

Usage of Internet Bill Payment essentially involves three steps:

- Set up your personal list of merchants. To pay bills, the merchant(s) you want to pay must be in your personal merchant list with all account numbers you have with each merchant.
- Set up a payment.
- Change or cancel your payment information as necessary.

Things You Should Know About Your Payments

Bill Payment uses one of the following methods to pay your bill:

- Internet payment to merchants on the electronic network. When this method is used, you receive a recommendation to set up your payment at least two business days before the due date.
- Check payment to merchants who do not receive electronic payments. When this method is used, you receive a recommendation to set up your payment at least five business days before the due date. (See note below.)

Note: The recommended lead times are provided to ensure the merchant receives the payment in a timely manner. Posting of the payment is the responsibility of the merchant.

If you do not provide the correct merchant and account information, your payments may not be successfully completed.

If the payment is processed according to the recommended lead times for scheduling payments, and it is deemed late by the merchant/payee, our processor will be liable for up to a maximum of \$50 of late fees assessed by the merchant.

Payments are processed Monday through Friday with the exception of federal holidays. Payment processing begins at 2PM EST each day. You cannot schedule, change, or delete a payment to occur on that day after processing begins.

Types of Payments

- A one-time payment is paid at a time you specify.
- An automatic payment occurs as often and as many times as you specify for up to 10 years.

Payments that are made on future dates that you specify are called scheduled payments. These include one-time payments and automatic payments. The first payment date may be no more than 18 months in the future. Payments are processed on the scheduled date. Payments scheduled for non-business dates (such as January 1 or weekends) are

processed on the next business day for one-time payments and on the previous business day for automatic payments.

Payments for Government Obligations

Special care should be taken when scheduling payments for government obligations such as taxes and court-directed payments. Ample time for the delivery, processing and posting of your payments should be allowed since you may incur significant penalties as a result of late payments.

Bill Payment's Scheduled Payments feature lets you review your scheduled payments (one-time and automatic) and delete a selected payment before the payment occurs. You can also change information, depending on the type of scheduled payment:

- One-time payment – You can change the amount and date of the payment and the financial account from which the payment is to be made.
- Automatic payment – You can change the amount, next payment date, number of payments, frequency of payments, and the financial account from which the payments are to be made. The changes affect all future payments.

Bill Payment's Payment History feature lets you find payments by specifying the payment details. You have several ways to select which payment(s) you want to receive. If you don't specify any criteria, you receive all available payment history. If you specify:

- Merchant name – You receive all payments for that merchant.
- Payment dates – You receive payments from the start date to the end date.
- Payment amount – You receive all payments within plus or minus \$10 of the specified amount.

If you want to direct the search to a more restricted list of past payments, specify a combination of payment details.