5. You can set up the provider in Biller Direct while your credentials are being checked. Click **Setup now** to enter payment method or **Ask me later** to enter a payment method later.
- Selecting **Setup now** opens provider settings. Continue with step 5.
  - Selecting **Ask me later** means you'll have to access the provider from the dashboard to finish setting them up.
6. When you select **Setup now**, Biller Direct asks **Pay automatically?** Click/Tap
- **Yes, automatically pay them** to open **How should we pay?**
    - Select a payment method from the list that displays. Biller Direct pulls your eligible cards and checking account information from Online Banking or select **Add new method** to add a different Premier America card that you own.
  - **No, I'll pay them manually to make "pay now"** or scheduled payments later.
  - **Do this later** to change your mind about deciding now.  
NOTE: It's best to select **No** or **Later** when you have already set up automatic payment on the provider site. Although Biller Direct will not make a payment when it sees automatic payments on a provider site, selecting **No Later** is a good reminder that payment is not being made from Biller Direct.
7. When your credentials on the provider's website are confirmed (and after completing the provider setup, if you chose Setup now), **Your account was verified** displays. You can
- **Add another bill** to select an additional provider.
  - **I'm done** to exit setup and go to the dashboard.

## PAYMENTS

### Can I pay other people using Biller Direct?

No, payments cannot be made to an individual or a small business. Biller Direct is only used for paying providers that support electronic billing and payments on their website.

### How long does it take to sync a bill?

Bills typically sync within 24 hours.

If the bill is taking longer than 24 hours to sync, please contact us:

- Submit a Secure Message through Online Banking to recipient "Member Service."
- Contact us at 800-772-4000, option 5 to escalate the issue.
- Contact your local branch.

**When can I make a payment on a bill?**

Once the payment is marked as due on the provider website, then it is available to be paid via Biller Direct.

**Can I make submit a payment today if my direct deposit is expected tomorrow?**

Payment on unavailable funds depends on the provider. The provider may decline it right away or it could take up to 5 business days to reflect that the payment was declined.

**Does Biller Direct support the payment of bills that vary in amount or due date?**

Yes, payment amounts and dates are customizable. Biller Direct updates provider information regarding amount due and due date every 15 days from the last update.

**How does Biller Direct make payments in real time?**

Because Biller Direct employs payment cards, it is able to expedite payments, effectively making them in real time. There are some payments that are available in Biller Direct that are sent via ACH, where processing the payment may take a few days.

**What happens if I set up recurring payments through Biller Direct, but I already have them set up on the provider website?**

If Biller Direct detects an existing recurring payment, Biller Direct will display it to you. Biller Direct will not make any changes to the recurring payment, except for switching the funding source if you add a card or account as the payment method for that bill. Biller Direct will not cancel or add a second recurring payment.

**When will my bill payment occur if it is an automatic payment?**

If autopay is setup within Biller Direct, as a default setting, the payment is set to be submitted 1 day before the due date. However, you have the option to modify the payment schedule to:

- Ten days before due date
- Five days before due date
- Day before due date
- On due date
- When bill is issued

If you set-up auto-pay directly with the provider, you will need to modify the schedule within the biller's site.

**Can I change the schedule of my payment?**

Yes, you can edit the scheduled date for bill payment until the processing date.

Recurring payments are set to pay on the day before the bill is due as a default, but you may modify the payment schedule if auto-payment is setup within Biller Direct.

**Can I future date a payment?**

Yes, a payment can be scheduled in advance up until the due date of the bill. After the due date has passed, payments can only be made for the same day.

**Can I pay more than the due amount or pay a partial amount?**

Biller Direct does not currently support partial payments or payments exceeding the amount due.

**How long before I see my payment on the provider's website?**

This will vary based on the provider.

- Some process payments immediately.
- Others will post on the following day.
- Others batch process payments at specific times during week. They update the payment was received, but don't actually process the payment until the batch processes.

**When will the funds be withdrawn from my account?**

This will vary based on the biller.

- If the provider processes payments using credit and debit cards, the funds will post or be withdrawn immediately.
- If the provider does not process payments immediately, you will typically see a 1 to 3-day delay before funds are deducted from your account.

**How long do I have to cancel a payment?**

You can cancel a payment up until the payment moves into a processing status on the payment date.

**What if a biller doesn't support the payment method I provide?**

Biller Direct requires that you enter a payment that works with the provider you've linked to. This often requires you to have multiple payment methods saved in Biller Direct.

## NOTIFICATIONS

### Can I set up payment due alerts?

Yes, after enabling Biller Direct notifications, the following 8 specific events will trigger a notification:

- Verification code to setup notifications
- Biller Authentication
  - Is Invalid
  - Is on a Hold
- Bill Update
  - New Bill, Balance change from \$0 to \$xx
  - Change in Balance
  - New Bill, Manually added by Admin
- Bill Payment
  - Sent with Surcharge
  - Sent without Surcharge
  - Scheduled
  - Failed
  - Cancelled by the client
  - Cancelled (Biller or admin changed due date)
- Bill Upcoming
- Biller Added
- Card Payment Method is Expiring
- Authentication Needs to be Verified

Notifications will from arrive from the following:

- Via SMS (text) from phone number 385-247-1612
- Via email from [noreply@info.premieramerica.com](mailto:noreply@info.premieramerica.com)

### How do I set up alerts in Biller Direct?

1. On the Biller Direct dashboard, click/tap **Settings**.
2. Click/Tap **Notifications**.
3. Available email and mobile numbers will display
  - a. Note: Notifications are turned off by default. The slider will show as grey.
4. Click/Tap the email and/or mobile number you would like to receive notifications.
  - a. Note: Standard text message and data rates may apply when enabling SMS notifications.
5. The slider will turn green for the email and/or mobile phone that is enabled.
6. If the preferred email and/or mobile phone is not visible, click/tap **Add Phone or Email**.
7. Input the requested information and click/tap **Next**.

8. Click/Tap the slider to green to enable notifications the email and/or mobile phone.

## **TROUBLESHOOTING**

### **What happens if my card expires soon or is deactivated?**

When Biller Direct recognizes a card is close to expiring, Biller Direct will notify you to update card details via the notification delivery method(s) selected within the notifications area. A notification will be sent to you at 5 days out and 1 day out before the card expires.

If a payment fails to process because of an expired or deactivated card, you will be notified that the payment failed.

You must have notifications enabled to receive alerts via SMS (text) or email.

### **What happens if my card is reported lost or compromised?**

Biller Direct will not be able to automatically identify if a Premier America card has been reported as lost or compromised. You will need to update all providers using Biller Direct which will make this process easier.

### **Can I use this service if I don't have a checking account?**

Yes. If you only have a Premier America Credit Union credit card, You can use this service to make payments to providers where credit card payments are accepted.

### **Who do I contact for any Biller Direct related issues?**

Please use one of the following methods to contact us:

- Submit a Secure Message through Online Banking to recipient "Member Service"
- Contact us at 800-772-4000, option 5 to escalate the issue
- Visit your local branch