



## **Personal Bill Pay Enhancement Frequently Asked Questions**

### **When will my bill pay account be upgraded and will I have access to it during the process?**

Your bill pay account will be upgraded between Wednesday 01/25 at 8:00 a.m. and Thursday, 01/26 at 1:00 p.m. During that time you will not be able to access bill pay.

### **What if a payment is processing when my account is converted?**

Payments that are in process on or before your conversion date will process normally and will be delivered on the original date you selected.

Once your account is converted to our new Payment Manager, you may not see these payments listed in your payment history until 3 days after your conversion date. Don't worry, these payments will be delivered as scheduled and will appear in your payment history information within 3 days of the conversion date. To avoid duplicate payments, please do not reschedule these in-process payments that have yet to appear.

### **Where can I see my pending payments and payment history?**

Pending payments are listed in the Pending Payments section on the landing page of our new Payment Manager. You can also see your most recent processed payments in Last 5 Processed Payments section on the landing page. To see all of your payment history, just click the View history/reports link. We will convert your most recent 6 months of bill pay history. Going forward, you can accumulate up to 24 months of bill payment history.

### **Do I need to set up my payees again?**

No, but to ensure you don't have any payment issues you should verify the information of all your payees.

### **Can I change a payee's address or phone number?**

If we already have a relationship with a payee, then we'll maintain the address for you. If there are any changes, the payee will contact us directly. You can change the address or phone number for your personal payees.

### **What if I used nicknames for my payees?**

We will convert your payee nicknames for you. In our new bill pay, your payees are listed by nickname instead of by the actual payee name. For example, if you gave your AT&T bill a nickname of "Phone Bill," then "Phone Bill" appears in your list of people and businesses you pay. The use of nicknames is reserved for your view only; when payments are actually sent either electronically or by check, the actual payee name is displayed on those payments.

To view the actual payee name, and other payee details, click on the name that's displayed in your list of people and businesses you pay.



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### **Will any repeating payments that I had previously set up be converted over to the new Payment Manager?**

Yes, but there is one exception. The new Payment Manager allows just 1 repeating rule per payee. If you had a payee with 1 repeating payment rule, it will be carried over into our new Payment Manager. For any payees for which you had 2 or more repeating payment rules, please review the rule that was carried over and make any necessary changes.

### **Will I be able to send payments from a savings account?**

No, only checking accounts can be used for Bill Payment services. Savings accounts will not be converted over during the enhancement. **Please review and reschedule any payments being drafted from a savings account.**

### **E-Bills *\*\*please read if you currently use E-Bill services***

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#### **Will my existing e-bills be available in the new bill pay?**

No. All of the e-bills you are currently receiving will be discontinued. To continue to receive an e-bill from a payee, you must set it up in your new bill pay.

#### **What happens to any e-bills that I had designated for automatic payment?**

If you had designated any of your e-bills to be automatically paid, these payments will not be paid automatically. For the first payment cycle after upgrade to our new bill pay, we advise you to make these payments manually.

To automatically pay an e-bill, you must first re-establish the e-bill and then set up the automatic payment.

#### **If an e-bill is no longer available for a particular payee, can I still make payments to these payees?**

Yes. Even if an e-bill is no longer available, you can continue to make payments to these payees in our new bill pay. We are adding new e-bills everyday and we'll let you know when new e-bills become available.

#### **How do I set up an e-bill?**

To get started, please locate the payee from whom you would like to receive an e-bill.

1. From the list of people and businesses you pay on the Make Payments page, click the Set up e-bill link beneath the appropriate payee name.

Result: Edit Payee page appears.

2. Provide the necessary e-bill information and click Save changes.

Result: A confirmation page appears detailing this change.



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### What's New?

#### Where can I see the last payment for a Payee?

A quick snapshot of recent payments are offered on the right of the home page.

**Make Payments**

Pay someone new:  Enter person or business name **Add** Find:  Search my payee list

Pay To	Amount	Send On
City Public Service, *3372	\$ <input type="text"/>	01/18/2012 <b>Pay</b>
Cox Communications, *6471	\$ <input type="text"/>	01/18/2012 <b>Pay</b>
DirecTV, *1824	\$ <input type="text"/>	01/18/2012 <b>Pay</b>
Mayo Clinic, *6166	\$ 100.00	01/18/2012 <b>Pay</b>
Target, *4284	\$ 84.36	01/18/2012 <b>Pay</b>

**2 items need your attention!**

**Pending Payments** [Print Confirmation](#)

Send	Pay To	Amount
06/09	DirecTV	\$ 60.99 <a href="#">Edit</a> <a href="#">Cancel</a>
<b>Total</b>		<b>\$ 60.99</b>

**Last 5 Processed Payments** [View history/reports](#)

Send	Paid To	Amount
12/02	City Public Service	\$ 178.12
12/02	Cox Communications	\$ 31.24
12/02	DirecTV	\$ 60.99
12/02	Mayo Clinic	\$ 100.00
12/02	Target	\$ 84.36

**E-bills**  
Make paying bills even easier

**E-bills won't get caught in your spam filter**  
Receive your bill here where it's easy to pay.

[Learn more](#)

#### How Do I find each Payee's detailed history?

There are now two options:

1. Select "Search Records" from the left menu. Select the Payee(s) and perform the search.
- Or
2. Click the arrow to the right of each Payee's name. The arrow will open a window with options including "View Payment History."

**Pay To** **Amount** **Send On**

Show [all payees](#) sorted by [name](#) Pay from: [My Account, \\*3456](#)

City Public Service, \*3372  \$  01/18/2012 **Pay**

**Payee Information** Payments usually arrive in 2 business days. 2

View/Change payee details [Send expedited payment](#)

Change payee nickname [Change autopay options](#) **Pay**

[View payment history](#) 2



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### Where can I search records, like the Calendar feature offered?

Select "Payment Records" from the menu. Click "View Records." 12 months payment history is available.

### View Reports

Here are the payments for this report. To view a different report, please select the new report from the "Select a different report to view" listbox. If you want to add a report to this listbox, go to the [Create a Report](#) page.

Select a different report to view:  
Current Month  [Create a report](#)

Records from 01/01/2012 to 01/31/2012 [Edit/delete report](#)

Currently, you do not have any transactions for this report.

### Where can I add a New Payee?

From the home screen-Add a new Payee by entering the person or company name in the tool box and then click "Add."

### Make Payments

Pay someone new:   Find:

### Where can I find messages?

Important messages and items needing immediate attention will be displayed in the top right hand corner.

Log Out | Help

**Bills & Payments**

- Make a Payment to Any Payee
- Expedited Payment

**Payment Records**

- View Reports

### Make Payments

Pay someone new:   Find:

Pay To	Amount	Send On
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**2 items need your attention!**

**Pending Payments**

Send	Pay To	Amount
06/09	DirectTV	\$ 60.99 <a href="#">Edit</a> <a href="#">Cancel</a>
Total		\$ 60.99