

## Bill Pay FAQ's

### **Whom can I pay through Bill Pay?**

You can pay ANYONE in the United States from the next-door neighbor, to the utility company, to the bank, and even a child in college across the country.

### **When and how are the payments processed?**

Payments submitted, recurring or one time, before 2:00 AM CST Monday-Friday will be processed at 2:00 AM CST. Payments submitted between 2:00 AM CST and Noon CST will be processed at 12 Noon CST. Payments received after 12:00 Noon CST on Monday-Thursday will be processed the next business day. Payments received after 12:00 Noon CST on Friday will be processed the next business day. All payments scheduled to go on a weekend will be processed on the processing day before the weekend. All payments scheduled to go on a holiday will be processed the day before that date. Payments entered on the weekend, recurring or one time, will be processed on the next business day.

### **How far in advance should I set up a payment to ensure it is paid on time?**

For an ELECTRONIC PAYMENT, allow 3 business days from when the payment is submitted. For a CHECK payment, the check will be in the mail on the same day the payment is submitted if it is submitted before the 2 a.m. processing. If the check payment is entered before 12:00 Noon CST, the check will be mailed the following morning. Allow 5 to 7 business days for a check payment. \*\*Please note that we have no control over the U.S. Postal Service.

### **What happens if I have a scheduled payment that falls over a weekend or holiday?**

If a SCHEDULED payment falls on a holiday or weekend, it will be paid on the Friday BEFORE the weekend, or the last working day BEFORE the holiday.

### **Can I use Bill Pay if I live outside the U.S.?**

Yes, as long as you have a bank account in the United States. However, you cannot pay bills to payees located outside the United States.

### **Are there any merchants that I cannot pay through the Bill Payment service?**

No. Any merchant that is on Online Resources database can go electronically. If a merchant is not on the list you may send the payment as a check. Make sure that you enter your merchant account number exactly the way it appears on your bill. If you choose a merchant on the electronic database that requires an address match, choose the correct remittance address listed on your bill.

### **When will the money be taken out of my account?**

For an ELECTRONIC PAYMENT, funds are debited the same day that the payment is sent, providing it is sent by 12:00 Noon CST. Electronic payments submitted after 12:00 Noon CST are debited the next day during bill pay processing.

CHECK payment funds are debited from the account when the check clears your account at the bank.

### **What if I do not have enough money in my account?**

CHECK payments are handled in the same manner as a check written out of your checkbook against an insufficient balance.

ELECTRONIC payments are verified for funds availability during processing. If the funds are available, the account that you selected for the payment will be debited and the information sent on to a third party for processing. If the funds are not available, the payment will not be processed and you will receive a message to inform you that the payment could not be sent due to insufficient funds. Each day the payment will be resubmitted for you until either you delete the payment or the funds are in the account to make the payment.

### **How late in the day can I enter, edit, or delete a payment?**

You may add, edit, or delete a payment up to 2:00 AM CST on the day the payment is scheduled to be sent. If a same day payment is submitted between 2:00 AM CST and Noon CST it may be edited up until Noon CST.

### **Can I get a copy of a cancelled check?**

Yes. You will need to contact the bank for this information.

### **How long is history retained in the View Payment History section?**

Payment history for active and deleted payees is retained and viewable 19 months.

**Are there minimum and maximum payment amounts?**

Electronic payments are validated against the available account balance prior to processing, and check payments settle against your account like any other check; therefore, there is no dollar limitation on payments made through Bill Pay. You are limited only by the amount of funds in your account.

**Can I have multiple payments to the same payee on the same day?**

At this time, there is nothing that checks for multiple payments for the same amounts going to the same vendor on the same day.

**Can I stop a payment?**

Only check payments can be stopped after the check is printed and mailed, payment history will show the check number for that payment. The stop payment would be added in the same manner as for a regular check written out of your checkbook.

**What do the status fields indicate on the Payment History Page?**

Processed - The payment has been processed and sent.

Rejected NSF-The payment that you have tried sending has rejected due to Non-sufficient funds. NSF payments will keep trying until one of the following happens: the funds become available; if it's a recurring payment and it expires, or if you delete the payment.

Communication Failure-There was an error due to communication problems. The payment will try again during the next processing run.

Vendor Refund - Payment rejected at Online Resources.

**How many payees may I have set up?**

There is no limit to the amount of payees you can set up through the Internet.

**Can I edit Payee addresses?**

No. Once an address is entered it stays with that payee. If you need to change an address it will be necessary to recreate the payee using the new address.

**How do I know if a payee is electronic or check?**

Once you have set up the payee, then you can look at the PAYEE LIST screen and you will see a field that will tell you if the payee is electronic or check.

**What payment frequencies are available?**

You can set up payments in any of the following frequencies:

Weekly, Bi-weekly, Monthly, Semi-monthly, Quarterly, Annually, and Semi-annually

**When can you edit the dollar amount on a scheduled recurring payment?**

You may edit the dollar amount the next business day **after** the scheduled payment date.

**Can I postdate recurring payments?**

If a monthly recurring payment is set up to be paid on the 15th and the current date is November 12th, a payment will be scheduled for the month of November and set up to occur the 15th of every month until the end date is reached. However, if the payment is set up to be paid on the 15th and the current date is November 16th, the first payment will occur on December 15th.

**Can I postdate a single payment?**

Yes. Just set the payment date for a valid future date.

**Will the memo field I fill out when setting up a payment be passed on to the payee?**

Yes, your memo will appear on paper check bill payments. The memo field is 40 characters long. Any amount over 40 characters will be cut off. Memo field information will not appear on electronic payments.