

Online Bill Pay - Payment Cycle



Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday	Monday	Tuesday	Wednesday
Enter Payment	Day 1	Day 2	Day 3						
	Enter Payment	Day 1	Day 2	Day 3					
		Enter Payment	Day 1	Day 2	N/A	N/A	Day 3		
			Enter Payment	Day 1	N/A	N/A	Day 2	Day 3	
				Enter Payment	N/A	N/A	Day 1	Day 2	Day 3
					Enter Payment	N/A	Day 1	Day 2	Day 3
						Enter Payment	Day 1	Day 2	Day 3

Enter Payment	Payment is made through Online Bill Pay
Day 1 = Process date	Payment is queued for payment
Day 2 = Debit date	Payment amount is debited from member's account
Day 3 = Payment date	Payment is sent to payee*
N/A = No Activity	No activity occurs on non-business days

*Payment may be sent electronically or by check via regular mail, depending on the Payee's ability to receive electronic payments.

Allow an average of 5 business days for payee to receive payment.

Payment Cycle is used for illustration purposes only.