



Metavante Bill Payment User's Guide

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Chapter 1. Introduction

The *Bill Payment User's Guide* is organized into six chapters. The information provided in each chapter is designed to accommodate the needs of experienced as well as novice users. Each chapter includes an overview that explains the function of a particular feature and step-by-step instructions on how to use the feature, including pertinent screen illustrations.

Chapter 1 - Introduction — introduces the guide's purpose and organization and provides an overview of the Bill Payment system. Presents basic information you need to know to begin using the Bill Payment system, including electronic registration and screen navigation tips.

Chapter 2 – Payee Maintenance — contains overview information and step-by-step instructions on searching for a Payee in the Bill Payment database. The Payee database is comprised of merchants and institutions already receiving electronic payments through the Bill Payment service. Successful payee searches result in payees being added to your Payee list. You also have the option of manually adding payees.

Chapter 3 – Schedule Payments — contains overview information and step-by-step instructions on setting up single and multiple payments, as well as maintaining payment information.

Chapter 4 – Pending Payments and Payment History — contains overview information and step-by-step instructions on viewing pending payments, editing, or deleting those payments and reviewing payment history.

Chapter 5 – Customer Support – contains information regarding your financial institution's customer support services.

Chapter 6 - Frequently Asked Questions - addresses the answers to some of the most frequently asked questions about online Bill Payment.

Glossary – contains the definitions for commonly used terms related to online bill payment

Conventions Used in this Guide

Type Styles

In addition to the heading and body text type styles, the following items are distinguished in the text as indicated below.

The names or labels of specific fields, action buttons, radio buttons, and checkboxes that appear on the screen look like this:

Password

Add

Reset

Main

The name of a key to press looks like this:

ENTER

SHIFT

TAB

Specific text you are instructed to enter on the screen looks like this:

myemail@mysite.com

General Controls & Navigation

You can select text and graphics by using the mouse or the keyboard.

Checkboxes operate with a single mouse click, toggling on or off with each click.

The Bill Payment system screens are designed to respond to both a mouse and to keyboard commands. The following points apply to keyboard usage:

- To move the cursor from field to field, press the TAB key to go forward and the SHIFT/TAB key combination to move backward. The TAB key will cycle through all fields, including buttons.
- If you are moving the cursor using the TAB key and you select a button, you can press the ENTER key to execute the action associated with the button.
- If you are making a selection in a checkbox, you can use the SPACE BAR to toggle the checked/unchecked condition.
- The following icons are used throughout the Bill Payment application:



Clicking this icon opens the Bill Payment online **Help** system



Clicking this icon opens the **Frequently Asked Questions** section of online Help



Clicking this icon will open a printer friendly version of the information displayed on screen.



Clicking this icon on the **Pending Payments, Add a Payment** or **Add Multiple Payments** screens opens the **Payment Frequency** window.



Clicking this icon on the **Pending Payments, Add a Payment** or **Add Multiple Payments** screens opens the **Bill Payment Calendar**



This image represents a payee that receives a paper check payment.



This image represents a payee that receives payment electronically.

How to Use Online Help

To get additional help online:

1. Click the **Help** icon.
2. In the Help window, you can search for information in three different ways:

Use This Tab	To
Contents	View the table of contents for Help.
Index	Search for specific words or phrases, or choose from a list of keywords. You can control the list of topics found by adding or removing keywords from your search; in this way, you can narrow your search until only very relevant topics and keywords remain in the list.
Search	Type a question, word or phrase and press ENTER. A list of topics will be displayed that contain information related to the search criteria you entered.

Printing Help Pages

You may print the Help screen contents by selecting the Print icon on the browser bar or by clicking the right-mouse button and selecting the print option.

Bill Payment Overview

The Bill Payment service provides you with the ability to manage your bills online using a personal computer. The system forwards your payment requests to your Bill Payment service provider. This provider creates the necessary ACH credit (Automated Clearing House) by electronically transferring the funds to the payee or sends a check along with payment information to the payee. For your convenience, you can apply for the Bill Payment service online.

Using this system you have the flexibility to schedule a one-time payment or set up repeating payments. Payee information is readily available using the **Payee Maintenance** feature. Once you begin using the online Bill Payment service, you will also have easy access to your payment history information. The Bill Payment features available are described below.

Payee Maintenance

Bill Payment payees are stored online so that you enter the payee information only once. Payees can be added to your list via a search of the database or you can enter payee information manually. Payees may be added, edited or deleted using this screen.

All payees can be assigned a nickname to help you identify them. For example, if there are two car payments, one can be nicknamed "Her car payment" and the other "His car payment". This screen displays the payee nickname, payee name, account numbers, and the type of payment that the payee receives. Clicking the payee name will show details about the payee.

Schedule Payments

The Bill Payment system allows you to schedule single payments or multiple payments using the **Add a Payment** or **Add Multiple Payments** options.

Using the **Add a Payment** feature provides you with the ability to schedule single or repeating payments for a single payee. The **Add Multiple Payments** feature provides you with the ability to schedule single or repeating payments for one or more of the payees on your list using a single screen.

Repeating payments occur at regularly repeating time intervals and are always for the same amount. Weekly, Bi-weekly, Monthly, Semi-Monthly, Quarterly, Semi-annual, and Annual payments can be scheduled. An on-screen calendar feature is provided to assist in scheduling payments.

Note: A one-time scheduled payment cannot be converted to a repeating payment. Likewise, a scheduled repeating payment cannot be converted to a one-time single payment. We advise setting up a completely new payment schedule (one-time or repeating) to accommodate changing Bill Payment requirements.

Pending Payments

The Pending Payments screen displays a list of scheduled payments within a specific date range. Using this screen, you may view pending payments, and schedule, edit, or delete those payments. You can determine how the scheduled payment information is displayed using the date range option. The default date range for pending payments is 30 days into the future.

The general information displayed for a payment includes the payee nickname, type of payment, account number, amount, process date, status, etc. You may also view details about the payee by clicking the payee nickname.

Payment History

The Payment History screen displays a list of processed payments within a specific date range. Using this screen, you may view payment history. Account activity history is retained for up to 6 months. You can determine how the processed payment information is displayed using the date range option. The default date range is 30 days into the past.

The general information displayed for a payment includes the payee nickname, payment type, account number, amount, process date, status, etc. You may also view details about the payee by clicking the payee nickname. Payment History cannot be edited or deleted.

Customer Support

This feature provides you with your financial institution and bill payment processor's customer support information.

Electronic Registration

When you access Bill Payment for the first time you will be required to register before using the system. Bill Payment registration consists of 1) An online disclosure form that must be agreed to and 2) An application form that must be completed and submitted. Failure to accept the disclosure terms prevents you from proceeding with the application form and registration process.

Once the Financial Institution approves the application, you will receive an acceptance E-mail. Within 1-2 days, you should receive a second E-mail (if you have been accepted by the Financial Institution) indicating your Bill Payment service is active. You will then be able to log-on to the Bill Payment service. These E-mails are automated and do not require a reply. If the Financial Institution denies the application, you will receive a denial E-mail. You may also contact your financial institution if you have questions regarding your application.

1. Click on the "**click here to register**" link. An Electronic Bill Payment online disclosure form appears.
2. Read the Electronic Bill Payment online disclosure form statement(s). If in agreement with the terms and conditions, click on the acceptance link. The Bill Payment electronic registration form will appear.
3. Complete the Bill Payment application.
4. Click the **Submit** button. A message displays the successful completion of the application and allows you to return to your Internet banking session.

An acceptance or denial E-mail will be sent to you from your Financial Institution.

Note: The **Plan Number** and **Access Method** fields are for use by your Financial Institution. You do not need to enter any selections in these fields.

Accessing Bill Payment

The Bill Payment feature is accessed via Internet Banking. After you have registered with Bill Payment and received both the acceptance and activation E-mail notices, you are ready to begin using Bill Payment.


1. Access the online banking service of your Financial Institution's website.
2. Enter the **account number** and **password** at the Internet Banking log-in screen.
3. Click the **Enter** button. If the login is successful, you will access Internet Banking.
4. Click the **Bill Payment** button. A **Welcome Screen** appears. From this screen you may access information regarding pending payments and payment history, view or create a list of payees, and schedule single or multiple payments.


Note: If you have not signed up for Bill Payment services, you will be presented with a screen containing a link to the Bill Payment enrollment service.


On the **Welcome Screen**, you have the option of deciding what screen will automatically appear each time you access the Bill Payment system. Your start screen may be the **Welcome Screen** or the **Pending Payments** screen. If you decide to opt out of the Welcome Screen and select the Pending Payments screen, you will not be able to return to a view of the Welcome Screen again.


- To select the **Pending Payments** screen as your opening screen, check the **First Page is Pending Payments Screen** box.


Welcome to Internet Account Access



Account Access



Bill Pay



User Options



Custom Reports



Stock Quotes



Secure Forms



Email



Help



Exit



Pending Payments


Payment History


Payee Maintenance


Add a Payment


Add Multiple Payments


Customer Support

Welcome to Bill Payment

You have two start-screen options: "Welcome to Bill Payment" or your "Pending Payments Screen". Check the box below to select "Pending Payments Screen", otherwise, the "Welcome" screen will remain.

First page is Pending Payments Screen.

<u>Pending Payments</u>	The Pending Payments screen shows a tabular listing of the payee's scheduled future payments with features to edit and delete payments.
<u>Payment History</u>	Display a list of all processed payments.
<u>Payee Maintenance</u>	A complete list of current payees. Payees may be added, edited, or deleted.
<u>Add a Payment</u>	Schedule a single payment with the option to make it a repeating payment.
<u>Add Multiple Payments</u>	Schedule multiple payments from one screen, with the option to schedule repeating payments.
<u>Customer Support</u>	Access Financial Institution contact information and the Pay By Phone service.

[Pending Payments | Payment History | Payee Maintenance | Add a Payment | Add Multiple Payments | Customer Support]
[Account Access | Bill Pay | User Options | Custom Reports | Stock Quotes | Secure Forms | Email | Help | Exit]

Chapter 2. Payee Maintenance

The **Payee Maintenance** page displays all payees you have set up in the system. Please note that when searching for or adding a payee the following special characters cannot be used in the payee name, nickname, account, address, and city fields: ~ ! # \$ % ^ * () _ " +

The information displayed for each payee includes:

- **Payee Nickname** - The nickname you gave to the payee.
- **Payee Name** – The official name of the payee.
- **Account Number** – Displays the last four digits of your account number with the payee. The "Xs" used for the preceding digits are an additional security measure.
- **Payment Type** - The method used to pay the bill, which is either electronic or check. If the payee is selected from the electronic payee database, it is an electronic payment. Otherwise, the payment is paid via check.

Note: Receipt of payment by the payee is within three (3) banking business days for an electronic payee and five (5) banking business days if the payee is paid by check.

- **Payee ID** – a numeric identifier used by Pay by Phone customers to distinguish payees. The availability of Pay by Phone services is dependant upon your Bill Payment provider.

Checkboxes are provided to the left of each payee to facilitate editing and deleting payees, and scheduling payments. Payees are selected by clicking the checkbox to the left of the payee. Click the box a second time to deselect the payee.

From this screen you may access the following services:

- **Add Payee** – Click here to add a payee using the database search or add a payee manually.
- **Edit Payees** – Click here to change the nickname and account number of selected payees.
- **Delete Payees** – Click here to delete selected payees. Please note that all pending payments for a payee must be deleted 24 hours prior to deleting the payee from your list.
- **Schedule Payments** – Click here to schedule payments for selected payees directly from the maintenance screen. If you select a single payee checkbox and click **Schedule Payments**, the **Add a Payment** screen appears. If you select more than one payee and click **Schedule Payments**, the **Add Multiple Payments** screen appears.

Payee Maintenance

[FAQ](#) 

Add a payee, change your payee information or delete a payee here. You can also add a single or multiple payments here.

[Add](#)

	Payee Nickname	Payee Name	Account #	Type	Action
<input type="checkbox"/>	AT&T	AT&T WIRELESS SERVICES	xxxx7032	Electronic	Edit / Delete
<input type="checkbox"/>	Bill the Exterminator	Bill the Exterminator	xxx5-0G	Check	Edit / Delete
<input type="checkbox"/>	cable	COMCAST CABLE	xxxxxxxxxxxx5330	Check	Edit / Delete
<input type="checkbox"/>	Car Payment	Ford	xxxxxxxx-123	Electronic	Edit / Delete
<input type="checkbox"/>	Mortgage Payment	The BANK	xxxxxxxx-123	Check	Edit / Delete

[Schedule Payments](#)

Adding a Payee

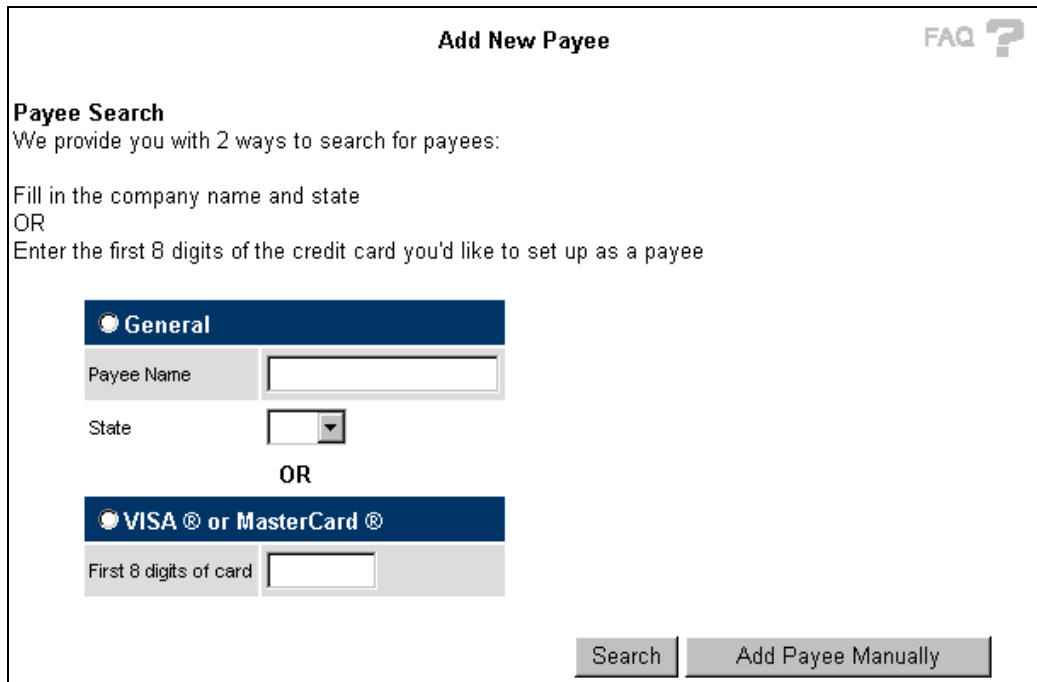
Before you can add a payee to the Payee list, a search must be made of the Payee database. The Payee database is comprised of merchants and institutions already receiving electronic payments through the Bill Payment service. Successful payee searches result in payees being added to your Payee list. If you are relatively certain your payee is not able to receive electronic payments (for example, it would be unlikely an individual is set up as an electronic biller), you may bypass the search process and click the **Add Payee Manually** button where you can set up the payee to receive payments by check.

You can search for payees in two ways:

- By Payee name
- By Credit card number

On the **Payee Maintenance** screen:

1. Click the **Add** button. The **Add New Payee** screen appears.



Add New Payee [FAQ ?](#)

Payee Search
We provide you with 2 ways to search for payees:

Fill in the company name and state
OR
Enter the first 8 digits of the credit card you'd like to set up as a payee

General

Payee Name

State

OR

VISA ® or MasterCard ®

First 8 digits of card

2. Select either the **General** or **Visa/MasterCard** radio button appropriate for the payee and enter the payee's name and state, or the first 8 digits of the credit card account number as applicable.
3. Click the **Search** button. Payees matching the criteria entered will be displayed on a results screen. If the payee was not found, verify the payee information was entered correctly. If an error is discovered, correct the information and click the Search button again.

[FAQ ?](#)

Search Results

Select the payee that matches yours or add it manually or search again

	Name	Address	City	State	Zip	Phone
<input type="radio"/>	AAA - NEW MEXICO MEMBERSHIP	PO BOX 25432	SANTA ANA	CA	92799	
<input type="radio"/>	AAA - TEXAS - HUON INSURANCE	PO BOX 25441	SANTA ANA	CA	92799	(877) 697-9450
<input type="radio"/>	AAA - TEXAS MEMBERSHIP	PO BOX 25432	SANTA ANA	CA	92799	
<input type="radio"/>	AAA- HI- MEMBERSHIP	PO BOX 25434	SANTA ANA	CA	92799	

Search Again

Fill in the company name and state
OR
Enter the first 8 digits of the credit card you'd like to set up as a payee

General

Payee Name

State

OR

VISA® or MasterCard®

First 8 digits of card

- Select the radio button next to the desired payee and click **Select**. If the payee is not found in the database, they must be added using the **Add Payee Manually** option. When manually adding a payee, you will be asked to provide the payee's full name, street address, city and state, zip code, nickname, and account number.

IMPORTANT NOTE: Select only the payee that matches the name and remittance address on your payment coupon EXACTLY. If you select an electronic payee that does not match the payment coupon exactly, you are responsible for late charges for related late payments.

The **Complete Payee Set-Up** screen appears with the details for the electronic payee you selected.

Complete Payee Set-Up FAQ ?

Enter your account number here and payee nickname here. Once you've submitted this information, this payee will be added to your list. Or, if your account number format doesn't match, then select to add the payee manually.

Payee Information	Account # Format
Name	AAA- HI- MEMBERSHIP
Address	PO BOX 25434 SANTA ANA, CA 92799
Phone	
Nickname	<input type="text"/>
Account #	<input type="text"/>

Add Payee
New Search
Add Payee Manually

5. Enter a **payee nickname**. Payee nicknames are viewed on many pages throughout Bill Payment so choose a nickname that differentiates it from others you have selected. For example: "*his car payment*" and "*her car payment*."
6. Enter your **account number**. Please make sure your account number matches one of the account number formats listed on the right side of the screen. (A indicates an alphabetic character is required. N indicates that a numeral is required. X indicates that the digit could be alphanumeric or a special character. Any other letters, numbers or symbols indicate that the particular character is required. All letters must be entered in capitals.) The account number format is a template or pattern the account number must conform to. It can be made up of letters, digits, symbols and special characters.

Note: If the account number format on the bill does not match any of the ones shown, add the payee manually.

7. Once you have entered the nickname and account number, click the **Add Payee** button to add the payee to your list. The **Payee Maintenance** screen is displayed with the new payee added.

Note: If you click the **New Search** button on this screen you will lose the information entered, and will be returned to the search screen.

Adding a Payee Manually

Use the **Add Payee Manually** feature when you cannot locate an exact electronic payee match on the database. All fields are required to be completed except the second address field.

When adding payees, please remember that the Bill Payment Processor does not make payments to the Internal Revenue Service or any other government agency, nor do they make court-directed payments (such as alimony).

To set up a payee manually, click the **Add Payee Manually** button. The **Payee Information** screen is displayed.

Add Payee Manually FAQ ?

Enter your payee information here

Payee Information	
Payee Name	<input type="text"/>
Remittance Address	<input type="text"/>
	<input type="text"/>
City	<input type="text"/>
State	<input type="text" value=""/> ▾
Postal Code	<input type="text" value=""/> - <input type="text" value=""/>
Phone Number	(<input type="text" value=""/>) <input type="text" value=""/> - <input type="text" value=""/>
Nickname	<input type="text"/>
Account Number	<input type="text"/>

1. Enter the **payee name**, **remittance address**, **city**, **state** and **zip code** as it appears on the bill. (Zip codes may be 5 or 9 digits)
2. Enter the **phone number** for billing inquiries as it appears on the bill.
3. Enter the **nickname** for this payee.
4. Enter the **account number** as it appears on the bill.

Note: When adding a payee, you will notice that all digits of the payee account are displayed. However, you are still within a secure banking session and all data is fully encrypted.

5. Click the **Add Payee** button. The **Payee Maintenance** screen appears with the new payee listed.

Note: At times your Bill Payment Processor may consolidate payment addresses. This consolidation method is used to expedite payment processing as requested by the payee. If one of your payees has requested such a consolidation, the address your payment is sent to will be automatically changed on your payee list.

Editing a Payee

On the **Payee Maintenance** screen:

Payee Maintenance
FAQ ?

Add a payee, change your payee information or delete a payee here. You can also add a single or multiple payments here.

	Payee Nickname	Payee Name	Account #	Type	Action
<input type="checkbox"/>	AT&T	AT&T WIRELESS SERVICES	xxxx7032	Electronic	Edit / Delete
<input type="checkbox"/>	Bill the Exterminator	Bill the Exterminator	xxx5-0G	Check	Edit / Delete
<input type="checkbox"/>	cable	COMCAST CABLE	xxxxxxxxxxxx5330	Check	Edit / Delete
<input type="checkbox"/>	Car Payment	Ford	xxxxxxxx-123	Electronic	Edit / Delete
<input type="checkbox"/>	Mortgage Payment	The BANK	xxxxxxxx-123	Check	Edit / Delete

1. Click the checkbox to the left of each payee name to be edited.
2. Click the **Edit** button. The **Edit Payee** screen appears.

Edit Payee
FAQ ?

Edit your payee information and select 'OK'. Select 'Cancel' to return to 'Payee Maintenance'.

Payee	AT&T BROADBAND - CA #877056	Account #	<input type="text" value="8770561234567890"/>
Address	PO BOX 5156 SAN RAMON, CA 94583	Nickname	<input type="text" value="Monthly TV Cable"/>
Type	Electronic		

3. Change the **account number** or **nickname** field for each Payee to be edited.
4. Click the **OK** button. The **Edit Payee Results** screen appears. If you click the **Cancel** button, you will return to the **Payee Maintenance** screen without saving any changes.

Edit Payee Results FAQ ?

You have edited the following payee information:

Payee	Account #	Status
Monthly Cable TV	8770561234567890	Payee successfully updated

5. Click the **OK** button. The changes are updated and the **Payee Maintenance** screen appears with the new information.

Deleting a Payee

The Bill Payment system provides you with the ability to delete payees from your list. Here are some important tips regarding deleting payees:

- A payee with pending payments cannot be deleted. You must first delete all of the pending payments for that payee. After you have deleted the pending payments, you must wait at least 24 hours before the payee can be deleted.
- Deleting a payee causes the system to remove all payment history for that payee.

On the **Payee Maintenance** screen:

Payee Maintenance FAQ ?

Add a payee, change your payee information or delete a payee here. You can also add a single or multiple payments here.

	Payee Nickname	Payee Name	Account #	Type	Action
<input type="checkbox"/>	AT&T	AT&T WIRELESS SERVICES	xxxx7032	Electronic	Edit / Delete
<input type="checkbox"/>	Bill the Exterminator	Bill the Exterminator	xxx5-0G	Check	Edit / Delete
<input type="checkbox"/>	cable	COMCAST CABLE	xxxxxxxxxxxx5330	Check	Edit / Delete
<input type="checkbox"/>	Car Payment	Ford	xxxxxxxx-123	Electronic	Edit / Delete
<input type="checkbox"/>	Mortgage Payment	The BANK	xxxxxxxx-123	Check	Edit / Delete

1. Click the checkbox to the left of each payee name to be deleted.
2. Click the **Delete** button. The **Delete Payees** screen appears showing the payee(s) to be deleted along with their account number, payment type and Payee ID.


Delete Payees FAQ ?

You are about to DELETE the payee(s) below. Select 'Delete' to continue or 'Cancel' to undo this deletion and return to Payee Maintenance.

Payee	Account #	Type	Payee ID
Auto Club	xxxxxxx9999	Electronic	5130

3. Click the **Cancel** button to exit without deleting the payee and return to the Payee list or;
4. Click the **Delete** button to permanently delete the payee(s) from the payee list. The **Delete Payee Results** screen will confirm the deletion(s).

Delete Payee Results

FAQ 

You've deleted the following payee(s):

Payee	Account #	Status
Auto Club	xxxxxxxx9999	Payee successfully deleted

5. Click the **OK** button to return to the **Payee Maintenance** screen.

Chapter 3. Schedule Payments

The Bill Payment system allows you to schedule single payments or multiple payments using the **Add a Payment** or **Add Multiple Payments** options.

Using the **Add a Payment** feature provides you with the ability to schedule single or repeating payments for a single payee. The **Add Multiple Payments** feature provides you with the ability to schedule single or repeating payments for one or more of the payees on your list using a single screen.


When scheduling payments, please remember receipt of payment by the payee may take up to three (3) banking business days for an electronic payee and five (5) banking business days if the payee is paid by check.

Each payment scheduled has a unique confirmation number, which is used to identify the payment should you have a question for Customer Support. If a payment was not successfully scheduled, the status will describe the error.

Payment Frequency

Payments can be scheduled for one-time only or on a repeating basis. An on-screen calendar feature along with a Payment Frequency screen are provided to assist you in scheduling payments.

Bill Payment Calendar

The Bill Payment calendar can assist you in scheduling payment dates. Simply click the calendar icon next to the date field: . You may select the month by using the (>>) forward or (<<) backward buttons or select the month or year using the dropdown menus. Today's date is seen highlighted in yellow and tomorrow's date is highlighted in green. Weekends and Financial Institution recognized holidays are shown shaded.

First click the month, then the year, and finally the date. Clicking a date causes all date information (month, date, year) to be added to the selected Bill Payment date field. Payment dates cannot be scheduled for today's date or a date in the past.

Payment Frequency Screen

The Payment Frequency screen allows you to schedule repeating payments or a single payment. Repeating payments occur at regularly repeating time intervals and are always for the same amount. Weekly, Bi-weekly, Monthly, Semi-Monthly, Quarterly, Semi-annual, and Annual payments can be scheduled.

To access the **Payment Frequency** screen:

1. Click the payment frequency icon:  The **Payment Frequency** screen appears.

Payment Frequency

Select how often you want your payment to be paid.

<input type="radio"/> Recurring	<input type="radio"/> Weekly Day of the week to pay: <input type="text"/>
	<input type="radio"/> Bi-Weekly First month to pay: <input type="text"/> First day to pay: <input type="text"/>
	<input type="radio"/> Monthly Day of the month to pay: <input type="text"/>
	<input type="radio"/> Semi-Monthly 1 st Payment Day: <input type="text"/> 2 nd Payment Day: <input type="text"/>
	<input type="radio"/> Quarterly First month to pay: <input type="text"/> First day to pay: <input type="text"/>
	<input type="radio"/> Semi-Annually First month to pay: <input type="text"/> First day to pay: <input type="text"/>
	<input type="radio"/> Annually Month to pay: <input type="text"/> Day of the month to pay: <input type="text"/>
Final Payment Date: <input type="text"/> <input type="text"/> <input type="text"/>	
<input checked="" type="radio"/> Single	Payment Date: <input type="text"/> <input type="text"/> <input type="text"/>

2. Select the desired **payment frequency** (i.e. weekly, bi-weekly, monthly, semi-monthly, quarterly, semi-annually and annually.)
3. Select the **day of the payment** (e.g. for a weekly payment, you can select Monday through Friday).

4. Enter the **Final Payment Date**. The final payment date is defined as the date after which no more repeating payments will be processed.
5. Click **OK** to save the information entered and return to the payment screen or **Cancel** to exit the Payment Frequency screen without saving the information entered.

Note: The payment frequency can be changed only during scheduling. Once the payment has been submitted, the frequency cannot be changed.

Add a Payment

Important Note: Remember the date entered for the payment is the date the transaction will begin processing. It will take approximately 3 business days for electronic payments and 5 days for check payments to reach their designated payees.

One-time Payments

1. Click the **Add a Payment** button. The **Add a Payment** screen appears.



Add a Payment FAQ ?

Enter all your payment information to schedule a payment.

*****Attention Bill Payment Users*****

Set your process date to three (3) business days for electronic payments or five (5) business days for check payments, before your bill's due date. The system will NOT automatically calculate the processing date from your bill's due date.

Francis Q. Sample
1221 PROSPECT ST
DEMO, NJ 07090

10 16 2002 
****Process Date**** 

Pay To: \$

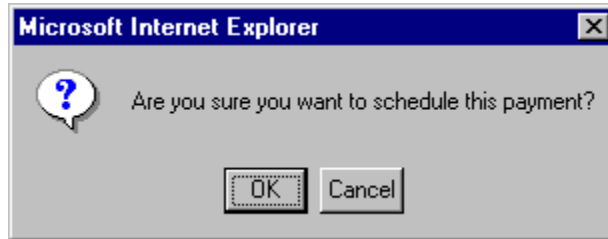
Memo*:

* Note: the Memo field is printed on the paper check payments only.

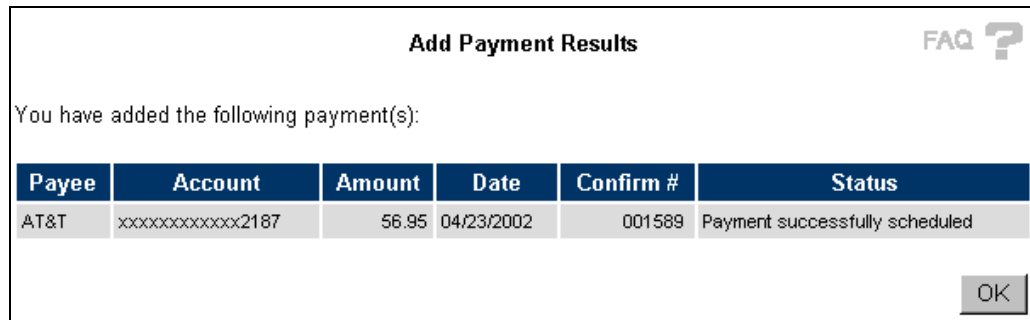
Court directed, government, or tax related payments can be processed. However, problem research is limited and five day delivery is not guaranteed.

2. Enter a **processing date** in the date field on the top right hand side of the check. A calendar function is provided to make date selection convenient. Non-processing days, including Federal Reserve holidays and Sundays, are blocked from being selected.
3. Select a payee from the **Pay To:** dropdown list.
4. Enter the **payment amount**. The amount must be equal to or greater than \$ 1.00 and is less than or equal to \$ 9,999.00.
5. (optional) Enter the **memo** text that will appear on paper-check payments. For electronic payments, the memo information will be displayed when viewing the payment details via Pending Payments or Payment History, but will not be transmitted to the payee.

- Schedule the payment by clicking the **Add a Payment** button. A confirmation screen appears.




- Clicking **Cancel** exits the screen without scheduling the payment(s). Click the **OK** button to add the payment. The **Add Payment Results** screen is displayed.



- Click **OK** to return to the **Add a Payment** screen.

Repeating Payments

- Click the **Add a Payment** button. The **Add a Payment** screen appears.
- Select a payee from the **Pay To:** dropdown list.
- Enter the **payment amount**. The amount must be equal to or greater than \$ 1.00 and is less than or equal to \$ 9,999.00.
- (optional) Enter the **memo** text that will appear on paper-check payments. For electronic payments, the memo information will be displayed when viewing the payment details via Pending Payments or Payment History, but will not be transmitted to the payee.
- Click the **payment frequency icon**:  The **Payment Frequency** screen appears.
- Select the desired **payment frequency** (i.e. weekly, bi-weekly, monthly, semi-monthly, quarterly, semi-annually and annually.)
- Select the **day of the payment** (e.g. for a weekly payment, you can select Monday through Friday).
- Enter the **Final Payment Date**. The final payment date is defined as the date after which no more repeating payments will be processed.


- Click the **OK** button to close the window and return to the **Add a Payment** screen. The payment frequency will indicate a Recurring payment. Click on the Recurring Payment Icon to display to Payment Frequency information.

Add a Payment FAQ ?

Enter all your payment information to schedule a payment.

*****Attention Bill Payment Users*****

Set your process date to three (3) business days for electronic payments or five (5) business days for check payments, before your bill's due date. The system will NOT automatically calculate the processing date from your bill's due date.

Francis Q. Sample Payment Frequency: Recurring 
 1221 PROSPECT ST
 DEMO, NJ 07090

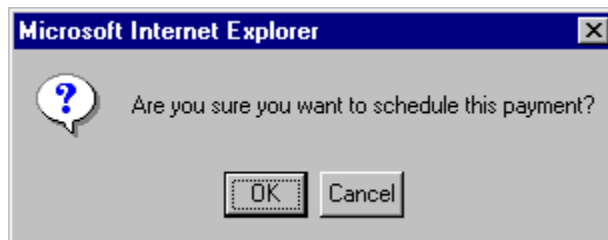
Pay To: \$

Memo*:

* Note: the Memo field is printed on the paper check payments only.

Court directed, government, or tax related payments can be processed. However, problem research is limited and five day delivery is not guaranteed.

- Click the **Add a Payment** button. A confirmation screen appears.



- Click the **OK** button to add the payment. The **Add Payment Results** screen is displayed. Clicking **Cancel** exits the screen without scheduling the payment(s).

Add Payment Results FAQ ?

You have added the following payment(s):

Payee	Account	Amount	Date	Confirm #	Status
MBNA LOAN	xxxxxxxxxx7891	224.12	Recurring	001590	Payment successfully scheduled

12. Click **OK** to return to the **Add a Payment** screen.

Click the link for information on [viewing pending payments](#).

Click the link for information on [editing pending payments](#).

Click the link for information on [deleting pending payments](#).

Add Multiple Payments

1. Click the **Add Multiple Payments** button. The **Add Multiple Payments** screen appears showing a list of current payees.

Add Multiple Payments
FAQ ?

Payments scheduled for today will not be included in your Available Balance until the next business day. If you want to check on previous payments, refer to [Payment History](#).

*****Attention Bill Payment Users*****

Set your process date to three (3) business days for electronic payments or five (5) business days for check payments, before your bill's due date. The system will NOT automatically calculate the processing date from your bill's due date.

	Payee	Type	Account #	Amount	Process Date MM/DD/YYYY		Memo*
<input type="checkbox"/>	Billy		xxx7654	\$0.00	10 22 2002		
<input type="checkbox"/>	House payment		xxx2020	\$0.00	10 22 2002		
<input type="checkbox"/>	Phone bill		xxxxxx1111	\$0.00	10 22 2002		
<input type="checkbox"/>	Uncle Joe's Garage		xxxxxxxxxount	\$0.00	10 22 2002		

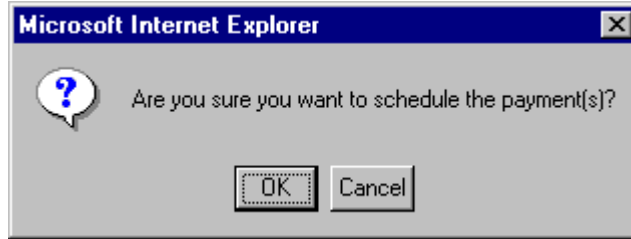
*Memo printed on paper checks only

Court directed, government, or tax related payments can be processed. However, problem research is limited and five day delivery is not guaranteed.

Add Payments Clear

2. Click the checkbox next to the payee name for each payee you wish to select.
3. Click the **Amount** field and enter the dollar amount of the payment for each payee. Do not include a dollar sign or comma.
4. Enter the **processing date** for each one-time-only payment. You may use the Calendar option to aid in the date selection process. *OR*

Click the **payment frequency icon**: The **Payment Frequency** screen appears. Select the desired **frequency** of payment, **date** of the payment and **final payment date**. Click **OK** to exit the **Payment Frequency** screen.
5. (optional) Enter a **memo** for the payment. Memo text appears on paper check payments only.
6. Click the **Add Payments** button. A confirmation screen appears.



- Click **OK** to schedule the payments. The **Schedule Payment Results** screen is displayed. Clicking **Cancel** exits the screen without scheduling the payment(s).

Add Payment Results						FAQ ?
You have added the following payment(s):						
Payee	Account	Amount	Date	Confirm #	Status	
Wireless Service	xxxxxxxxxxxxx1111	59.95	04/30/2002	001592	Payment successfully scheduled	
AT&T	xxxxxxxxxxxxx2187	29.95	04/23/2002	001591	Payment successfully scheduled	
						OK

- Click **OK** to return to the **Pending Payments** screen where you may view, edit, or delete your payment(s).

If you receive an error message while scheduling payments and want to verify whether or not the payment has been scheduled, return to the **Pending Payments** screen. Search for the scheduled payment by viewing the relevant date range. From the **Pending Payment** screen, you may view, edit, or delete your payment(s).

Click the link for information on [viewing pending payments](#).

Click the link for information on [editing pending payments](#).

Click the link for information on [deleting pending payments](#).



Chapter 4. Pending Payments and Payment History

Pending Payments

Pending payments are those that have been scheduled, but have not yet been processed. This feature allows you to verify that the information submitted for payments is correct. Prior to processing, corrections can be made from the **Pending Payments** screen. You have the option to **View**, **Edit** or **Delete** pending payments. You can also display a different payment date range by changing the dates in the **View Payments by Date** field.

Access the **Pending Payments** screen by clicking the **Pending Payments** button. A list of payments scheduled within the next 30 calendar days is displayed. The information available for each pending transaction includes:

- **Payee Nickname** – Identifies your nickname for the entity that will be receiving the payment. If no nickname was entered, the name of payee entered is displayed.
- **Account Number** – Displays the last four digits of your account number with the payee. The "Xs" used for the preceding digits are an additional security measure.
- **Payment Amount** – The dollar amount of the pending payment. The minimum amount is \$1.00 and the maximum amount is \$9999.00.
- **Process Date** – The date the payment will be processed.
- **Recurring or Single** – Identifies how often the payment is scheduled to occur.
- **Status** – The status of the transaction will be pending. Once processed, the payment information is displayed on the **Payment History** screen with an updated status.
- **Memo** – Text that will appear on paper-check payments. For electronic payments, the memo information will be displayed when viewing the payment details via Pending Payments or Payment History, but will not be transmitted to the payee.

Pending Payments  [FAQ](#) 

To edit or delete a payment, select the action below. To only view payments within a certain date range, select the range to view.

View Payments by Date

Payee	Account #	Amount	Process Date MM/DD/YYYY	Recurring or Single	Status	Memo*	Actions
Bill the Exterminator	xxxx-0G	\$57.19	09/01/2002	Recurring	Pending	pest control	View Edit Delete
Mortgage Payment	xxxxxxx4321	\$1,850.45	09/02/2002	Single	Pending	house payment	View Edit Delete
Car Payment	xxxxxxxxxx-123	\$375.56	09/05/2002	Single	Pending	car payment for the	View Edit Delete
Bill the Exterminator	xxxx-0G	\$57.19	10/01/2002 +	Recurring	Pending	pest control	View Edit Delete
cable	xxxxxxxxxxxx5330	\$15.25	10/03/2002	Recurring	Pending		View Edit Delete

* - Memo will appear on paper check payments only
+ - Estimated Payment Date

Viewing Payment Details

You can view payment detail by clicking on the **View** link for the desired payment. A screen appears containing the following information regarding the payment:

- Your name and address.
- Name of the entity to whom the payment will be made.
- The memo entered by you that will appear on paper check payments only.
- The type of payment (electronic or paper check).
- The scheduled process date for the payment.
- The frequency of the payment Single or Recurring.
- The dollar amount of the payment to be made.
- The confirmation number assigned to the payment.
- Your assigned nickname for the payee.

John Doe 1221 PROSPECT ST DEMO, NJ 07090	Process Date: 11/08/2002 Payment Frequency: Recurring**
Pay To: BANK OF AMERICA	\$ 650.22
Memo*: Semi-month BofA payment	
Account #: xxx2020	Confirmation Number: 000004
*Memo will appear on paper check payments only	Nickname: House payment

** Payment Frequency: Semi-Monthly
First day: 08
Second day: 23
Final Payment Date: 12/30/2003

Editing Pending Payments

You may edit pending payments prior to their processing date. *For example:* If your payment is scheduled for processing on 3/5 you may edit your payment until 8:45 pm PST on 3/4. Before a scheduled payment is processed, you may edit portions of the payment information.

- For one-time payments you may edit the **Process Date**, **Memo**, and/or **Amount**.
- For repeating payments that are pending you may edit the **Payment Frequency**, **Process Date**, **Memo**, and/or **Amount**.

On the **Pending Payments** screen:

1. Click the **Edit** link for the payment to be edited. The **Edit Payment** screen appears.

[FAQ ?](#)


Edit Payment


Enter all your payment information to schedule a payment.

*****Attention Bill Payment Users*****

Set your process date to three (3) business days for electronic payments or five (5) business days for check payments, before your bill's due date. The system will NOT automatically calculate the processing date from your bill's due date.

Francis Q. Sample
1221 PROSPECT ST
DEMO, NJ 07090



****Process Date**** 

Pay To: \$

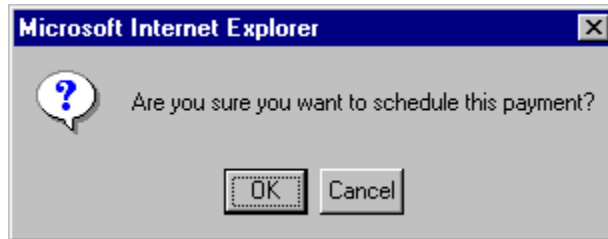
Memo*:

Account #: xxxxxxx4321 Confirmation #: 015307

*Note: the Memo field is printed on the paper check payments only. Nickname: Mortgage Payment

Court directed, government, or tax related payments can be processed. However, problem research is limited and five day delivery is not guaranteed.

2. Modify the information available for edit.
3. Click the **Edit** button. A confirmation screen will appear.



4. Click the **OK** button to confirm your payment changes. The **Edit Payment Results** screen appears.

[FAQ ?](#)

Edit Payment Results

You have edited the following payment(s):

Payee	Account	Amount	Date	Confirm #	Status
Mortgage Payment	xxxxxxx4321	1,850.75	10/26/2002	015330	Payment successfully updated

- Click **OK** to return to the **Pending Payments** screen.

Deleting Pending Payments

Before a scheduled payment is processed, you may delete the payment. Deleted payments are not processed. Payments cannot be deleted after they are processed.

On the **Pending Payments** screen:


- Click the **Delete** link for the payment to be deleted. The **Delete Payment** screen will appear with detailed information about the payment.

John Doe 1221 PROSPECT ST DEMO, NJ 07090	Process Date: 11/08/2002 Payment Frequency: Recurring**
Pay To: BANK OF AMERICA Memo*: Semi-month BofA payment	\$ 650.22
Account #: xxx2020 * Memo will appear on paper check payments only	Confirmation Number: 000004 Nickname: House payment

** Payment Frequency: Semi-Monthly
 First day: 08
 Second day: 23
 Final Payment Date: 12/30/2003

- Click the **Delete** button to remove the payment. The **Delete Payment Results** screen will appear confirming the deletion(s).

Delete Payment Results

[FAQ](#) 

Please confirm your payment deletion(s) below!

Payee	Account #	Status
cable	xxxxxxxxxxxx5330	Successfully deleted

- Click the **OK** button to return to the **Pending Payments** screen.



CAUTION for Repeating Payments: Deleting a repeating payment results in the system deleting all of the pending transactions set up for the repeating payment.

Payment History

Access the **Payment History** screen by clicking the **Payment History** button. A list of payments processed within the past 30 calendar days is displayed. The information available for each transaction listed includes:

- **Payee Nickname** – Identifies your nickname for the entity receiving the payment. If no nickname was entered, the name of payee entered is displayed.
- **Payment Type** – Indicates whether the payment was made electronically or by paper check.
- **Account Number** – Displays the last four digits of your account number with the payee. The "Xs" used for the preceding digits are an additional security measure.
- **Payment Amount** – The dollar amount of the payment.
- **Process Date** – The date the payment was processed.
- **Payment Frequency** – Identifies how often the payment is scheduled to occur single or recurring.
- **Status** – The status of the processed transaction. The status options are: *Payment Delayed*, *Payment Sent*, *Payment Stopped* or *Past Final Payment Date*.

Note: Payments in History cannot be edited or deleted. Account activity history is retained for at least 6 months.


[FAQ](#)


Payment History

Your payment history is displayed below. To view payments within a different date range, specify the range and select **View**. To sort your payees by **Payee Name**, select the **Payee** header. To sort by date, select the **Process Date** header.

View History by Date

09

15

2002

-

10

15

2002

View

↓ Payee	Account #	Amount	↓ Process Date MM/DD/YYYY	Payment Frequency	Status	Actions
cable	xxxxxxxxxxxx5330	\$89.00	08/01/2001	Single	Payment Sent	View
Mortgage co.	xxxx7033	\$60.00	07/30/2001	Recurring	Payment Sent	View
Cell phone	xxxx7032	\$56.95	07/29/2001	Single	Payment Sent	View

You can view payment detail by clicking on the **View** link for the desired payment. A screen appears containing the following information regarding the payment:

- Your name and address.
- Name of the entity to whom the payment will be made.
- The memo entered by you that will appear on paper check payments only.
- The type of payment (electronic or paper check).
- The scheduled process date for the payment.
- The frequency of the payment: single or recurring.
- The dollar amount of the payment to be made.
- The confirmation number assigned to the payment.
- Your assigned nickname for the payee.

John Doe 1221 PROSPECT ST DEMO, NJ 07090	Process Date: 11/08/2002 Payment Frequency: Recurring**
Pay To: BANK OF AMERICA Memo*: Semi-month BofA payment	\$ 650.22
Account #: xxx2020 * Memo will appear on paper check payments only	Confirmation Number: 000004 Nickname: House payment

** Payment Frequency: Semi-Monthly
First day: 08
Second day: 23
Final Payment Date: 12/30/2003

OK

Chapter 5. Customer Support

This screen provides you with information regarding your Financial Institution and Bill Payment Processor's customer support services.

Contact Us by Phone - This area will provide you with information on how to contact your Financial Institution by phone.

Bill Payment Processing - Bill Payment Customer Support may be contacted by telephone. First, determine the nature of your inquiry and direct your question or issue to the appropriate area listed on the screen. Examples of issues to address with Bill Payment Services:

- Questions concerning general to specific Bill Payment processing issues. When contacting Customer Support about a specific payment, please have your confirmation number available.
- Stop payment requests.
- Any transaction that returns a confirmation indicating an unsuccessful status.
- Unable to add an electronic payee due to an unsupported account number format.

Account Information – provides you with contact information for questions regarding the use of Bill Payment, or questions about Bill Payment Terms & Conditions

Pay by Phone – If this feature is available from your Financial Institution, you have the option to pay bills using your telephone.

Customer Support

FAQ ?

Welcome to Customer Support!

Contact Us by Phone
What do you need help with?

Bill Payment Processing
Contact: 800-555-1212. Be sure to have your Account Number and Specific Payment Confirmation Number (as necessary).
For Help with:
Stop payment requests
Any transaction with an 'Unsuccessful' status
Unsupported payee account number

Account Information, use of Bill Payment, or questions about our Terms & Conditions, contact Generic Institution: By phone at 888-123-4567

Pay-By-Phone
If you're registered to use the Pay-by-Phone system, call: 888-123-4567.

Chapter 6. Glossary

Account Number Format - the format of a biller's customer account number.

Account number - an alphanumeric number used to identify an entity or individual.

ACH - Automated Clearinghouse, which is the process that handles electronic debit and credit transactions. NACHA, the National Automated Clearinghouse Association is the parent organization.

ACH Debit - the process of electronically obtaining funds through the Automated Clearinghouse process of electronic transactions.

ACH Credit - the process of electronically depositing funds through the Automated Clearing House (ACH) process of electronic transactions. Payments to electronic payees are typically made using this method.

Amount - the payment instruction amount in U.S. dollars.

Authentication - the process that substantiates the identity of the party on the Internet connection.

Bill - an electronic or paper document sent to a customer specifying a payment due for goods or services rendered.

Bill Detail - specific billing event information (e.g. credit card charges, telephone calls, kilowatts used, etc.) on a bill providing invoice line level information.

Bill Summary - the basic billing information the customer must understand in order to plan and execute payment. Typical information includes amount owed, due date, biller name and remittance address and the customer's account number.

Biller - an entity that requests payment through the invoicing process.

Business Day - any day on which a Federal Reserve Board participating financial institution is open to the public.

Confirmation Number - a number which is generated at the point of payment initiation to track and reference the specific payment.

Consumer - an individual or entity that receives goods or services which are the subject of bills or statements. Consumers are also referred to as customers, users or end-users. Bill payment processing firms refer to consumers as 'subscribers.'

Consumer Service Provider - the firm enabling bill payment services to the customer or end-user - typically the Web hosting firm, such as Digital Insight.

Credit Card Bin - the first eight digits of a credit card number. VISA® or MasterCard® credit card bins may be used to search for payees in the Bill Payment user interface.

Customer Account Information - a record containing remittance information for a specific customer, usually the account number assigned to that customer by the Biller, the customer's primary address as well as any other information the biller uses to identify the customer.

Default Date Range - this is the date range that is automatically set for the initial viewing of payments. For Pending Payments the date range is 30 calendar days in the future. For Payment History, it's 30 days in the past.

Electronic Payment - any non-paper based form of payment. The processes in place for electronic payments are typically pre-arranged.

Electronic Registration - the automated process of enrolling in Bill Payment.

E-mail - short for electronic mail, the transmission of messages over communications networks. The messages may be notes entered from the keyboard or electronic files stored on disk. Most mainframes, minicomputers and computer networks have an e-mail system.

E-mail Address - an address belonging to an individual or entity for the use of receiving and sending electronic documents and files. E-mail addresses follow the format: uniqueusername@domainname.com.

Enrollment - the process of establishing a bill payment relationship between the customer, Bill Payment Processor and your Financial Institution.

Final Payment Date - is the date beyond which a repeating payment is no longer processed.

Financial Institution - a bank or credit union. Bill payment processing firms refer to financial institutions as 'sponsors.'

Funds - a store of value, usually referring to a value on deposit at a financial institution.

Funds Availability - the time at which funds associated with paperless entries have been made available.

Multiple Payments – the option to add payments for multiple payees using a single screen.

Nickname - a familiar alternative name that an end-user may designate to identify a particular payee.

Non-Processing Day - days on which the Bill Payment Processor does not process payments. These are always based on holidays the Federal Reserve Board recognizes.

Non-Sufficient Funds - also known as NSF, the condition in which there are not sufficient funds in a customer's financial institution account to cover a payment.

One-time Payment – see *Single Payment*

Password - a unique code generated by and known only to the user or end-user of a software user interface. Typically used with a User ID to gain access to a secure system.

'Pay Anyone' Capability - the Bill Payment Processor is generally capable of issuing payment to anyone.

Pay by Phone – if your financial institution offers this service, it allows an individual to make payments to a biller by phone.

Payee - entity to which a customer makes a payment. The payee may be a company, an organization or an individual.

Payee Database - The Bill Payment Processor database of electronic payees. This database is used for the payee search process. If an exact match is found and selected by the user, the payee set up is always an electronic payee.

Payee ID - a numeric identifier used by customers to distinguish payees.

Payment - a transactional process that effects the transfer of value between two entities. Typically, payments involve the transfer of funds from one financial institution depository to another.

Payment Due Date - the latest date which a biller will accept payment before considering the account delinquent.

Payment in History - any payment that the Bill Payment Processor has initiated for processing.

Payment Instructions - payment parameters specified by the payer, typically a customer. Payment parameters include the payment process date, which account the funds are to be drawn on, payer and biller identity information such as the 'customer account.'

Payment Instrument - the vehicle selected to make a payment. These include paper checks, credit cards, ACH debit, debit cards, etc.

Payment Posted Date - the date that a payment is posted to a customer's account.

Payment System - a system or network used to process payments. For example, Automated Clearinghouse (ACH), debit card and credit card networks, etc.

Payment Type - the method used to pay the bill, which is either electronic or check. If the payee is selected from the electronic payee database, it is an electronic payment. Otherwise, the payment is paid via check.

Pending Payment - a payment that has been scheduled, but not processed.

Process Date - the date the payment process initiates. It must be a date in the future and cannot be the same as the current date (i.e. today's date).

Recurring Payment – see *Repeating Payment*.

Registration - the process of establishing a relationship between the customer, Bill Payment Processor and your Financial Institution. Registration is used interchangeably with enrollment.

Remittance Information - information required by the biller in order to post the customer's bill payments effectively.

Remittance Method - the method used to deliver funds and remittance information.

Repeating Payment - a payment that is made on a regularly recurring frequency. For example, a payment made on the first of every month is a repeating payment. The last repeating payment is always defined by the Final Payment Date.

Single Payment - a payment that occurs once. A single payment does not repeat.

Statement/Notice - an electronic or paper document that does not have a payment due associated with it.

Status - the current state of the payment process (e.g. pending, processed, etc.).

Stop Payment - a process that halts the payment process. The Bill Payment Processor, your Financial Institution or the customer may initiate stop payments on paper checks only.

User – an individual that uses the Internet banking product. User is used interchangeably with end-user. Bill payment processing firms refer to end-users as 'subscribers.'

User ID - a name that is assigned to an individual for the purpose of identification and authorization. Typically used with a password.

Chapter 7. Frequently Asked Questions

The responses to the most frequently asked questions regarding Bill Payment are grouped by topic. The topics and contents for the Bill Payment FAQ are identified below.

Getting Started

The Getting Started section addresses the following subjects:

- Registering for Bill Payment
- Starting to use Bill Payment
- Using Bill Payment Internationally
- Microsoft Money and Quicken Support

Account Information

The Account Information section addresses the following subjects:

- Bill Payment and your checking accounts
- Incorrect account information
- How and when payments are debited from your account
- Insufficient funds

Payees

The Payees section addresses the following subjects:

- Adding and searching for payees
- Sorting, deleting and editing payees
- Payee name changes
- Incorrect payee selection

Payments

The Payments section addresses the following subjects:

- When Bill Payment is available
- How and when bills are processed and paid
- When payments can be scheduled

- Payment limits
- Payment Status and error messages
- Editing and deleting payments

Repeating Payments

The Repeating Payments section addresses the following subjects:

- Scheduling repeating payments
- Skipping payments
- Editing, reviewing and deleting repeating payments

Getting Help

The Getting Help section addresses the following subjects:

- Customer Support information
- Placing a Stop Payment
- Where to learn more about Bill Payment

Getting Started

Q. How do I register for online Bill Payment?

A. Registering for Bill Payment can be done on-line:

1. Click the **Bill Payment** button.
2. Click the "**click here to register**" link.
3. Read and accept the **terms and conditions**.
4. Complete the registration form. After submission, the registration form is electronically forwarded to your financial institution for review. When your financial institution has approved your application, you will receive an approval e-mail.

If you try to access Bill Payment during the application-processing period, you will be shown a page indicating that you have already registered for Bill Payment electronically. You will receive an activation e-mail indicating that you can start using Bill Pay.

Q. When can I start using Bill Pay?

A. After you receive your activation e-mail. (Prior to the activation e-mail, you will receive an Approval or Denial email from your Financial Institution.)

Q. Can I use Bill Payment internationally?

A. If you have Internet access with a secure browser, you may pay your bills while out of the country. Payments must be made to payees within the United States and its territories, and debited from U.S. bank accounts. Payments cannot be made to payees outside the U.S. and its territories.

Q. Does Bill Payment support Microsoft Money or Quicken?

A. No. Bill payment does not support Microsoft Money or Quicken.

Account Information

Q. Can I use Bill Payment with all my accounts?

A. Bill Payment is limited to a single checking account.

Q. What if my account information is incorrect?

A. Contact your Financial Institution for any changes to your account information.

Q. How are Bill Payment transactions reflected on my checking account?

A. All Bill Payment transactions are reflected as a debit on your account statement.

Q. How are multiple bill payments scheduled within a single day debited?

A. Each bill payment is debited separately.

Q. When are funds debited from my checking account?

A. Your checking account will be debited on the processing date of the payment. This is the date you selected when setting up the payment.

Q. What happens if funds are not available (NSF) in my bill payment account?

A. If a 'non-sufficient funds' condition exists, the bill payment processor will not be able to debit your account and will be informed of the NSF condition. If this occurs, the system will block your bill payment account for 5 days, preventing you from scheduling bill payments. Any future dated payments (single or repeating) scheduled for release during the time the account is blocked will not be sent.

Those pending payments that were not paid while your account was blocked will appear with a status of "In Process" on the Payment History screen. You will need to reschedule those payments, once the NSF condition is resolved and your account is unblocked. If the NSF condition is resolved in less than 5 days, you may call your financial institution to have your account unblocked.

Payees

Q. How do I add new payees?

A. Payees are added using the Payee Maintenance screen. You can search for a payee in the system or you may add a payee manually.

Q. How do I search for a payee?

A. To search for a payee:

1. Click the **Payee Maintenance** button and then click **Add Payee**. You will be presented with the option of searching for your payee based on the General or Credit Card method.
2. Enter the information for the type of search you wish to conduct, then click the **Search** button. A list of payee matches will appear.
3. Select the payee whose address matches the address on your payment coupon only.

If the search does not return your payee, you must add the payee manually.

Q. How do I manually add a payee?

A. To add a payee manually:

1. Click the **Payee Maintenance** button and then click **Add Payee**. The Add New Payee screen will appear.
2. Click the **Add Payee Manually** button and enter all of your payee's information including the payee name, remittance address, contact phone number, and a nickname for the payee on the payee information screen.
3. Click the **Submit** button to add the payee to your list.

Please note that if you add a payee manually, the first payment will automatically be made by check. If the bill payment processor has (or can set up) an electronic relationship with the payee, subsequent payments will be made electronically.

Q. Can I sort my list of payees?

A. No. Payees will appear in alphabetical order on the payee list.

Q. How do I delete a payee?

A. Please note that all pending payments must be deleted 24 hours before a payee can be deleted. Click the link for instructions on how to [delete a pending payment](#).

To delete a payee:

1. Click the **Payee Maintenance** button. The Payee screen will be displayed showing all payees that you have set up.

2. Click the check box to select each of the payees you wish to delete then click the **Delete** button. A new screen will appear listing only the payee(s) that you selected.
3. If you have selected the wrong payee(s), you may click the **Cancel** button to stop the deletion process. Otherwise, if you are certain that you want to permanently delete the payee(s), click the **Delete** button. A final screen will appear to confirm that the deletion has been successful.

Q. How do I change my payee's information?

A. Only the Nickname and your Account Number with the payee may be edited once a payee is set up. In order to change the name and/or address, the current payee must be deleted and a new payee added. Click here for instructions on [deleting a payee](#).

To change a payee's nickname, or your account number with the payee:

1. Click the **Payee Maintenance** button.
2. Click the check box to select the payee(s) you wish to change, then click the **Edit** link. A new screen will appear displaying the payee(s) you selected.
3. Change the account number and/or nickname by typing over the existing information. When you have made all of your changes, click **OK**. A confirmation screen will appear to confirm that the update was successful.

Q. What happens if the payee name changes?

A. If your payee changes names (i.e., due to a merger, etc), notify your Bill Payment Processor. (Go to the Support page for the telephone number.) The payee will be contacted to verify the name change. Once this verification has been made, the name will be changed automatically.

Q. If I select an incorrect payee and this causes a posting delay and late charge, what is the process and who pays the late charge?

A. If you select a payee address that matches your statement exactly, and the Bill Payment processor routes the payment to a different payment center, the Bill Payment processor is responsible for the late charge and will reimburse any payee-imposed late fees, up to \$50.00. If you select a payee with an address that is different from that indicated on your statement, you are responsible for the late charge. You always have the option to manually set up a payee with the (correct) address found on the statement.

Q. I have set up a payment to go to the address on my payment coupon, but now the address has changed. Why?

A. The address has changed because the Bill Payment Processor has consolidated your payment to be sent to an address that the payee has indicated this payment can be sent to. This consolidation method is used to expedite payment processing as requested by the payee.

Payments

Q. When is Bill Payment available?

A. You may schedule payments 24 hours a day, seven days a week.

Q. What is a "process date" model?

A. Your Bill Payment processor uses the 'process date' model. Under the process date model, payments are initiated on the date you specify, as opposed to the "due date" of the payment. This means that you should schedule payments to allow at least 3 days (before the due date) for electronic payments and at least 5 days (before the due date) for check payments. Special rules govern when payments are processed for weekends and holidays, so please refer to the FAQ above regarding when bill payments can be scheduled for processing.

Q. What do payees actually receive?

A. Electronic payees receive payment information in an electronic format that credits their account. Non-electronic merchants or individual payees receive a laser-printed paper check sent through the U.S. Postal Service.

Q. Are payments made electronically or by check?

A. Payments are made either by paper check or electronically. The method employed on any single payment depends on whether the Bill Payment processor has established an electronic payment relationship with the payee and they are found on the electronic payee database.

Q. When can bill payments be scheduled for processing? Can I pay my bills on the weekend?

A. You may schedule payments 24 hours a day, seven days a week. The Bill Payment processor processes payments on all days excluding weekends and Federal Reserve Board recognized holidays.

If the payment is scheduled for a weekend, the payment will be extracted on the previous business day and mailed on Saturday.

Example:

Assume today is Wednesday.

You schedule a payment for Sunday.

The Bill Payment processor will extract the payment on Friday (i.e., the previous business day).

The payment is mailed (or electronically transferred) on Saturday.

If a payment is scheduled for the day before a holiday, or on a holiday, the payment is processed on the 2nd business day before the holiday.

Example:

Assume today is July 1.

You schedule a payment for July 3rd or July 4th.

The payment is processed on July 2nd (two business days prior to the holiday).

The payment is mailed (or electronically transferred) on July 3rd.

The Bill Payment processor's non-processing dates are:

2002 Non-processing Days	2003 Non-processing Days
New Year's Day - January 1	New Year's Day - January 1
Martin Luther King, Jr. Day - January 21	Martin Luther King, Jr. Day - January 20
President's Day - February 18	Presidents' Day - February 17
Memorial Day - May 27	Memorial Day - May 26
Independence Day - July 4	Independence Day - July 4
Labor Day - September 2	Labor Day - September 1
Columbus Day - October 14	Columbus Day - October 13
Veteran's Day - November 11	Veteran's Day - November 11
Thanksgiving Day - November 28	Thanksgiving Day - November 27
Christmas Day - December 25	Christmas Day - December 25

Q. What is the lead-time for processing payments?

A. The payee will be in receipt of payment within three (3) banking business days for an electronic payment and five (5) banking business days if the payee is paid by check.

Q. Is there a limit or minimum per payment that I can schedule?

A. The limit per payment is \$9,999.00 and the payment must be at least \$1.00.

Q. How do I check the status of my payment?

A. Bill Payment displays the status of your payment on the Pending Payments and Payment History page in the Status column.

Q. Can I sort the pending payments listed?

A. Yes. You have two sort options. You can click on the **Payee Nickname** column heading to sort the list of pending payment by payee (in alphabetical order) or click on the **Processing Date** column heading to sort the pending payments by date (earliest to future).

Q. Can I edit a single pending payment?

A. You may edit pending payments prior to their processing date. *For example:* If your payment is scheduled for processing on 3/5 you may edit your payment until 8:45 pm PST on 3/4.

1. To edit pending payments click the Edit link of the payment you would like to change. The Edit Payment screen appears.
 - For one-time payments you may edit the **Process Date, Memo, and/or Amount.**
 - For repeating payments that are pending you may edit the **Payment Frequency, Process Date, Memo, and/or Amount.**
2. Make your changes and click the **Submit** button.

Q. Can I delete a pending payment?

A. Yes. Please note that if you delete a scheduled repeating payment, you will also delete all other repeating payments in that series. To delete a pending payment:

1. Click the **Pending Payments** button.
2. Identify the payment you wish to delete by clicking on the checkbox next to the payment. Use the date range filter, if needed, to locate the payment to delete.
3. Click the **Delete** link next to the payment details. The Delete Payment screen will appear, so that you may confirm that you selected the correct payment.

Q. What is the "Duplicate Payment Exists" message that sometimes appears in the status column of the Schedule Payments Confirmation screen?

A. Duplicate Payment warnings result when you schedule more than one payment on the same date, for the same amount, and to the same payee. The system will not allow you to schedule duplicate payments.

Q. If I receive an error message while scheduling payments, how can I be sure the payments are actually scheduled?

A. View the Pending Payments screen to verify if your payment has been scheduled. Be sure you are viewing the correct date range.

Repeating Payments

Q. Can I schedule repeating payments?

A. Yes. You may schedule repeating payments for a single payee or for multiple payees.

Click the link for instructions on scheduling a repeating payment for a [single payee](#).

Click the link for instructions on scheduling repeating payments for [multiple payees](#).

Q. What frequencies of repeating payments can I select from?

A. You can select from: Weekly, Bi-Weekly, Monthly, Semi-Monthly, Quarterly, Semi-Annually and Annually.

Q. How do I edit a pending repeating payment?

A. To edit a repeating payment use the **Pending Payments** button. Click the link for instructions on [editing pending payments](#).

Q. How do I skip a repeating payment?

A. Repeating payments cannot be skipped, only deleted and re-added.

Q. How do I delete a repeating payment?

A. To delete a repeating payment use the **Pending Payments** button. Click the link for instructions on [deleting pending payments](#).

CAUTION: deleting a pending repeating payment deletes all pending transactions associated with that repeating payment.

Q. How do I view my repeating payments?

A. To review pending repeating payments, go to the **Pending Payments** screen. For payments that occurred in the past, go to the **Payment History** screen.

Getting Help

Q. What are Bill Payment Processing support hours?

A. Bill Payment Customer Support provides telephone coverage 24 hours per day, 7 days per week. See the Support page for contact information.

Q. How do I place a 'stop payment' on a scheduled bill payment?

A. A payment may be edited or deleted anytime before the payment is processed. For stop payment requests initiated after processing on payments made by check, you must contact the Bill Payment Processing Customer Support. You can find contact information on the Support page. Payments remitted electronically cannot be stopped after the payment is processed.

Q. How do I close my Bill Payment account?

A. Contact your Financial Institution to close your Bill Payment account.

Q. Where can I find more information about how to use Bill Payment?

A. Your Bill Payment online help system contains a wealth of information on how to use the Bill Payment system. Use the Table of Contents to locate information by topic then click the appropriate section you want to learn about; use the Index to find all topics that contain a specific keyword; or use the search feature to locate information by entering a specific word, phrase or topic.

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