

# PayLynx FAQ's

## General Questions

**Q The font is appearing too large (or too small) when my subscriber's access PayLynx. Do they have to adjust their settings?**

A. This could be occurring due to the user's browser settings associated with their Operating System and ISP.

For problems with font sizes, follow these steps:

1. Click on START and click on Internet Explorer
2. Click Tools on the top menu list
3. Click Internet Options
4. Go to lower right portion of Internet Options page and click Accessibility
5. Click the third check box Ignore font sizes specified on Web pages and then click OK
6. Click OK on Internet Options page

**Q How will my subscriber know that a payment can be made the same day or next day?**

A. The calendar icon will display the 'Available Payment Dates' in Blue. If the date in blue is the same day you are trying to schedule the payment, then this is considered a 'Same Day payment'.

**Q What are the browser settings for PayLynx? If my subscriber has an older version of a Mac OS, what browsers are supported?**

A. Here are the end User Workstation Platform Requirements:

Microsoft Windows 2000  
Microsoft Windows XP  
Macintosh OS X  
Macintosh OS 9.x (limited support)

Here are the Browsers:

**Microsoft Windows:**

Microsoft Internet Explorer 5.5 and 6.0  
Netscape Navigator 6.2 and 7.1  
AOL 9

**Macintosh:**

Safari 1.2 – for OS 10.3, 10.4  
Netscape 7.1, 7.2 – for OS 10.1, 10.2  
Netscape 7.02 – for OS 9.x

Notes:

- ? Web 4.1 is best viewed with Windows Internet Explorer 5.5 or 6.0
- ? JavaScript is required for the application to function optimally
- ? If JavaScript is disabled, certain features and functions will not work

- ? For Mac users of operating system releases prior to OS10.3, there are special browser considerations. To ensure compatibility in the new Bill Pay system with previous Mac OS versions, we recommend a Netscape browser release of 7.0 or higher available at <http://channels.netscape.com/ns/browsers/archive.jsp>. For information about upgrading to OS 10, please go to: <http://www.apple.com/support/downloads>.

#### Display Resolution

- ? 800 x 600 VGA or 1024 x 768 SVGA
- ? Windows Display Properties settings should be 96 dpi
- ? Browser Text Size should be Medium

## **Feature Questions**

**Q With the Account Number Masking feature, only the last five digits of the payment account are displayed. We allow our subscribers to choose from several payment accounts. How can our subscribers tell which payment account to use?**

A. Your subscribers can go to the “My Accounts” screen where the full account number is displayed. Here they can choose to “Update the Name” of their account so it is easily identified in the drop down list on the Payment Center when they go to schedule payments.

**Q With the Account Number Masking feature, only the last five digits of the payment account are displayed. Our financial institution uses the account prefix to distinguish the type of account such as DDA Checking or Money Market Checking. All of our suffixes are the same. How can our subscribers tell which payment account to use, if they all appear to be the same?**

A. PayLynx allows your subscriber to associate a “Name” with each of their payment accounts. Your subscribers can go to the “My Accounts” screen where the full account number is displayed. Here they can choose to “Update the Name” of their account so it is easily identified in the drop down list on the Payment Center when they go to schedule payments.

**Q We allow our subscribers to choose from multiple payment accounts for bill pay. How does the system determine the payment account that displays in the drop down box on the Payment Center?**

A The account that displays is the last payment account that was used during the previous bill payment session. The system now remembers the last payment account and displays this account during their next login.

**Q How can my subscriber edit a ‘pending payment’?**

A. They must ‘cancel’ their payment and then reschedule the payment. After they cancel the payment it will appear in the Recent Payment module as a Cancelled Payment.

**Q Where can my subscriber view their Bill History?**

A. The “View Bill History” feature is located on the Payment Center under the “Recent Payments Module” near the bottom of the page. Once in the “View Bill History” section, the columns can be sorted simply by clicking the column headers. For example, you can click on the heading ‘Amount’ and the data will be sorted by the dollar amount.

**Q Can I use PayLynx in combination with Quicken or Microsoft Money?**

A. You can import transaction information to Quicken 2004 or earlier versions. PayLynx does not support Microsoft Money downloads.

**Q Will my subscribers be able to transfer or move money from one account to another within our own Financial Institution?**

A. PayLynx does not support the transferring of money. However, if more than one account is passed in the SSO information, then the subscriber will be able to “move” the payments from one account to another.

**Q The biller account numbers appear to be hidden, how can the subscribers make sure that they have the correct account?**

A. The subscriber can go to “Manage My Bills”, select the biller from the drop down list, and then they would select “Update biller Information”. They will then be able to view and/or change the account number and other biller information that can be modified.

## **Maintenance Questions**

**Q Can subscribers change personal information, such as name, address, phone number, or e-mail address?**

A. If your financial institution is Single Sign On, then, the subscriber can only view their personal information. However, they are able to change their email address that is on the CheckFree system.

**Q How many e-mail addresses does PayLynx support?**

A. The system supports one email address per subscriber account.

**Q When setting up an account, can subscribers put spaces in the account number field?**

A. No. The subscriber must enter the account number without spaces or dashes.

## **Payment Questions**

**Q When does CheckFree send payments by ACH, corporate check, or Laser Draft?**

A. CheckFree evaluates the risk of each user based on the user’s credit rating and payment history with CheckFree. This evaluation produces a score, which is used to establish a daily, weekly, and monthly threshold amount that will determine how the payment will be sent. The lower the risk, the more likely CheckFree will send the payment, up to the threshold amount, by ACH or corporate check.

**Q Does PayLynx support court-ordered payments or federal tax payments?**

A. No. PayLynx can only make payments in the United States. Subscribers cannot make court-ordered payments or state or federal tax payments through PayLynx.

**Q How does PayLynx collect funds from an account if there are insufficient or no funds available?**

A. CheckFree will first make two attempts to collect the funds from the subscriber's account. First on the due date and the second attempt will be within 2 to 3 business days of the first attempt. If this is unsuccessful, CheckFree refers the case to its collections department. While attempts are being made to collect the funds, the subscriber's account may be deactivated. If the payment was made via a corporate check or electronically, the biller has already been paid and the subscriber does not need to send them another payment. If the payment was made by a laser draft check, the payment will be returned to the financial institution that services the account.

**Q Can PayLynx pay ebills automatically?**

A. Yes. The full amount due can be set-up to be paid automatically, unless the subscriber sets a maximum amount. Amount due is either the amount of the bill, such as a telephone bill, or the minimum payment on a credit card.

**Q How does a subscriber get a biller to accept electronic payments or to send ebills?**

A. The subscriber can provide the biller with CheckFree's Merchant Electronic Registration site at <https://www.yes.checkfree.com>. The biller can then follow the instructions to begin receiving payments via ACH. If the biller would like to become an ebiller, they can go to <http://www.checkfreecorp.com> for more information.

**Q What happens if a biller rejects a payment?**

A. If the payment was made by a Laser Draft check, the payment will be returned to the financial institution that services the account. If the payment was made by a Corporate Check, the payment will be sent back to CheckFree. CheckFree will conduct research to see if they can resend the check or they will contact the subscriber for more information. If an electronic payment was made, the biller rejecting the payment is responsible for forwarding the payment to the correct biller or returning the funds to CheckFree.

**Q If a payment is now listed in the "Recent Payments" section, why has my account not been debited yet?**

A. The funds are not withdrawn from the subscriber's account until the payment due date. However, corporate checks are mailed three days before the due date and most electronic payments are sent out one day before the due date. Also, if the payment is made by Laser Draft check, the funds will not be withdrawn until the biller cashes the check, and then the check must clear the subscriber's financial institution.

**Q The funds have been deducted from the account, why has the biller not been paid?**

A. Check to see when and how the payment was made. If it has been more than 10 business days from the process date, and the check has not cleared, initiate a case and request the check to be stopped and refunded or reissued.

For electronic payments, if it has been 2 to 4 business days since the due date and the payee has not yet posted the payment, refer the subscriber to Member Care. Even though

CheckFree submits the funds the day before the due date, keep in mind that the biller will have their own processing time frames.

For Laser Draft checks, have the subscriber contact the biller to resolve the issue as with any other check drawn on the subscriber's personal account.

**Q Can a subscriber change, or get a refund of, a payment processed as an electronic payment?**

- A. If the payment status is "Pending Payments", the subscriber can cancel the payment. Once an electronic payment is processed, the biller is in possession of the funds and the subscriber needs to contact the biller to request a refund.