# **Frequently Asked Questions**

# What is happening to the current Bill Pay system?

We are upgrading the current system in an effort to provide you with a richer online experience. The new Bill Pay will feature enhanced, one-click functionality with a user-friendly interface.

# When will the change take place?

The new Bill Pay will be live on June 9, 2015. Payments you have scheduled to post will be paid as scheduled.

# What should I do to prepare for the change?

We are committed to minimizing any inconvenience that may come with this upgrade. You may want to shorten any of your current payee account names that are longer than 25 characters, as they will be abbreviated in the new user interface.

It is best if you do not use the same nickname for multiple payees. In the new user interface, the nickname will be the default display for the payee. It will be easier for you to distinguish your accounts at a glance if your nicknames are specific. In addition, you will be able to click to view detailed account information, or change your nickname in the new user interface.

# Will my scheduled payments be made?

If you have already scheduled payments, they will be made according to the pay dates you have set.

### Will my account information change?

No. You will still be able to log in and see your account information as normal.

### How much of a difference should I expect?

The core functionality of the systems is the same. You will be able to schedule payments, set up eBills and reminders, and view your payment history. The screens and menus, however, will be different.

As you can see from the example below, the new Bill Pay home page features easier navigation and more information at a glance from the "My Bills & People I Pay" page.

# New Bill Pay home page:

My B	ills & Pe	eople I Pay	0 hidden 🚽	Need to pay someone new? Enter pe	rson or business	Add	My Payments y	iew payment history
Sort by	Name	~	Showing: A-T   T-Z	Find :	Search my payee lis	st	Search payment history	Search
Ð Y	Waiting for next bill ABC *3101 Last paid: \$12.59 on 10/31/14 Options		Will be scheduled when bill arrives   Add		Scheduled payments 🚽 Prin Click 🖌 to edit and 🗙 to cancel			
0	Waiting for Administration 12282		Automatic payment will be scheduled soon   Add		Add	Date Payee 11/12 Allied Waste 67	Amount Action \$9.00 🦯 🗙	
U	next bill	Last paid: \$90.00 Options	on 10/31/14				12/17 AT&T - BellSouth 12/23 AT&T - BellSouth	\$64.13 💉 🗙 \$64.13 🖌 🗙

You also will have more flexibility and control when making payments because the new Bill Pay allows you to click the "Pay" button for each individual payment. (See sample screen shot comparisons below.)

### New:

		bharat Processing: \$3.00 on 1 Options	1/10/14			\$0.00	mm/dd/yy	Pay
	<u>Get eBill</u>	car company *2 Last paid: \$5.00 on 11/ Options	2387 06/14			\$0.00	mm/dd/yy	Pay
Previ	ous:							
DUE	Test Biller *ddees	- 4	۲ <u>۱</u> ــــــــــــــــــــــــــــــــــــ		*sbbbb			
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BILL DUE	<u>Test Biller :</u> *fiddi	<u>1</u> \$	5		Test Bi			
GET	Test Biller	<u>1</u> \$	\$		*ddees			

Test Bi \*fiddi Test Bi

\*fiddi

## How do I make a payment in the new Bill Pay?

To make a payment in the new system, simply:

• Locate the payee you wish to pay and enter the dollar amount you want to pay.

Make Payments

- Enter the payment delivery date or click the calendar icon to display a calendar with available delivery dates in blue.
- Click on the "Pay" button to make the payment. A confirmation message will appear in the bottom half of the payee tile for your reference.

#### Are there differences with the login?

No. You will access Bill Pay the same as before, from Internet Banking using the same user name and password.

# Will I need to reset my password?

No. Your password for Internet Banking will remain the same.

### Will all payee information and history convert over?

Yes. All payees, pending payments, scheduled recurring payments, and your payment history will be available via the new user interface.

What is an eBill?

An eBill is an electronic version of your paper bill that you receive directly within FI\_Name Bill Pay. An eBill allows you to conveniently view and pay a bill in one place, right from Bill Pay.

### How do I know when my eBills are delivered?

Once you set up an eBill, you will automatically receive an email notification when your eBill arrives. There are also notifications on the "My Bills & People I Pay" page of the new Bill Pay to alert you of any eBills that need your attention. (See example below.)

NOV	T-Mobile *2235	\$22.00	11/07/14	Рау
<b>14</b> <u>View bill</u>   <u>File</u>	Last paid: \$5.00 on 03/20/14 Options			

# Will my eBills automatically convert to the new Bill Pay system?

Yes. All available eBills will be displayed in the new user interface. You will have the opportunity to set up new eBills by clicking the "Get eBill" link that will appear next to any of your payees that accept eBills. (See screen shot example below.)

Get eBill Car company *2387 Last paid: \$5.00 on 11/06/14 Options	\$0.00 mm/dd/yy 🗖 Pay
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### How do I make sure my payee information converts to the new system?

Once the new user interface is live, simply review the list of payees on the "My Bills & People I Pay" page. To view additional details for each payee, click on the "Options" link below the payee name and select the "Account information" tab. (Note: Some addresses may appear as "On file." This means that the address is automatically maintained and updated for you.)

Waiting for next bill ABC *: Last paid: Close Op	3101 \$12.59 on 10/31/14 <u>otions</u>   <u>History</u>	Will be schedul	ed when bill arrives   <u>Add</u>		
Your Bill (eBill)	Your Account	Account number	****3101		
	1	Confirm account number			
Next due reminder		Category (optional)	Household		
Automatic payment					
Expedited payment	T-Mobile	Nickname (optional)	ABC The address is on file .		
	J	Address			
Account Information					
	Save Don't make changes		<u>Questions?</u> ▼		
Not paying this anymore?					
× Delete it   HIDE Hide it					

# How do I make sure a payment has been made?

To view payments that have been made review the list of "Scheduled payments", "In-process payments", or "Recently processed payments" on the right hand side of the "My Bills & People I Pay" page. You can click on the "View payment history" link to view additional detail.

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Sort by:	Name	~	Showing: A-T   T-Z	Find : Search my payee list	s	earc	h payment history	Search
0 ř	Vaiting for next bill	ABC *3101 Last paid: \$12.59 Options	9 on 10/31/14	Will be scheduled when bill arrives   Add	s	iche Click	duled payments	to cancel
					Da	ate	Payee	Amount Action
Waiting for next bill Administrat Last paid: \$90.00		Administrat	ion *2383	Automatic payment will be scheduled soon Add	11	/12	Allied Waste 67	\$9.00 🏓 🗙
		Last paid: \$90.00	) on 10/31/14		12	17	AT&T - BellSouth	\$64.13 🥖 🗙
		Opuons			12	/23	AT&T - BellSouth	\$64.13 🍠 🗙

# How does my account information appear in the new user interface?

The new user interface is meant to be easy to use and intuitive. Nicknames and the last four digits of the account number will appear on the home page instead of the payee name. If you have not indicated a nickname in the previous system, the payee name will be the default. Make sure your nicknames are unique and specific and you will be able to easily scan, review and pay bills.

My B	ills & Pe	eople I Pay	0 hidden 🚽	Need to pay someone new?	nter per	rson or business	Add	My	Payments v	iew payment histo
Sort by:	Name	~	Showing: <u>A-T</u>   <u>T-Z</u>		Find :	Search my payee I	ist	Sea	rch payment history	Search
Ð Y	Vaiting for next bill	ABC *3101 Last paid: \$12.59 Options	on 10/31/14	Will be scheduled when bill arrives   Add				Sch Clic	eduled payments k 🥖 to edit and 🔉	to cancel
0	Waiting for Administration *2383 next bill Last paid: \$90.00 on 10/31/14		Automatic pay	yment wi	II be scheduled soon	I Add	Date 11/12 12/17	Payee Allied Waste 67 AT&T - BellSouth	\$9.00 / 3	
		Options						12/23	AT&T - BellSouth	\$64.13 🥖

### How do I change a nickname in the new user interface?

To change a payee nickname click on the "Options" link below the payee name. Then click on the "Account Information" tab. Next, enter a new nickname, and save your changes. (See a screenshot below).

Waiting for next bill ABC *31 Last paid: \$ <u>Close Opt</u>	101 12.59 on 10/31/14 ions   <u>History</u>	Will be schedule	ed when bill arrives   <u>Add</u>
Your Bill (eBill)	Your Account	Account number Confirm account number	<b>****</b> 3101
Next due reminder Automatic payment		Category (optional)	Household ¥
Expedited payment	T-Mobile	Nickname (optional)	ABC The address is on file .
Account Information	Save Don't make changes		Questions? -
Not paying this anymore?			
	🔺 cla	ose 🔺	

Who do I contact if I have more questions? *Please contact us at 207-442-8711.*