

## FAQ- BILL PAY

**Q:** What is Bill Pay?

**A:** Bill Pay is a FREE service that allows you to pay virtually any individual or company with a mailing address within the United States or Puerto Rico through your Online Banking account. When making the payment, you determine who you want to pay and which account you want the payment to come from. It's safe, secure, and easy to use. There is no fee for using the Bill Pay service. (Certain fees may apply for selected optional or expedited payment services.)

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

**A:** Enrolling in Bill Pay is easy. Log in to your account and click the "Bill Pay" link to access the short enrollment form. To start using Bill Pay, add a payee (the person or company you wish to pay) and enter the requested information. Once you add your payee, you can start making payments immediately.

**Q:** When and how are payments processed?

**A:** Payments are sent one of three ways – electronically, single-use debit card or by paper check. The majority of payments are delivered electronically. Your payment information, such as your account number, is sent via secure transmission. Single-use debit card payments are used to send payments to merchants that do not accept electronic ACH payments, but have an agreement through their merchant provider to accept debit card payments. All other payments are made by paper checks mailed via the U. S. Postal Service. Generally, your payment is received within 2 to 7 days, depending on whether it is sent electronically, single-use debit card or via paper check. Most scheduled payments are sent electronically, and the funds are withdrawn from your account on the payment date.

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

**A:** Save time, money, and paper. With Bill Pay, you can receive and pay your bills quickly in one place online instead of visiting multiple websites to pay electronically or the post office to mail checks. Your payment history is also stored online for quick access to past transactions. And you save money on postage, envelopes, and checks. Electronic payments are environmentally friendly, with no checks or envelopes.

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**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. 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 eBill are cable, phone, and utility providers and credit card companies. To see if a payee offers eBill, look for the "Set up eBill" link on your Bill Pay page next to their listing.