



Bill Pay FAQ

When and how are the payments processed?

Payments submitted, recurring or one time, before 2:00 AM CST Monday-Friday will be processed at 2:00 AM CST. Payments submitted between 2:00 AM CST and Noon CST will be processed at 12 Noon CST. Payments received after 12:00 Noon CST on Monday-Thursday will be processed the next business day. Payments received after 12:00 Noon CST on Friday will be processed the next business day. All payments scheduled to go on a weekend will be processed on the processing day before the weekend. All payments scheduled to go on a holiday will be processed the day before that date. Payments entered on the weekend, recurring or one time, will be processed on the next business day.

What happens if I have a scheduled payment that falls over a weekend or holiday?

If a SCHEDULED payment falls on a holiday or weekend, it will be paid on the Friday BEFORE the weekend, or the last working day BEFORE the holiday.

Can I use Online Bill Payment if I live outside the U.S.?

Yes, as long as you have a bank account in the United States. However, you cannot pay bills to payees located outside the United States.

Can I get a copy of a cleared check?

Yes. You will be able to view online for 60 days or if past 60 days you will need to contact the bank for this information.

How long is history retained in the View Payment History section?

Payment history for active and deleted payees is retained and viewable 19 months.

How far in advance should I set up a payment to ensure it is paid on time?

For an ELECTRONIC PAYMENT, allow 3 business days from when the payment is submitted.

For a CHECK payment, the check will be in the mail on the same day the payment is submitted if it is submitted before the 2 a.m. processing. If the check payment is entered before 12:00 Noon CST, the check will be mailed the following morning. Allow 5 to 7 business days for a check payment.

The PAY ON DATE, is the date the payment is processed.

The ESTIMATED ARRIVAL DATE, is the date the payment should be received by the biller.

Please note that we have no control over the U.S. Postal Service.

Are there minimum and maximum payment amounts?

Electronic payments are validated against the available account balance prior to processing with a maximum limit of \$500,000.00. Check payments maximum limit is \$9,999,999.99.

Can I have multiple payments to the same payee on the same day?

At this time, there is nothing that checks for multiple payments for the same amounts going to the same vendor on the same day.

Can I stop a payment?

Only check payments can be stopped after the check is printed and mailed: payment history will show the check number for that payment. The stop payment would be added in the same manner as for a regular check written out of your checkbook.

Whom can I pay through Online Bill Payment?

You can pay ANYONE in the United States from the next-door neighbor, to the utility company, to the bank, and even a child in college across the country.

What do the status fields indicate on the Payment History Page?

Processed - The payment has been processed and sent.

Rejected NSF-The payment that you have tried sending has rejected due to Non-sufficient funds.

NSF payments will keep trying until one of the following happens: the funds become available; if it's a recurring payment and it expires, or if you delete the payment.

Communication Failure-There was an error due to communication problems. The payment will try again during the next processing run.

Vendor Refund - Payment rejected at the electronic vendor.

How many payees may I have set up?

There is no limit to the amount of payees you can set up through the Internet.

Can I edit Payee addresses?

You may edit the address of a CHECK payee only.

How do I know if a payee is electronic or check?

Once you have set up the payee, then you can look at the PAYEE LIST screen and you will see a field that will tell you if the payee is electronic or check.

What payment frequencies are available?

You can set up payments in any of the following frequencies:

Weekly
Bi-weekly
Monthly
Semi-monthly
Quarterly
Annually
Semi-annually

When can you edit the dollar amount on a scheduled recurring payment?

You may edit the dollar amount the next business day **after** the scheduled payment date.

Can I postdate recurring payments?

If a monthly recurring payment is set up to be paid on the 15th and the current date is November 12th, a payment will be scheduled for the month of November and set up to occur the 15th of every month until the end date is reached. However, if the payment is set up to be paid on the 15th and the current date is November 16th, the first payment will occur on December 15th.

Can I postdate a single payment?

Yes. Just set the payment date for a valid future date.

Will the memo field I fill out when setting up a payment be passed on to the payee?

Yes, your memo will appear on paper check bill payments. The memo field is 40 characters long. Any amount over 40 characters will be cut off. Memo field information will not appear on electronic payments.

Are there any merchants that I cannot pay through the Bill Payment service?

No. Any merchant that is on electronic payee database can go electronically. If a merchant is not on the list you may send the payment as a check. Make sure that you enter your merchant account number exactly the way it appears on your bill. If you choose a merchant on the electronic database that requires an address match, choose the correct remittance address listed on your bill.

When will the money be taken out of my account?

For an ELECTRONIC PAYMENT, funds are debited the same day that the payment is sent, providing it is sent by 12:00 Noon CST. Electronic payments submitted after 12:00 Noon CST are debited the next day during bill pay processing.

CHECK payment funds are debited from the account when the check clears your account at the bank.

What if I do not have enough money in my account?

CHECK payments are handled in the same manner as a check written out of your checkbook against an insufficient balance.

ELECTRONIC payments are verified for funds availability during processing. If the funds are available, the account that you selected for the payment will be debited and the information sent on to the electronic vendor for processing. If the funds are not available, the payment will not be processed and you will receive a message to inform you that the payment could not be sent due to insufficient funds. Each day the payment will be resubmitted for you until either you delete the payment or the funds are in the account to make the payment.

How late in the day can I enter, edit, or delete a payment?

You may add, edit, or delete a payment up to 2:00 AM CST on the day the payment is scheduled to be sent. If a same day payment is submitted between 2:00 AM CST and Noon CST it may be edited up until Noon CST.

I can no longer see my E bills?

Our system does not support E Bills; please contact the payee to make other arrangements to receive your bills.

Online Banking – General FAQ

How do I add additional accounts to view online?

You may send us a secure message by the link at the top right hand side of the main home screen. Tell us what you need added and it will be completed within one business day.

Are there password requirements?

Yes there are password requirements. Your password must be between 6 – 8 characters in length and be alpha numeric.

Can I change my Access ID or do I have to use the one provided?

Yes you may change your Access ID – Access ID's are alpha numeric and must begin with a letter.

How do I change my Password?

You can change your password at any time from within your online banking on the Settings Tab under personal settings or by the reset password option when logging in online.

Why won't it allow me to use the reset password option?

You have to set up a question and answer under the Setting tab within your online banking account to be able to use this feature.

I am having problems with my online banking session. Why is it making me sign in again?

Cookies can sometimes cause problems when logging in. Instructions on how to correct this depends on the customer's web browser, but generally the customer can go to Tools menu and see the Internet Options. Once in the Internet Options, you need to follow the steps to delete Cookies or Browsing History. You will then need to close your current browser window and open a new one. Once the cookies and/or browsing history have been deleted, try to log in again.

Check your Security Settings by going to Tools menu, Trusted sites, add our web address to the Trusted sites. Also check to make sure you always allow pop ups from our website.

How do I update my email address?

Go to the Settings tab – Personal Setting and change your email address.

I don't like the way my accounts are listed, I want to be able to name them. Can I change this?

Go to the Settings tab – Choose Account and you may change the Account Pseudo Name on your display.

What are Alerts?

There are four types of Alerts that can be set up under the Settings Tab.

Event Alert – are to watch for account activities at Log In such as Bills Being Paid, Expiring Payments, Transfers Expiring, Bill Pay changed to Electronic, and Insufficient Funds, ect. Event Alerts stay in effect until you delete the event.

Balance Alert – You can set a balance alert to notify you if your account is above or below an Amount to watch for. Balance Alert's can be set up to view at Log In and to be sent to you by email. Balance Alert will stay in effect until you delete the event.

Item Alert – to watch for the hard posting of any transaction with an item number or check number. Item Alerts will delete once the alert has been generated and viewed.

Personal Alert – to be reminded of any message on a specific date click on Add Personal Alert. Enter the date the alert is to be active and the text describing the alert. Item Alerts will delete once the alert has been generated and viewed.

Can I cancel my Debit Card online?

You can cancel your debit card on your online banking 24 hours a day in the event your card becomes missing or you see unauthorized transactions. Go to the Settings tab – Choose ATM/Debit Card and it brings up a list of cards tied to your accounts. Cancel the card in question. You should be able to tell the card being used by the last four digits of the card number in the description of your transactions.

What are E Statements?

You can now receive your statements with images electronically if you currently receive images in a printed format. To begin receiving the E Statements click on the tab and enroll.

- You will receive one more paper statement after you receive the statement through the online banking.
- E Statements will be available for 60 days
- Customers should save a copy to their hard drive or some other media for archiving purposes.
- Statements will be in PDF format so customers must have Adobe Acrobat Reader Version 6.0 or higher.