



# ONLINE BILL PAY FAQs

## Bill Pay Basics

### **Q: What is Bill Pay?**

A: Bill Pay 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 Bill Pay?**

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 Bill Pay

### **Q: How do I enroll in Bill Pay?**

A: It's easy to enroll in Bill Pay. Just log in to your account and click the "Bill Pay" link to access the short enrollment form.

### **Q: How do I start using Bill Pay?**

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

- [Log in](#) to your account and click the "Bill Pay" link.
- Click the "Payees" button on your home page dashboard.
- Click "+Payee" button
- You can choose to pay a company or a person
- Enter the requested information. Typically this information can be found on your latest bill statement.
- Once you add your payee, you can start making payments in seconds.



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### **Q: How do I make payments with Bill Pay?**

A: It's easy to get started with your bill pay. Just follow these simple steps.

How to schedule a one-time payment:

- ✓ [Log in](#) to your account
- ✓ Select the "Bill Pay" link
- ✓ Find your payee on the payments dashboard
- ✓ Enter the payment amount, date and click on "\$Pay"

How to schedule recurring payments:

- ✓ [Log in](#) to your account
- ✓ Select the "Bill Pay" link
- ✓ Click on "Make it recurring"
- ✓ Enter payment information

## How Bill Pay 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 Bill Pay secure?**

A: Paying bills online is one of the safest ways to pay your bills. Bill Pay 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.



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**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 Bill Pay?**

A: Most scheduled payments are sent electronically, and funds are withdrawn from your account on the payment date.

### Bill Pay Benefits

**Q: What are the primary benefits of Bill Pay?**

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

- Save time. With Bill Pay, 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.
- 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.
- 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.
- 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.
- Help the environment by saving paper. With Bill Pay, 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.



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## eBill

### **Q: What is eBill?**

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

### **Q: How do eBills work?**

A: eBills are delivered directly to your Bill Pay 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 may continue to receive paper statements for the next 2 or 3 billing cycles. Contact your payee for more details on their paper statement policy.

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

A: If a payee offers eBill, there will be a "Setup eBill" link next to their listing on your Bill Pay dashboard.

If you are receiving eBill summaries from your payee and full bill statements become available, you will see a button that reads "Setup eBill"

### **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 statements at a glance.



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**Q: What information is included in an eBill?**

A: If available for your payee, your full bill statement will be delivered to your account. That means you can view all statement information, including transactions, payment history, credits, and more.

If full eBill details are not available for your payee, you will receive a summary eBill statement that includes balance due, due date and minimum payment amount.

**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.