

Qwik Draft FAQ

Here are simple, straightforward answers about Qwik Draft from WEPCO Federal Credit Union.

Qwik Draft Basics

Q: What is Qwik Draft?

A: Qwik Draft is a service that allows you to pay virtually anyone or any company through your online banking account. You determine who you want to pay, when you want to make the payment and which account you want the payment to come from. It's safe, secure and easy to use.

Q: Who can I pay with Qwik Draft?

A: You can pay virtually any business or individual with a mailing address within the United States and Puerto Rico. For example, you can pay utilities, cable bills or credit cards, or individuals such as a landlord, babysitter or relative.

Getting Started with Qwik Draft

Q: How do I enroll in Qwik Draft?

A: It's easy to enroll for Qwik Draft. Just complete this short enrollment form.

Q: How do I start using Qwik Draft?

A: The first step is to add a payee, the person or company you wish to pay. Here's how easy it is:

1. Log in to your account.
2. Click the "Add a Payee" button on your home page dashboard.
3. Enter the requested information. Typically this information can be found on your latest bill statement.
4. Once you add your payee, you can start making payments in seconds.

Q: How do I make payments with Qwik Draft?

1. Find your payee on the payments dashboard.
2. Enter the payment amount and date, then submit.

How Qwik Draft Works

Q: How are online payments delivered?

A: Payments are sent one of two ways—electronically or by paper checks. The majority of payments are delivered electronically. Your payment information, such as your account number, is sent via secure transmission. All other payments are made by paper checks that are mailed via the U.S. Postal Service.

Q: Is Qwik Draft secure?

A: Paying bills online is one of the safest ways to pay your bills. Qwik Draft helps guard against identity theft from lost or stolen checkbooks, bills and statements. It also increases your privacy because only you can access your account information, account numbers and payment history. As a result, you maintain tighter control of your account with real-time access to your payments activity.

Q: How long does it take before my payment is received?

A: Generally, your payment is received within 2 to 7 days, depending on whether or not it is sent electronically or via paper check.

Q: How are the scheduled payments processed with Qwik Draft?

A: Most scheduled payments are sent electronically and funds are withdrawn from your account on the payment date.

Qwik Draft Benefits

Q: What are the primary benefits of Qwik Draft?

A: Here's a quick list of the many ways you can benefit from using Qwik Draft.

1. **Save time.** With Qwik Draft, you can receive and pay your bills online, all in one place. That means no more visiting multiple websites to pay bills or trips to the post office to mail checks. In addition, smart features such as recurring payments allow you to automate regular bill payments.
2. **Save money.** Paying bills online saves on postage, envelopes, late fees and checks. If you pay just 10 bills per month, you can easily save over \$110.00* per year.
3. **Stay organized.** Your payment history is stored in your online account, so you won't have to sort through paper receipts or visit multiple websites to access past transactions.

4. Gain peace of mind. Paying bills electronically means no risk of mailed checks getting lost or stolen. Plus, you can stop worrying about missing a bill payment when you set up reminders and automated recurring payments.
5. Help the environment by saving paper. With Qwik Draft, there are no checks to write or envelopes to mail. That's good news for you and the environment.

*Savings are approximate and based upon the average annual cost of stamps, envelopes and checks required for paying 10 bills per month.

eBill

Q: What is eBill?

A: eBill is a feature that allows you to receive and pay electronic summary versions of paper bills directly from your Qwik Draft account.

Q: How do eBills work?

A: eBills are delivered directly to your Qwik Draft account. Once you set up an individual eBill for a company you do business with, an eBill comes directly from that payee to your account. Examples of businesses that offer eBills are cable service providers, phone service providers, utility providers and credit card companies.

Q: Will I still receive paper statements when I have eBill?

A: You will also continue to receive paper bill statements unless you contact the payee to stop sending those statements.

Q: How will I know if eBill is available for a payee?

A: If a payee offers eBill, there will be a "Set up eBill" link next to their listing on your Qwik Draft dashboard.

Q: What are the primary benefits of eBill?

A: With eBill, everything you need is in one convenient location. Using eBill allows you to streamline your bill pay routine and have online access to your bills. That means you won't have to keep track of paper bills. In addition, you can view past bill summaries at a glance.

Q: What information is included in an eBill?

A: Balance due, due date and minimum payment amount are included in your eBill. If you need additional details, there will be a link that lets you log in to your account on your payee's website, or you can check your paper statement.

Q: How do I pay an eBill?

A: To pay an eBill, simply choose the account you want to pay from, enter the amount you want to pay and schedule when you want the payment delivered.

Q: How do I know when I have received an eBill?

A: You can sign up to receive an electronic notice to alert you when an eBill has been delivered to your account. You can receive these notices in the form of emails or text alerts to provide an extra reminder when a payment is due.