

## Bill Pay FAQs

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### **When and how are the payments processed?**

Payments submitted (recurring or one-time) before 3:00 AM Eastern Time (ET) Monday-Friday will be processed\* at 3:00 AM ET. Payments submitted between 3:00 AM ET and 1:00 PM ET will be processed at 1:00 PM ET. Payments received after 1:00 PM ET on Monday-Friday will be processed the next business day\*\*.

\*Processing of the payments does NOT mean the funds have been debited from your account or that the payee of the transaction has received its funds. See the questions below "When will the money be taken out of my account?" and "How far in advance should I set up a payment to ensure it is paid on time?"

\*\*Business days for Bill Pay are Monday through Friday except for the following federal holidays—New Year's Day, Martin Luther King Jr. Day, Presidents' Day, Memorial Day, Independence Day, Labor Day, Columbus Day, Veterans' Day, Thanksgiving, and Christmas. (Even though our offices may be open on some of these holidays, Bill Pay does not process on them.)

### **What happens if I have a scheduled payment that falls on a weekend or holiday (non-business day)?**

If a SCHEDULED payment falls on a holiday or weekend (non-business day), it will be processed on the last business day BEFORE the holiday or weekend.

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

Yes, however, you cannot pay bills to payees located outside the United States.

### **Can I print a copy of a cancelled check?**

Images of checks that have cleared your account in the most recent 90 days are available to view or print in the Transaction view in the Blissnet module (not Bill Pay). For copies of checks older than that, please contact our accounting department.

### **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 (if submitted before 1 PM ET—otherwise allow an extra day). 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 3 AM processing deadline of a business day. If the check payment is entered before 1:00 PM ET, the check will be mailed the following business day. Allow 5 to 7 business days for a check payment.

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 to the same vendor on the same day.

### **Can I stop a payment?**

Only a check payment can be stopped after the check is printed and mailed. Bill Payment history will show the check number for that payment. The stop payment is added in the same manner as for a regular check written out of your checkbook (contact our accounting department).

## **Whom can I pay through Online Bill Payment?**

You can pay ANYONE in the United States from your next-door neighbor, to the utility company, and even a child in college across the country. (If you have a loan to pay at our bank, do not use Bill Pay—simply make a transfer from your checking or savings account to your loan.)

## **What do the status fields indicate on the Bill 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 Bill Pay.

## **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, 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. (E or C in the Type column)

## **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 I 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?**

Your memo will appear only 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 in the electronic payee database can be paid electronically. If a merchant is not in the electronic database, 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 in 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 processed, provided it is processed by 1:00 PM ET. An electronic payment submitted after 1:00 PM ET is processed and debited to your account the next day during bill pay processing.

CHECK payment funds are debited from your 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 from 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 3:00 AM ET on the day the payment is scheduled to be sent. If a same day payment is submitted between 3:00 AM ET and at 1:00 PM ET it may be edited up until at 1:00 PM ET.