

The Updated Bill Pay System is now available.

Bill Pay Payment Processing After the Update:

Payments will be processed at 4:00p CT each day. This is also the cutoff time to schedule a payment for next day delivery.

Electronic Payments will now be debited from your account on the Send Date instead of the Delivery Date. Send Date & Time will be 4:00p CT the business day PRIOR to scheduled Delivery.

- Example: \$100 Payment is scheduled for Friday, March 15th. March 15th is the Delivery Date. Your account will be debited for the \$100 payment at 4:00p CT on Thursday, March 14th. March 14th is the Send Date. If funds are not available at 4:00p CT on the Send Date, the payment will be cancelled, and you will be notified via email.

Check payments will now allow 6 days for USPS delivery. Any pre-scheduled payments will still send on the same date, but delivery date will show a couple days later for the extra mail time allowance.

- You can edit any Scheduled Payments to send earlier by changing the payment date.
- When scheduling a new bill payment for check delivery, the earliest you will be able to select for a delivery date will be 6 days out. The check will still be mailed during the next processing window and may arrive prior to the delivery date depending on the USPS delivery time.

Important Information:

- 1) You may want to download or print bill pay history prior to bill pay being unavailable during the upgrade. You will have access to 12 months of previous bill pay data after the update.
- 2) Existing bill pay payee and payment information will transfer to the upgraded bill pay with the exception of a couple items listed here:
 - a. Person to Person electronic and email payment types. See section below for more information.
 - b. Ebills that were set up will need to be re-established.
 - c. Some payees will need to be updated by you after the conversion due to incomplete or outdated information. These payees will be flagged as "On Hold" for easy identification and updating. Payments for On Hold Payees cannot be processed until you have reviewed and updated them.
- 3) It is very important to log in and review all your bill pay information after the update to review On Hold Payees and to ensure that everything is accurate and complete.
- 4) Some Payee delivery methods may change after the update (i.e. current electronic payments may change to check delivery and vice versa).

Person to Person Electronic and Email Payees:

If you currently have any payees that were originally established under either of the following Pay A Person options in the current bill pay, please read the following information.

Pay a Person Electronic – This is an Electronic bill payment type that, during setup, you would have entered the routing and account number of the receiving bank.

- These Payees will show “On Hold” in your Bill Pay Payee list after the update. When you clear the On Hold status, they will change to Check payments instead of electronic. We recommend you delete them and re-add them under the new Pay a Person or Transfer Money option.

Pay a Person Email Payment - This is an Electronic bill payment type that, during setup, you would have entered the recipients email address and created a code. The recipient would have received an email and entered their own account information to receive funds.

- These Payees will not convert and you will not see them in your payee list. You will need to set these up new under the Pay a Person section of the updated bill pay.

New Person to Person & Electronic Transfer Options:

These options will be available to you after the bill pay update.

Pay A Person – This allows you to send funds to someone other than yourself. You do not need to know any banking information for the person to set this up. The recipient will have the option to receive an instant transfer through their debit card* or a next day transfer to their bank account routing & account number.

- Pay a Person Payees are called Contacts.
- If you are accessing bill pay on your mobile device, you will have the option to sync Contacts from your device contacts. Each Contact will need to have a mobile number or email address entered for them.
- Upon scheduling the first payment, the recipient will receive an email or text message with a link. The link will allow them to setup their account to receive payments.

Transfer Money – This option allows you to send funds to your own account at another financial institution.

- Click the Add External Account option under the Transfer Money section.
- Link your account automatically by using the Trustly connection to log into your account at the other institution.
- If your financial institution is not found in Trustly, click the button for “My bank is not on the list”. You will enter your account information manually and a micro deposit will be sent for verification.

Thank you in advance for your patience during this conversion. Future enhancements to the bill pay service will include more Instant or Same-Day Payment options.

*Instant Transfer to Debit Card charges a fee to the recipient only. Fee will be disclosed to Recipient prior to them choosing the Instant option.