# Bill Pay FAQ's

**Who can I pay with Bill Pay?**
You can pay virtually any business or individual with a mailing address within the United States. You can pay utilities, cable bills or credit cards, or individuals such as a landlord, babysitter or relative.

**Can I use Bill Pay if I live outside the US?**
Yes, as long as you have a bank account in the United States. You cannot pay bills to payees located outside the United States.

**Are there any merchants that I cannot pay through Bill Pay?**
No.

**Is Bill Pay secure?**
Yes. 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; which allows you to maintain tighter control of your account with real-time access to your payments activity.

**How many payees may I have set up?**
There is no limit to the number of payees you set up.

**Can I edit Payee addresses?**
Yes, you can make changes to payees by clicking on your Payee and then clicking on Edit payee.

**Is there a cutoff date for editing or stopping a payment?**
Yes. You can edit or cancel a payment any time prior to the cutoff time (2:00 pm CST) on the scheduled processing date.

**What payment frequencies are available?**
You can set up payments in any of these frequencies: Weekly, Every other week, Every four weeks, Monthly, Every other month, Twice Monthly, Every three months, Every six months, and Annually.

**How do I know if a payee is electronic or check?**
Once you have your payees set up, it will show electronic or check below the Payee name.

**When are payments processed?**
Payments are processed twice a day: 7:00 AM CST and 2:00 PM CST.

**Are there minimum and maximum payment amounts**
*Electronic payments* are validated against the available account balance prior to processing.
*Check payments* settle against your account like any other check that you do.
We may limit the payment amount for security reasons.

**How far in advance should I set up a payment to ensure it is paid on time?**
For *Electronic payments*, please allow 3 business days.
For *Check payments*, please allow 7 business days for it to be delivered. **Please note that postal delivery times may vary.

**What happens if I have a scheduled payment that falls over a weekend or holiday?**
Holidays and weekends are designated as ineligible for payment processing and will affect the dates available to select when scheduling your payments.
For *single payments*, the payment will be processed in the first business day following the designated processing date.
For *recurring payments*, you must select whether you want to 'Pay Before' or 'Pay After'.

**When will the money be taken out of my account?**
For *Electronic payments*, funds are debited from your account the same day the payment is sent out.
For *Check payments*, 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?**
*Electronic payments* are verified for funds availability during processing.  If the funds are available, your Pay from account will be debited.  If the funds are not available, the payment will not be processed that day.  Your payment will be resubmitted for up to 5 business days before it is systematically cancelled.
*Check payments* are handled in the same manner as a check written out of your checkbook.  When the check tries to clear and there are not enough funds, it may overdraw your account.

**How long is history retained in the History section?**
18 months

**Can the payee see my memo and comment?**
Memos will appear at the bottom of your check.  Comments are for personal use and will not be seen by the payee.

**Can I stop a payment after it is sent?**
Only check payments can be stopped after the check is printed and mailed, payment history will show the check number for the payment.  The stop payment would be done in the same manner as for a regular check written out of your checkbook.

**How do I pay a person?**
When adding payee, choose the "pay an individual" option.  Whether you have their deposit account information or not, there are options readily available to send your payments.
*Email (Electronic)* – recipient provides routing and account number, paid within 1-2 business days.
*Direct Deposit (Electronic)* – requires routing and account number, paid within 1-2 business days.
*Check* – mailed and paid within 5-7 business days.

**What is eBill?**
eBills present due dates and amounts from your billing statement to alert you when it's time to schedule payments.

**How do I set up an eBill?**
Your payee must have a website available to view your bill online.  If your payee is eligible for eBills you will need to provide the credentials to access the bill information for that payee. Please allow 1 to 2 statement cycles for your eBills statement to be set up.

**How does autopay work?**
Autopay will schedule a payment for you when your new eBill arrives based on your preferences.

**What browsers can I use while paying my bills?**
Internet Explorer version 11, Microsoft Edge-all versions, Firefox version 31 and above, Safari version 9 and above for Mac, and Google Chrome version 42 and above.

**How do I schedule an alert or reminder for myself?**
Click My Account then view alerts under the Bill pay alerts then click on the notifications you wish to use.  To add a reminder from the payment page, click the payee name and then add Reminder to have notifications sent to your cell phone or email when a payment is due.

**Why does my dashboard say "attention required"?**
If there are actions required, the attention required indicator will appear to notify you and provide links to help you resolve the items.

**What is the Payment Calendar and how do I use it?**
This is a monthly snapshot of transactions that are pending or processed.  You can access the information by clicking on the transaction totals displayed.

**How do I view/edit my personal information?**
Under My Account, click on the View personal information.

**How can I get help with my online bill pay account?**
Contact options are available by phone at 855-356-0004 or use the live chat feature Chat Now.